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Editorial

In a rapidly changing globalized world, marked by evolving competing and collaborative economic frontiers, and intricate organizational models, a holistic understanding of key driving forces is critical to shaping theories and practice for the future. The inaugural edition of UCP Journal of Business Perspectives (UCP-JBP), through its research articles, seeks to provide readers with a panoramic view of various domains, shedding light on local and global landscapes. Each article through its substantive conceptual, theoretical, methodological or applied perspective advances our understanding of management knowledge, covering a multitude of organizational factors. A short account of each article published in this issue is presented below to orientate and navigate the readers.

1. Unleashing the Potential of Human Capital and Technological Spillover

The first paper for this issue delineates a comprehensive comparative analysis of Pakistan and India's manufacturing productivity. The paper expounds on the pivotal role of human capital (HC) and technological spillovers (TS) in enhancing manufacturing productivity. Delving deeper into Total Factor Productivity (TFP), the study not only explains its particulars but also paints a vivid picture of the symbiotic relationship between targeted investments in HC, strategic advancements in technology, and their cumulative impact on the trajectory of economic growth. The gravity of this research is magnified when one considers the relative scarcity of in-depth explorations focusing on Pakistan's technological adaptations and their interplay with human capital. This article guides policymakers, highlighting avenues for potential growth and urging increased investments in human and technological capital.

2. Work-Family Dynamics: A Labyrinth of Emotions and Commitments

The intimate pathways of individual emotions and their interaction with professional outcomes continue to bring new insights in the field of human resource management. The work life balance debates have long been a subject of discussion in OB & HR research. The research at hand offers an interesting take notably from the Punjab's healthcare industry. In-depth psychological implications are explored in this paper, which explains how very personal emotions like shame and indebtedness can influence professional behaviors and results. This inquiry gives a multi-dimensional view by incorporating social expectations, individual objectives, and workplace needs. The research offers essential understanding of maneuvering through different duties for HR specialists, managers and employees.

3. Confronting Workplace Harassment: A Clarion Call for Safety and Respect

In an era marked by rising awareness and activism, the topic of workplace harassment, especially concerning women, has never been more critical. This research focuses on the hospitality and tourism sectors, examines the far-reaching consequences of sexual harassment on women's mental well-being, job satisfaction, and overall professional fulfillment. However, amidst the grim realities, the article explains on the role of peer support. Highlighting how a supportive work environment can act as a buffer, mitigating

some of the adverse impacts, the study highlights the urgent need for organizations to foster inclusivity, understanding, and respect.

4. Education in a Post-COVID World: Adapting to New Norms

COVID-19, a global disaster, has demanded a reimagining of many sectors, with education being paramount. This article examines the profound impact of self-directed learning skills on teacher turnover intentions in the aftermath of the pandemic. By leveraging the social exchange theory, the research presents a compelling narrative, showcasing how nurturing a culture of self-learning can serve as a hub in retaining educators. The article further emphasizes the importance for educational institutions to pivot, recalibrating their strategies to not only impart knowledge but also to foster an environment conducive to personal and professional growth.

5. Banking's Performance and Reputational Risk

Concluding our journey is a deep dive into the often-overlooked realm of reputational risks within the banking sector. In an industry where trust forms the foundation, understanding the nuanced relationship between reputational risk and banks' performance becomes imperative. Drawing data from Pakistani banks, this research meticulously unpacks how facets like integrity, service quality, and customer care can make or break a bank's performance trajectory. While offering actionable insights for the Pakistani banking sector, the article's implications resonate globally, urging banks worldwide to prioritize and safeguard their reputational assets.

To sum up, the first issue of UCP-JBP makes a robust attempt to open new avenues for academic scholars and policy-makers through multifaceted ideas covering economics, workplace behaviors, education and banking. The readers are encouraged to build on themes in contemporary management knowledge to create and share inclusive research ideas for the future.

Dr. Muhammad Athar Siddiqui

Editor in Chief

UCP-JBP

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Human Capital, Technological Spillover and Productivity of Manufacturing Sector: A Comparative Analysis of Pakistan and India

Tahir Mahmood¹, Muhammad Zahid Iqbal², Saima Kazmi³

ABSTRACT

The momentous goal for a developing country is to achieve the accelerated and sustained economic growth. In pursuance of this, creditable objectives and identification of the variables which are capable of accelerating growth are needed. Total factor productivity (TFP) is considered as an important factor for economic growth. TFP is measured as residual using the Growth Accounting approach. The Solow's residual accounts for the portion of output could not be described by the growth of inputs. Increased productivity level is a prerequisite to attain higher level of output for the same level of input. The research has been conducted in subcontinent for exploring the role of human capital (HC) in increasing the productivity however the role of technological spillovers (TS) has not been investigated in detail, specifically in case of Pakistan. In this background the study investigated the impact of HC and TS on manufacturing productivity for both India and Pakistan using time series data from 1980-2014. Johanson's Co-integration Approach and Vector Error Correction Model (VECM) were employed to investigate the long run and short run relationship among the variables. The results reveal the existence of long run relationship among HC, Research & Development (R&D) Expenditure and TFP variable. The estimated results of the models show the positive significant influence of human capital and technological spillover on manufacturing productivity for both countries. The results imply that investment in human capital, R & D Expenditure and Technical Cooperation Grants result in increased productivity. So there is need to devise the policies for the development of human capital and enhancing Research & Development expenditure over time.

Keywords: Human Capital, Productivity, Technological Spillover, VECM

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1. INTRODUCTION

The momentous macroeconomic goal of a developing country is the achievement of accelerated and sustained economic growth. In pursuance of this credible objective, identification of the variables which are capable of accelerating growth, is needed. Total factor productivity is one of the contributory factors for economic growth. Increased productivity level is a requisite to attain higher level of output for the same level of input. Steady growth of both, i.e. inputs and productivity are requisites for higher growth of an economy. Productivity is the measure of efficiency of inputs used. Ahmad et al. (2010) found a positive impact of productivity growth on output and investment growth.

Research and development activities influence economic development directly and indirectly. A firm that undertakes its own R&D activities is likely to have larger market share and increased profits because of the advantages associated with innovation of its products and processes (Pradhan et al., 2020). Foreign presence in the country particularly becomes more beneficial in diffusion of technological spillovers from foreign firms if the domestic firms undertake their own R & D and have increased absorptive capacity (Bahera, 2015). Technological spillovers effect facilitates of a country to catch up with technologically advanced countries and regions. Imported inputs that optimize technology are more effective in increasing the output. Knowledge capital and human capital are vital determinants of productivity and competitive growth of firms in Pakistan (Siddiqui & Mehmood, 2006). The extent to which a country invents new technology and simulates the already existing non-native technologies depends on its level of human capital (Romer, 1990). Well-developed human capital is considered as the essential element for the growth of developed countries. Similarly, developing economies that are performing well are closer to developed countries in human capital standards (Todaro, 2011).

Technology and technological innovations are the externalities of research and development investments (Pan et al., 2021). Developing countries can supplement this deficiency by importing and adopting technology from the developed world. The manufacturing industry of a country must invest within its own absorptive capacities to benefit from the external R&D investment (Ali et al., 2012). Technical cooperation grants include the grants provided to the citizens acquiring training or education either at home or abroad and they belong to the countries which receive aid. These grants are also allocated to the people who are serving in aid recipient countries like consultants and teachers etc. Human capital of a country is another key determinant of productivity (Jibir et al., 2023). Human capital refers to skills, knowledge, and sophistications. The more abundant a country is in it, the more positive influence will it have on productivity and output. The extent to which a country invents new technology and simulates the already existing non-native technologies depends on its level of HC (Romer, 1990).

Taking into account the positive role of HC and technological adoption on the growth at micro and macro level, this study is designed to analyze the role of both human and technological impact on productivity of manufacturing sector in Pakistan and India by utilizing the Growth Accounting approach and Johanson's cointegration technique. For both India and Pakistan, research has been conducted for exploring the role of HC in increasing the productivity but the role of technological spillovers is relatively neglected area, specifically in case of Pakistan. In this background the study investigated the impact of HC and technological spillovers on manufacturing productivity for both India and Pakistan. Moreover, Pakistan and India both are labor abundant developing countries and manufacturing sector can play a key role in provision of employment to a large number of labor force.

The organization of the study is as follows: Existing literature is reviewed in section-II. Section-III contains the theoretical basis for the growth accounting approach to measure TFP growth and relationship between TFP growth, HC and technological spillover. Section-IV discusses the methodology, estimation and results. In that section, a comparative analysis has also been made and in section-V the study is concluded.

2. LITERATURE REVIEW

Technological advancement helps to improve productivity and accelerates the rate of economic growth. Siddiqui & Mehmood (2000) analyzed time series data of Pakistan for the period 1972-1997 and reviewed productivity trends in manufacturing industry and analyzed the significance of R&D activities to accelerate productivity. According to their reported results, knowledge capital explained 30% variation in productivity growth and HC explained 18% variation. Griffith, Redding & Reenen (2004) conducted an empirical study and found the importance of R&D for productivity. R&D served as a catalyst across OECD countries in the convergence of TFP levels within industries, moreover HC triggered innovation and the absorptive capacity. Falk (2007) investigated the effect of expenditure on R & D and long run economic development in OECD countries. He used panel data spanned over the period 1970-2004. His estimates depicted a long run association between investments in R & D especially in high-tech sector and economic growth. He estimated the impact of expenditure made by business enterprises in R & D and found its positive impact on productivity and economic growth.

HC has always been important for economic growth & development. Matousek & Tzeremes (2021) investigated the asymmetric impact of HC on economic growth by studying 100 countries. They found the HC positively impact economic growth of any country. Abbass & Peck (2008) in their analysis related to impact of HC on economic growth of Pakistan over the period 1960-2003, found a substantial role of HC in accelerating economic growth and found that HC enhances a country's absorption of world's technical advancements. Technological progress of a country

depends on its absorptive capacity. Knowledge HC is very crucial for increasing absorptive capacity. They also reported under-investment in knowledge HC due to which the country could not properly exploit the opportunities generated by world technical progress.

Owing to the importance of HC for increased productivity levels of a country, a study was conducted by (Afroz et al., 2010). This observation was supported by results estimated by employing two-way error components of fixed effect model. Estimated value of parameter for educated workers was 0.14 and that for parameter of skilled workers was 0.42. Higher value of the parameter of skilled workers implies that HC is more effective for increasing productivity as compared to the ratio of capital to workers.

Kathuria et al. (2010) studied the impact of HC on manufacturing productivity in India. They used firm level data for both formal and informal manufacturing sectors over the period 1995-2004. They used Cobb-Douglas production function to estimate TFP for both sectors and then used the TFP estimates to check the relationship between HC and manufacturing productivity. They found that there existed a positive impact of HC on productivity especially in the informal sector. Ghosh & Parab, (2021) assessed the Indian economy's productivity trends caused by HC, technology and FDI. In their findings they recommended sustained increase in HC and FDI.

R & D activities actually increase absorptive capacity. To what extent a firm benefits from external technology depends on how much the firm has the capability to absorb the TS. Absorptive capacity of a firm depends on market structure, HC and firm's own R & D contribution. HC helps in enlarging the absorptive capacity of different sectors. Similarly, more competitive firms are inclined to absorb TS to a greater extent (Dalgic, 2013).

Foreign technology via its spillover effects helped Indian industries in improving their technology level. In an empirical study by Behera, Dua & Goldar (2014), spillover effects were found significant in all sizes of firms and had led to log run relationship between TS and labor productivity. They found that technical spillovers were higher in food products, chemicals, textiles, drugs, pharmaceuticals and in non-metallic mineral products industries. There existed a long-lasting association between labor productivity along with its determinants with knowledge spillovers. Total factor productivity was found dependent on extent of R & D undertaken by domestic as well as foreign firms and also on their import intensity. Firms that lagged behind on technological front and had reduced absorptive capacity due to their technological gap bore negative impacts on productivity. On average foreign presence in the country led to increased productivity, knowledge and R & D spillovers.

Behera (2015) empirically studied influence of technology spillovers on Indian manufacturing sector and concluded that investment from abroad created new dimensions of knowledge and technology spillovers for Indian industries. He found influence of R&D intensity and technology import intensity on domestic firms.

According to the estimated results foreign presence in the country, particularly becomes more beneficial in diffusion of technology spillovers from foreign firms if the domestic firms have high absorptive capacity. It was also observed that foreign investment was likely to be made in the country due to larger size of the market and increasingly productive indigenous sectors.

Jacobs, Nahius & Tang (2000), Gorg & Stroble (2001), Medda & Pegga (2007), Aspergis, Economiduo & Filippidis (2009), Ali *et al.* (2012) and Wang & Mu (2012) found that R & D and the R & D spillovers from both the domestic and international sources have a positive and significant role in increasing productivity. Singh & Pratap (2016) found a strong linkage between TS and manufacturing productivity in India. Ilegbinosa (2013), Khan & Khatak (2013), Lebdenski & Vandenberghe (2014) studied human development as an effective tool for economic development. Victoria & Jaiyeoba (2015) argued that investment in HC through its spillover effects on different sectors of economy helped in increasing output. The review of existing empirical literature showed that HC and TS have positive impact on the manufacturing productivity and both are important for increasing the productivity.

3. THEORETICAL FRAMEWORK AND MODEL SPECIFICATION

Solow’s (1956) growth model (neo-classical framework) states that labor force and capital stock increase output of an economy temporarily due to decreasing returns to scale. On reaching steady state (a state when investment equals depreciation), the rate of economic growth can be raised only through technological improvements. In growth accounting approach TFP is measured as residual by using Solow’s residual accounts for the portion of output which could not be explained by the growth of inputs (Ahmad, 2011).

Starting with the production function as given below:

$$Y = AK^{\beta_1}L^{\beta_2}$$

$$dY = \frac{\partial f}{\partial A}dA + \frac{\partial f}{\partial K}dK + \frac{\partial f}{\partial L}dL \dots\dots\dots 1$$

$$dY = f_A.dA + f_K.dK + f_L \dots\dots\dots 2$$

by differentiation of both sides

$$\frac{dY}{dt} = f_A \frac{dA}{dt} + f_K \frac{dK}{dt} + f_L \frac{dL}{dt} \dots\dots\dots 3$$

yields the growth rates.

Division of both sides by Y and rearrangement yields the following equation.

$$\frac{dy/dt}{Y} = f_A \frac{dA/dt}{Y} + f_K \frac{dK/dt}{Y} + f_L \frac{dL/dt}{Y}$$

$$\frac{dY/dt}{Y} = \frac{A.\partial f/\partial A}{Y} \frac{dA/dt}{A} + \frac{K.\partial f/\partial K}{Y} \frac{dK/dt}{K} + \frac{L.\partial f/\partial L}{Y} \frac{dL/dt}{L} \dots\dots\dots 4$$

In this equation, the term $\frac{A \cdot \partial f / \partial A}{Y} \frac{dA/dt}{A}$ expresses the rate of shift with respect to its proportion.

$\frac{(\partial F)}{y} \frac{(\partial k)}{k}$ represents capital share in output which is expressed as sk

$\frac{(\partial F)}{Y} \frac{(\partial L)}{L}$ represents labor share in output which is expressed as sl

Now, the renewed form of equation 5 is

$$y = TFPG + skK + slL \dots\dots\dots 5$$

By re-arranging above for productivity we can find

$$TFPG = y - skK - slL \dots\dots\dots 6$$

And this is the equation to estimate the TFP.

Alternatively it can be written as

$$TFPG = y - \alpha K - (1 - \alpha)L \dots\dots\dots 7$$

In equation 7 α represents share of capital $1-\alpha$ represents the share of labor.

The proposed empirical model is given as

$$TFP_t = f(HC_t, R\&D_t, TCG_t)$$

$$TFP_t = \alpha_0 + \alpha_1 \ln(HC_t) + \alpha_2 \ln(R\&D_t) + \alpha_3 \ln(TCG_t) + U_t$$

Where

TFP represents Total factor productivity and measured as residual, HC for Human capital, R&D represents Research and Development Expenditure, and TCG represents Technical Cooperation Grants.

$\alpha_0, \alpha_1, \alpha_2$ and α_3 are the desired parameters to be estimated and U_t the stochastic error term.

In order to estimate the impact of HC, and TS on manufacturing sector productivity, Co-integration and error correction model techniques were employed.

3.1. Description of Variables

TFP is the unexplained part of output calculated as a residual and expressed as the portion of output which is not explained by the amounts of inputs used in production. And, for this study it is measured as Solow's residual. Human capital (HC) refers to the skills and capabilities of individuals which affects their productivity and earning. Primary enrolment ratio has been used as proxy for human capital. Theoretically it is expected to positively influence the TFP. R&D expenditure has been used as a proxy for technological spillovers. OECD defines

Research and Development expenditure as expenditure on research performed to increase the stock of knowledge and to use this knowledge to create new processes and techniques. This too is expected to have a positive impact on TFP. Technical Co-operation Grants (TCG) includes assistance in the form of transfer of technology or technological skills and grants to support certain investment projects. TCG too is used as a proxy for technological spillovers.

Formal and informal methods are used to detect the presence of unit root in time series data. Among formal methods, Augmented-Dickey Fuller test is widely used for the detection of unit root in time series data. Augmented Dickey-Fuller (ADF) test is conducted on all the variables to verify whether the variables are stationary or possess the unit root and to check for the order of integration of the variables.

4. METHODOLOGY, ESTIMATION AND RESULTS

This section presents the results of growth accounting approach utilized to estimate the manufacturing productivity trends in both countries and the results of co-integration analysis for both countries. Before co-integration analysis productivity of manufacturing sectors for both countries is measured.

4.1. Manufacturing Productivity and Co-integration analysis results for India

4.1.1 TFP (Solow's residual)

The following equation estimates TFP growth rates.

$$TFP_G = V - 0.91K - .09L$$

Where TFP_G represents growth rate of TFP of manufacturing sector, V represents growth rate of value added, K represents Capital growth rate and L represents Labor growth rate. In the above equation share of capital shows that manufacturing sector in India is capital intensive because it indulges in more capital-intensive techniques for production in sectors related to manufacturing than countries at similar development level (Hasan. R., et al, 2013).

4.1.2 Trends in Manufacturing Sector

Table 1: Growth Rates of Value Added, Capital, Labour and TFP For India (in %)

Growth Rates	1980-1989	1990-1999	2000-2009	2010-2014	1980-2014
Value Added	-0.5776	6.2321	3.3139	8.0210	3.8244
Capital	-1.2674	5.1251	3.5172	5.1441	2.9628
Labour	0.6997	0.7889	-0.6972	2.1935	0.5348
TFP	-0.0099	0.3181	0.4939	0.6835	0.3268

The table 1 reports the trends in manufacturing sector of India during the period 1980-2014. Manufacturing value added on average grew at 3.8244 percent per annum. This growth rate remained -0.5776 percent during 1980's. Ahluwalia (1991) also reported 0% annual average growth rates of labor and factor productivity in Indian manufacturing sector in 1979-1980. The reason for such low level of productivity growth rate was the failure of the economic policies regarding decentralization and state control of the heavy industries, Import-substitution and rigid price controls etc. It was highest at 8.0210 during the period from 2010-11 to 2014-15. Capital growth rate averaged 2.9628 percent annually and it was recorded negative during 1980's. Growth rate of capital was recorded highest at 5.1441 during 2010-11 to 2014-15. Labor forced employed on average grew at 0.5348 percent, its growth rate was recorded negative during 2000's and was recorded 0.6997 percent and 0.7889 percent during 1980's and 1990's respectively. It remained 2.1935 during 2010-11 to 2014-15. TFP growth rate was recorded negative during 1980's and increased gradually till 2014 it reached 0.6835. On average, every year TFP grew 0.3268 percent.

4.1.3 Unit-Root Test Results

The table below shows results of unit root test (Augmented Dickey-fuller) at level and at first difference. It is clear from the reported critical values and probability values that are reported in the last column of the table 2 that none of the variables is found to be stationary at level

Table 2: Results of ADF Unit Root Test for India

Variables	ADF Stat	T. Statistic	Prob.	Results
At Level				
lnTFP	-2.25	-3.54	0.44	NS
lnHC	-0.49	-2.95	0.88	NS
lnRD	-1.97	-3.54	0.59	NS
lnTCG	-1.77	-3.54	0.69	NS
At First Difference				
lnTFP	-3.82	-3.55**	.0284	S I(1)
lnHC	-3.44	-2.95**	.0165	S I(1)
lnRD	-4.06	-3.55**	.0163	S I(1)
lnTCG	-4.03	-3.55**	.0173	S I(1)

** indicate that differenced variables are stationary at 5% level of significance. NS stands for non-stationary whereas S stands for stationary.

4.1.4 Co-integrating Approach

Table 3: Co-integrating Equations for INDIA (TRACE and MAX-EIGEN Statistics)

Hypothesized No of CE(s)	Eigenvalue	Trace Statistics	0.05 critical value	Prob.**
None*	0.4943	48.8490	47.8561	0.0402
At most 1	0.3636	26.3469	29.7970	0.1186
At most 2	0.2873	11.4313	15.4947	0.1863
At most 3	0.0076	0.2531	3.8414	0.6149

**indicates rejection of hypothesis at the 5% level. The lag interval is 1 to 1.

There is reported one co-integrating equation by the Trace statistics. Existence of the co-integrating equations suggests that the variables possess the capability to move together, as well as to determine and maintain a relationship in the long run. The Johansen's co-integration test detects at least one co-integrating relationship among lnTFP, lnHC, lnR&D, and lnTCG. Results of trace statistic and maximum eigenvalue statistics generate contradictory results, regarding the significance level of co-integrating relationships. In such situations, more importance should be given to trace statistics, because trace statistic considers all of the smallest eigenvalues, it holds more power than the maximum eigenvalue statistic (Kasa,1992; Serletis & King, 1997). Johansen & Juselius (1990) also advocated for the use of the trace statistic when the results produced by these two statistics tend to be different. Therefore, one co-integrating relationship is evident from the trace statistics.

4.1.5. Co-integrating Equation Results

The equation below reports the results normalized co-integrating equation for India.

$$\ln TFP = 1.111424 \ln HC + 0.061428 \ln R\&D + 0.347059 \ln TCG$$

Std.error	(0.19552)	(0.02270)	(0.04754)
t-ratio	5.6844	2.7060	7.3003

TFP is evidently observed to be influenced positively by lnHC, lnR&D, and lnTCG. This is reported by the normalized coefficients presented above. The signs of all the variables are in accordance with expectations. All variables have a significant impact on productivity of manufacturing sector. The coefficients of the normalized equation imply that a percentage change in the lnHC raised TFP by 1.111% percent. Similarly change in lnRD by 1% pushed the TFP by 0.061 % and 1% increase in lnTCG raised TFP by 0.347%.

4.1.6. Vector Error Correction Model Results

The equation below reports the VECM results for India.

ΔTFP	0.00829	-0.30265	+0.29922	-0.08511	- 0.10235	- 0.40112
=		ΔTFP_{t-1}	$\Delta \ln HC_{t-1}$	$\Delta \ln R\&D_t$	$\Delta \ln TCG_t$	ECT_{t-1}
Std.error	0.01888	0.17680	0.29450	0.11627	0.08496	0.17828
t-ratios	0.43953	1.71179	-1.01606	0.73203	1.20475	-2.24997
p-values	0.6612	0.0898	0.3119	0.4657	0.2309	0.0265

The estimated equation depicts the accurate negative sign of ECM coefficient having value -0.401122 suggesting that in each period 40% of the disequilibrium could be corrected. P-value (0.0265) of ECM coefficient is lower than 5% of level of significance which establishes the significance of ECM co-efficient. In this model the value of R-square is 0.28 which represents that 28% of the volatility in TFP is caused by the explanatory variables and their lagged values. In short run $\ln R\&D$ & $\ln TCG$ though have positive signs but none of the independent variable show significant impact on dependent variable and it might be due to the fact that policies need a longer period to be proven fruitful. The possible outcome of a policy can be different in short run and in long run.

Residual Serial Correlation LM Test accepts no serial correlation hypothesis because the reported probability value 0.85 is higher than the probability value at which the null hypothesis about the non-existence of serial correlation is rejected.

4.2 Manufacturing Productivity and Co-integration analysis results for Pakistan

4.2.1 TFP (Solow's residual)

The following equation estimates TFP growth rates.

$$TFP_G = \hat{V} - 0.7499 \hat{K} - .2501 \hat{L}$$

Where TFP_G represents growth rate of TFP of manufacturing sector, V represents growth rate of value added, K represents Capital growth rate and L represents Labor growth rate. In the above equation share of capital shows that manufacturing sector of Pakistan uses more capital-intensive techniques of production. Yousaf & Amjad (2014) and Amjad & Awais (2016) also reported capital intensity of the manufacturing sector of Pakistan.

4.2.2 Trends in manufacturing sector

Table 4: *Growth Rates of Value Added, Capital, Labour and TFP for PAKISTAN (in %)*

Growth Rates	1980- 1989	1990-1999	2000-2009	2010-2014	1980-2014
Value Added	1.6562	4.7330	14.5207	3.5072	5.3877
Capital	-0.5530	2.8981	6.6424	-1.2729	2.6675
Labor	1.1331	0.3207	6.2648	3.0496	1.0630
TFP	1.0760	1.5141	1.6134	1.7305	1.6571

The average annual growth rate of the manufacturing value added have been 5.3877% over the period. This growth rate was found out to be lowest during 1990's at 1.6562% and highest, 14.5207 %, during the first decade of the century. Capital growth rate averaged 2.66 percent annually and it was as low as -1.2729 percent during the period 2010 -2014. Growth rate of capital was recorded highest during 2000's. Labour force employed on average grew at 1.0630 percent, its growth rate remained low during 1980's and 1990's , increased during the period from 2010 to 2014 to 3.0496 percent and attained its highest growth rate during the period from 2001-2010. TFP growth rate averaged 1.6571 annually and it remained lowest during 1980's and recovered to the highest level of growth, 1.7305 during the period from 2010 to 2014. In 1980's market friendly policies were implemented which accelerated the manufacturing productivity growth in Pakistan. Manufacturing productivity declined in 1990's. Political instability during 1990's was the major contributory factor in this decline. The political governments being unable to complete their tenures could not pay attention to the worsened Law and Order situation in the country. Moreover, the country also faced power shortage problems during 1990's. Ahmed (2005) also observed the similar trends in in manufacturing growth rates. In his analysis, the productivity growth rate was also observed low during 1990's as compared to the 1980's. Later on, during the first half of 2000's it experienced a rising trend.

4.2.2 Unit Root Test Results for Pakistan

Tables below presents the results of the Augmented Dicky-fuller test to check for the order of integration of the variables, both at level and at first difference for Pakistan as earlier it was carried out for India. Table 5 reports all the variables to be non-stationary at level.

Table 5: Results of ADF Unit Root test for PAKISTAN

Variables	ADF Stat	T. Statistic	Prob.	Results
At Level				
lnTFP	-2.49	-3.54	0.32	NS
lnHC	-1.49	-3.54	0.81	NS
lnR&D	-3.10	-3.54	0.12	NS
lnTCG	-2.39	-3.54	0.37	NS
At First Difference				
lnTFP	-6.30	-3.55**	0.0001	S I(1)
lnHC	-4.35	-3.55**	0.0082	S I(1)
lnR&D	-8.39	-3.55**	0.0000	S I(1)
lnTCG	-4.50	-3.55**	0.0058	S I(1)

** indicate that differenced variables are stationary at 5% level of significance. NS stands for non-stationary whereas S stands for stationary.

The ADF results and the respective probability values confirm that integration order of the variables are I(1). All variables are stationary at first difference.

4.2.3 Co-integrating Equations

The table 5 reports results for testing the number of co-integrating vectors. Trace test statistics results are reported in the table. The last column shows probability values; the (nonstandard distribution) critical values reported here are slightly different from the critical values reported by Johansen & Juselius (1990), because these are taken from MacKinnon-Haug-Michelis (1999).

Table 6: Co-integrating Equations for PAKISTAN (TRACE and MAX-EIGEN Statistics)

Hypothesized No of CE(s)	Eigenvalue	Trace Statistics	0.05 critical value	Prob**
None*	0.5368	51.1703	47.8561	0.0236
At most 1	0.3829	25.7675	29.7970	0.1358
At most 2	0.1685	9.8341	15.4947	0.2973
At most 3	0.1017	3.7416	3.8414	0.0531

* indicates rejection of the hypothesis at the 0.05 level.

The trace statistics indicates existence of one cointegrating equation. The trace statistics shows one co-integrating vector and rejects the hypothesis of no co-integration.

4.2.4 Co-integrating Equation Results

lnTFP =	0.237092lnHC	+	0.286978lnR&D	+	0.167714lnTCG
Std.error	0.07972		0.04863		0.05530
t-ratios	2.97389		5.90100		3.03292

The normalized equation coefficients describe the long run behavior of variables of the model. All the variables show the expected positive sign and are significant as well. Manufacturing productivity in Pakistan is evidently being influenced by human capital and technological spillover. The coefficients of the normalized equation imply that with 1% change in the lnHC ,TFP raises by 0.2370% percent. Similarly change in lnR&D by 1% pushed the TFP by 0.2869 % and 1% increase in lnTCG raised TFP by0.1677%.

4.2.5 Vector Error Correction Model Results

The following equation represents the VECM results for Pakistan.

Δ TFP =	0.21716	-	0.221838 Δ TFP _{t-1}	-	0.151818 Δ lnHC _{t-1}	+	0.044931 Δ lnR&D _{t-1}
Std. error	0.01490		0.18756		0.22390		0.02600
			0.04541		0.11040		
t-stat	1.45784	1.1827	0.67806	-1.72817	-1.4925		-2.83251
p-values	0.1478	0.2395	0.4992	0.0868	0.1386		0.0055

The estimated equation depicts the accurate negative sign of ECM coefficient having value -0.3126988 suggesting that in each period 31% of the disequilibrium could be corrected. P-value (0.0055) of ECM coefficient is lower than 5% of level of significance which establishes the significance of ECM co-efficient. In this model the value of R-square is 0.30 which represents that 30% of the volatility in TFP is caused by the explanatory variables and their lagged values. Human capital exhibits the expected sign but its coefficient is not significant, lnR&D coefficient too has a inverse sign but it is significant during the short run. Given the LM-stat and the probability value, the null hypothesis of no serial correlation is not rejected that negate the presence of serial correlation in variables of estimated model.

Results reported for both countries are in line with previous empirical findings of Siddiqui & Mehmood (2006) who found that knowledge capital and human capital are vital determinant of productivity and competitive growth of firms in Pakistan, Behera (2015) and Parameswaran (2009) found positive impact of R&D spillovers on productivity in Indian manufacturing industries. Hamid & Pichler (2009), Olayemi (2012), Ilegbinosa (2013), Victoria and Jayieoba (2015) and Jacobs, Nahius & Tang (2000) also reported positive and significant role of human capital on productivity.

Aspergis, Economiduo & Filippidis (2009) reported long run association between total factor productivity, technology transferred and human capital. The present study and the results reported from other studies confirm the substantial role played by human capital and technological spillover on manufacturing productivity. India and Pakistan both are developing nations and developing countries are characterized by low industrialization and lower productivity levels. To attain development and economic growth, both countries must focus on increasing the productivity levels. The positive impact of human capital and technological spillover on manufacturing productivity in both countries is encouraging and it shows that increased stock of knowledge human capital and increased technological spillovers will prove helpful in achieving higher productivity levels in both countries. Developed countries have higher absorptive capacities and possess high levels of human capital whereas the developing countries lag behind and don't catch up with developed countries due to low absorptive capacities. Technological spillovers assist technical progress that depends on the absorptive capacity of a country and this capacity depends on knowledge human capital. Therefore, the technology embedded spillover and the stock of human capital are of crucial importance for both countries.

5. COMPARATIVE ANALYSIS OF PAKISTAN AND INDIA

Manufacturing sector plays a key role in economic growth of a country. India and Pakistan both are developing countries and increased manufacturing productivity is essential for the development of both countries. An empirical analysis of manufacturing sector of both countries is made to observe the trends in their productivity. The key finding of the analysis is that the manufacturing sector in both countries performed well when there was a progressive change in economic policies. In India productivity followed an upward trend after 1991's economic reforms. During 1980's productivity remained lowest, because rigid policies were being perused at that time. The change in economic policies proved beneficial for manufacturing sector in India. In case of Pakistan too feasible economic policies and suitable environment were found to be inevitable for the enhancement of productivity. Contribution of manufacturing productivity to value added growth of Pakistan remained highest during 1980's due to market friendly policies during the period and it declined during 1990's due to the prevailing political conditions in the country (Ahmed, 2005). Productivity followed a downward trend during the period 2001-2010 due to the then prevailing political conditions, the state of power sector, and terrorism that had adversely affected Pakistan for its role in war against terrorism during 2nd half of 2000's, led to contraction in manufacturing productivity. After finding the manufacturing productivity in both countries, an attempt has been made to empirically analyze the impact of Human capital and technological spillovers on productivity. These two factors are found very crucial for manufacturing productivity in both countries. Both the human capital and the technological spillovers have a long run association and a positive impact on productivity in both

countries which confirms the importance of human capital and technological spillovers for increasing manufacturing productivity in both neighboring countries. Comparison of the two countries on the basis of coefficients of the independent variables shows that India has performed well in education sector as the change caused by human capital in TFP is larger than that in case of Pakistan. While R & D expenditure has influenced TFP in manufacturing sector of Pakistan more than its influence in Indian manufacturing sector. TCG have a larger coefficient value in India as compared to that of Pakistan, which shows that TCG have been more effective in increasing the TFP in India than Pakistan. Moreover, the ECT term for both countries is correctly signed i.e. negative and significant for both countries. The speed of adjustment towards equilibrium is higher, 0.40 in India whereas it is reported to be 0.31 in case of Pakistan implying that 0.40% and 0.31% of the disequilibrium could be corrected in each one period in India and Pakistan respectively. The speed of adjustment implies that Indian manufacturing sector will attain equilibrium in almost two to three more periods while it will take almost three to four more years for manufacturing sector of Pakistan to attain long run equilibrium. On the basis of these finding it can be concluded that the overall performance of Indian manufacturing sector is better than that of Pakistan and India has reaped greater benefits of human capital and technological spillovers in increasing productivity of its manufacturing sector.

6. CONCLUSION

The study empirically examined the influence of human capital and technological spillovers on manufacturing productivity in India and Pakistan for the period 1980-2014. Johanson & Juselius (1991) Co-integration analysis and VECM have been used to test the long run and short run association among variables respectively. The analysis of the long run test revealed that human capital, research and development expenditure and technical cooperation grants maintained a positive relationship with TFP in the long run, in both India and Pakistan. The positive and significant coefficients of the independent variables i.e., Human capital, Research and development expenditure and Technical co-operation grants imply that investment in human capital, increased R & D spending and technical cooperation will result in increased productivity in both countries. India and Pakistan both are developing countries therefore increased productivity level is essentially the prerequisite for both the countries to get economically developed. Due to time and resource limitations, the study was limited to just India and Pakistan. However, given the nature of the investigation the work could be extended to BRICS countries to get interesting insights.

6.1. Policy Implications

Both countries are recommended to devise policies to enhance Human capital development, for this purpose both countries should allocate more funds for the education sector. According to Economic Survey of Pakistan, in 2014-15, Pakistan allocated 0.29% of its GDP, for Research and Development expenditures and according to Ministry Of Science & Technology Government Of India , India allocated 0.69% of its GDP for Research and Development expenditure .While according to WDI statistics , China , the developing neighboring country of both Pakistan and India , allocated 2.02% of its GDP for R & D expenditures in 2014-15. United States of America and Japan spent, 2.75% and 3.39% of their GDP respectively for R& D purposes . Both India and Pakistan are developing countries and therefore are urged to follow the footsteps of developed countries.

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The Relationship Between Work-Family Conflict & Counterproductive Work Behavior with the Mediating Effect of Sense of Indebtedness and Experienced Guilt

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ABSTRACT

This research is an attempt to explain the link between work-family conflict and counterproductive work behavior in which the mediating role of experienced guilt and a sense of indebtedness has been established. Data were collected from the nursing staff working in the healthcare sector in the Gujranwala division of Punjab Pakistan. This study is a cross-sectional study to examine the relationship between mentioned variables. Therefore, longitudinal research should be used in the future to avoid the causality effect. Out of the total population, 399 respondents' responses were used to analyze for this study. SPSS and SMART PLS were used to analyze the data. Structural equation modeling was used to check the validity and reliability of the instruments. Herman's single factor and Common Latent factor method were used to test the biases in the data. For data analysis the researcher has used SMART PLS to confirm the mediating effect of sense of indebtedness and experienced guilt. The results support the proposed hypothesis. Limitations and suggestions are also explained in the last section of this study.

Keywords: Counterproductive work behavior, Work-Family Conflict, Sense of Indebtedness, Experienced Guilt

1. INTRODUCTION

Employees face a significant problem when they are exposed to poor, resource-draining work conditions since these situations make them unhappy with their current job status and apprehensive about their future career possibilities (De Clercq et al., 2019). The negative effects of Counterproductive behaviors do not only damage the organizational environment rather it also harms the surrounding individuals (Lin et al., 2018). The nursing profession acquired a lot of attention in the context of Counterproductive behaviors Cheng et al. (2021) because people expect more from the medical staff and due to extensive work load and demanding

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patients, the medical staff is pushed towards counter-productive work behavior. Counterproductive work behavior (CWB) refers to actions or behaviors exhibited by employees that hinder organizational goals, productivity, and the overall work environment. These behaviors can range from minor acts of tardiness or gossiping to more severe actions such as theft or sabotage (Spector et al., 2006).

Researchers are continuously exploring these factors and determinants which engage an individual in counterproductive behaviors (Harrison et al., 2018). Many Counterproductive behaviors like pro-organization behavior Zhang et al. (2020) and pro-supervisor behaviors. Johnson & Umphress (2019) take a lot of attention in the organizations but the Counterproductive behavior for the wellbeing of the family and Counterproductive Work Behavior at working place Liu et al. (2020), did not take sufficient attention. Liu et al. (2020) stated that CPWB is based on those behaviors or actions of family members who negatively affect one person who is also an employee in any organization. Family is the major reason behind the counterproductive behavior of employees in the workplace (Peterson, 1947). Hence, it is important to find out the strategies or approaches to cope with the CPWB. Work-family conflict has emerged as an important factor in developed states in recent decades. Work-to-family conflict is a sort of inter-role conflict that occurs as a result of the pressures of the work domain and hurts or makes it difficult to perform the family role in any way (Greenhaus & Beutell, 1985). Developing countries like Pakistan, India, and Sri Lanka are facing this issue more and it is taking importance in these countries. The demographics and economic changes in Pakistan have a major effect on the whole society (Memon et al., 2016). Demographics and economic trends in Pakistan changed the family division of labor as in the past only male members were the bread winner of a family but now due to these economic and demographic changes women are also participating in the labor market equally. All these demographics and economic changes also arouse the work-family conflict and whoever experiences these conflicts may lead to negative outcomes at the workplace. This study draws on social cognitive theory by Bandura (1986) and it will investigate the impact of work-family conflict on counterproductive work behaviour because there has already been a lot of study done on work-family conflict consequences and antecedents. Frone et al. (1992); Mihelic & Tekavcic (2013) and their ramifications. Zhang et al. (2020), However, no prior research has been conducted to investigate the influence of work-family conflict on CWB by mediating the role of experienced guilt and sense of indebtedness (Liu et al., 2020).

According to Liu et al. (2020), work-family conflicts research takes benefit from including CPWB as CPWB is a new construct and it is related to family so it can be an outcome of Work-Family Conflicts. Previous researchers Shen et al. (2011) states that a sense of indebtedness and guilt occur due to work-family interference and further they increase the CPWB, which empirically did not examine, so this research fills this gap by examining work-family conflict and CPWB via the sense of indebtedness and experienced guilt. This study going to explore the purposed framework in the Healthcare sector because previous literature Hussain (2020)

shows that the most work-family conflict is in the healthcare sector because employees heaving a job in the healthcare sector experience more irregular shifts, unpaid leaves, longer shifts, work overload and also job insecurity which decrease the employee commitment with the organization and lead to counterproductive behaviors in the workplace (Yildirim & Aycan, 2008). According to Hanif & Naqvi (2014), there is a lot of research about work-family conflict in different sectors but research is limited in the nursing profession according to the work-family conflict perspective. According to the Pakistan Bureau of Statistics (2019), the total number of hospitals in Pakistan is 1,279 and the total number of nurses is 112,123. Data will be collected from 399 respondents, which is drawn by using the “Taro Yamane’s” formula. The stratified random sampling technique was used to select the sample. To test the hypothesis of this study data will be collected from the nurses of public and private sector hospitals within the Gujranwala division.

Work-Family conflict is a new and unique challenge for our society as literature shows that work responsibilities obstruct family demands which may produce negative outcomes like Counterproductive Work Behavior. The current study contributes to the literature in different ways. First of all this study is unique and previously this model is not analyzed empirically so this research will contribute to the empirical gap in the literature of the effects of work-family conflict on CPWB with the mediating role of Sense of indebtedness and experienced guilt. Literature Liu et al. (2020), shows that CPWB is a new construct and few researchers contribute to this construct So, this study will contribute to the literature of Counterproductive Work Behavior by checking the relationship with the work-family conflict. This study also contributes to the literature on the Sense of indebtedness which is limited in research. Practically this study helps practitioners to know more about this Counterproductive behavior CPWB and also, they will take help to control this behavior in the organization through suggestions.

2. LITERATURE REVIEW

2.1. Theoretical Background

Social cognitive theory (SCT) was developed by Albert Bandura in 1960s from social learning theory. SCT is based on the idea that learning occurs in a social setting, and it emphasizes the reciprocal interaction between the person, their environment, and their behavior. This means that individuals are not just passive recipients of information or stimuli, but they actively engage with their environment and use their past experiences and knowledge to make decisions and shape their behavior.

One of the key concepts in SCT is self-efficacy, which refers to an individual's belief in their ability to perform a specific behavior or achieve a specific goal. According to SCT, self-efficacy is a critical factor in determining whether an individual will engage in a particular behavior or not. If an individual has high self-

efficacy, they are more likely to engage in the behavior; however, with low self-efficacy, they are less likely to do so.

2.2. Counterproductive Work Behavior (CPWB)

People spend more time in the workplace rather than at home, so how individuals behave in the organization may be a major concern for organizations. It is a fact that many of behaviors that are beneficial for the organization and promote effectiveness such as Pro-social behaviors and organization citizenship behavior. However, counterproductive behaviors which are neither functional or desirable also prevail in an organization. Counterproductive behaviors are getting importance in today's corporate world due to business scandals that are problematic for organizations. Organizations pay more attention to the ethical rules and values inside the organization due to the ethical issues in the society (Jung et al., 2010). Counterproductive behaviors are common in every organization and they will be costly for any organization. A recent survey by Yale Center for Emotional Intelligence and FAAS Foundation shows that 29% of workers violate rules and regulations, 27% of workers lie due to any reason, 27% of employees are involved in harmful work, 3% of employees are involved in stealing, and 2% involved in bullying in the US organizations (Zorana Ivcevic, 2020).

2.3. Work-Family Conflict

Work-life research has advanced tremendously in the last decade. The essential idea was that work and life are two separate worlds that have no bearing on one another, and there was a considerable lack of interest in this topic in the 1950s (Lambert, 1990). When a substantial number of women entered the labour field in the 1960s and 1970s, a greater knowledge of work-life concerns became apparent. Work-life balance was perceived to be a 'feminine' issue at the time (Buonocore & Russo, 2013). Family and job are the two most significant components of an individual's life, and everyone must strike a balance between the two (Yildirim & Aycan, 2008). Family and work are the most important mental factors in one's life (Noor, 2004). Work-family Conflict became the most important topic for researchers and policymakers over time because a large number of women entered the workforce market in the last decade (Akkas et al., 2015). A lot of studies reported that it is very difficult and challenging for both men and women to deal with the work and family demands at the same time and due to this incompatibility WFC rise (Akkas et al., 2015; Srivastava, 2007).

2.4. Experienced Guilt

According to Lewis (1971) when an individual hurts another individual due to their actions or behaviors then they consider themselves as a bad guy and experience

guilt. Guilt can be categorized in divergent ways. First, intrapersonal guilt occurs when an individual's actions impact the self; second interpersonal guilt is related to others as an individual's actions impact others (Pounders et al., 2018). A lot of studies show that guilt is a moral emotion that motivates pro-social behavior and has positive effects on others as individuals (culprit) feel guilty and try to compensate and rebuilt the relationship with others (victim) (Ketelaar & Tung Au, 2003; Nelissen et al., 2007). But another aspect is that a lot of studies shows that guilt also has negative consequences for a third party as the individual (culprit) try to compensate the other person (victim) at any cost which ultimately affects the third party (Hooge, 2014; Hooge et al., 2011). Guilt is the response to work-family conflict and previous literature shows that many Studies support this argument but research is limited on this point (Livingston & Judge, 2008).

2.5. Sense of Indebtedness

New researches on emotions suggest that no matter emotions are good or bad, they impact an individual's life (Suttie, 2019). Indebtedness is the emotional state which is not positive all the time like gratitude. Research conducted on these two constructs Indebtedness and gratitude have the same amount, but indebtedness portrays as a negative feeling or experience (Greenberg, 1980). Indebtedness feelings arouse when an individual receives benefits from any other person. Few studies were conducted on indebtedness in the past but these few studies give the basic concept of indebtedness. Indebtedness is the condition in which an individual binds to repay another individual. According to Greenberg (1980) indebtedness considers as the feeling of obligation and an individual think that he/she must have to repay in a significant way. The norm of reciprocity derives this obligation. The norm of reciprocity includes that people help those who help them in their hard times; people remember who helps them and never harm them (Ting, 2017). Reciprocity varies according to the intensity of the feelings of indebtedness. For example, if a person has indebtedness feelings high regarding their family, then he/she will do anything for their family to reduce these feelings. According to Schaumberg & Flynn, (2009) indebtedness may arouse due to social pressures. Pressure or motivation is the main reason behind Counterproductive behavior like fraud (Lowers & Associates, 2015).

2.6. Work-Family Conflict and Counterproductive Work Behavior

Work-family conflict can have negative consequences for individuals and organizations. For example, it can lead to increased stress, decreased job satisfaction, and reduced productivity. It can also have negative effects on individuals' physical and mental health, as well as their relationships with family members and colleagues (Duong et al., 2015). According to Faiz (2015) Work-Family Conflict outcomes are divided into three categories i.e., Work specific Outcomes in which stress, decrease in job commitment, increase in absenteeism, and turnover intension included; Family

Specific Outcomes in which decrease in family satisfaction, wellbeing, and increase in stress included and domain un-specific outcomes are those in which personal disorder involve like mood swings, increased in hypertension and psychological stress included. Liu et al. (2020) mentioned in their study that CPWB can also be a consequence of Work-Family Conflict. CPWB is the part of Counterproductive behaviors domain which is always costly for organizations. CPWB are those behaviors in which employees involve just to benefit their family or some specific family members. According to ACFE report to the nations (2014) 33% of cases recorded in which employees behave Counterproductively due to financial pressure (Lowers & Associates, 2015). Low income is also a reason behind work-family conflict (Dissertations, 2020). According to Peterson (1947) people are involved in Counterproductive behaviors because of inadequate income which cannot fulfill their family responsibilities and Liu et al. (2020) found that whenever employees benefit their families by violating some rules, regulations, and social norms then it is CPWB. So, In the light of these arguments, we can purpose that Work-Family conflict and CPWB have a positive and direct relationship.

H1: Work-Family Conflict has a positive effect on CPWB.

2.7. Work-Family Conflict and Experienced Guilt

Work-Family Conflict becomes the debating issue of interest for the researchers, practitioners, and experts. Although the literature provides knowledge to understand the work-family conflicts and their outcomes Mihelic & Tekavcic (2013); Minnotte & Yucel (2018) But still limited research explores the work-family conflict can have negative outcomes that may harm the organization, such as decreased job satisfaction, increased stress, and reduced productivity. These outcomes can have a ripple effect on the organization, impacting not just the individual employee but also their colleagues and the overall work environment. (Winefield et al., 2014). Despite the substantial interest in workplace emotions, attention has recently been focused on the emotions involved in the process, specifically the feeling of guilt. WFC indicates a one-sided decision to the detriment of the other; this choice implies that one side wins in terms of fulfilling their obligations/commitments while the other loses. The individual experienced guilt in both situations. When “(a) time devoted to the demands of one role makes it hard to fulfill the demands of another, (b) strain from involvement in one role makes it difficult to meet the objectives of another, or (c) specific behaviors required by one role makes it hard to meet the objectives of another,” conflict arises. As a result, employees experienced guilt if they are unable to perform home tasks due to work-family conflict. Previous studies show that WFC working mothers experienced guilt feelings as they believe that this conflict violates some norms and values. According to Scott et al. (2015) Work-family conflicts can be a reason for individual guilt state in which individual blame the organization for having such conflicts and undesirable outcomes and think that family is the victim

and he/she feel guilty for his/her family. Pakistan is a collectivistic society in which the family is the most important part of life. According to Ersoy et al. (2011) collectivistic societies form by the traditional norms and values, and whenever these norms are violated, people feel guilty (e.g., If an individual did not fulfill his/her responsibilities due to his/her job then he/she will experience guilt more as her/his priority is his/her family). According to Ahmad et al. (2020), work issues create discomfort for family roles and people exhibit more guilt for not giving much time to their families, so in the light of this argument, we purpose that there is a relationship between work-family conflict and experienced guilt.

H2: Work-Family conflict has a positive effect on experienced guilt.

2.8. Experienced guilt and Counterproductive Work Behavior

When people believe their "actual behavior" is "inconsistent with expectations about how one should behave," they feel guilty. Guilt is one of the "moral emotions," or feelings that people have when they believe they have violated internal or external principles or norms. When a negative evaluation is directed against their acts or behaviors (what they do or do not do), people feel guilty (Judge et al., 2006). Work-Family conflict increases the feeling of guilt because people think that they were not fulfilling their responsibilities in their family domain. People think that they were not meeting his/her role demands so these emotions increase the feeling of guilt which further moves to counterproductive behaviors. According to de Hooge, (2014), guilt feelings encourage counterproductive behaviors in the workplace. So, when people feel guilty for their family so ultimately, they will move to benefit their family by violating some norms and laws which is CWB. According to Social cognitive theory by Bandura (1986), People set goals for themselves and then modify their behaviors according to these goals. When guilt increase so people think about the counterproductive behaviors because they want to do something for their family (e.g., if people have conflict because they cannot give time and appropriate money to their family so increased feelings of guilt take them to Counterproductive behavior like Bribery). In a collectivistic society like Pakistan, violation of work norms is less important than the violation of interpersonal norms so if someone violates the interpersonal norm, they feel guiltier (Ersoy et al., 2011). So, with this argument, we can purpose that there is a relationship between experienced guilt and CWB.

H3: Experienced guilt has a positive effect on Counterproductive Work Behavior.

2.9. Work-Family Conflict and Sense of Indebtedness

Work-Family conflict proceeds when the time, behavioral demands, and energy of an individual in the work domain make it difficult for him/her to perform the demands of the job and family domain (Bragger et al., 2005). A lot of research has

been done in the field of work-family conflict which shows that work-family conflict had a lot of effects on organizational outcomes. Work-family conflict, for example, has been shown in studies to have an impact on job satisfaction, organisational commitment, intention to resign, burnout, and work stress. According to Syed et al., (2015), people in Pakistan work an average of 58 hours per week and earn a low wage; organisations even do not provide family-related benefits, which not only creates work-family conflicts due to time and financial constraints, but also increases the sense of indebtedness. Work demands have an impact on the family, increasing stress and bad emotions in an individual. When an individual spent more time in the workplace and cannot fulfill his/her responsibilities then this situation leads to feelings of indebtedness towards his/her family. For example, forget the child's birthday or miss the birthday party due to workload then they feel obliged feelings for their family. Indebtedness feelings derive from the reciprocity norm and people feel more indebted when they know that they are unable to reciprocate because it is not possible to maintain equity in the relationship e.g., no one can reciprocate the parent's favor which they have done for their child in the past (Schaumberg & Flynn, 2009). Thus, we purpose that the work-family conflict has a positive effect on the sense of indebtedness.

*H4: Work-family conflict has a positive effect on a sense of indebtedness.
Sense of Indebtedness and Counterproductive Work Behavior*

Sense of indebtedness has not yet received enough attention from researchers, and these emotions are addressed too often in isolation (Peng et al., 2018). In Pakistan, the family is the most important asset of life for every individual. Whenever, work-family conflict occurs people feel obliged as they cannot fulfill their family responsibilities due to any reason such as time constrain, money constraints, etc. Whenever people feel these emotions of indebtedness or obliged, they move to Counterproductive behaviors (Jenkins et al., 2016). A large favor evokes larger feelings of indebtedness, while a minor favor evokes lower feelings of indebtedness (Schaumberg & Flynn, 2009). Due to these feelings of indebtedness people try to compensate for these conflicts and because they move to Counterproductive behaviors for their family so we call that they moved to CPWB (e.g., Family support them in their hard times now one of their family members need a job and individual use his/her power and give a job to their family member even he/she is not competent (Liu et al., 2020). So, we purpose that the sense of indebtedness has a positive effect on Counterproductive Work Behaviors.

H5: Sense of Indebtedness has a positive effect on Counterproductive Work Behavior.

2.10. Mediating Role of Experienced Guilt

According to Bragger et al. (2005) that high level of work-family conflicts is related to employees' lower level of organizational commitment, and if they have a low commitment to the organization then they will involve in a high level of Counterproductive behaviors (e.g. Due to longer working hours an individual cannot give time to his/her family and miss the important moments of his/her family which may lead to emotions of guilt and ultimately by using his/her powers individual may put his work to their subordinates or done work by any other source). On a daily basis, counterproductive workplace activities occur. Abusive supervision, theft, bullying, unsafe working conditions, discrimination, drug use and drug testing, and organizational injustice are examples of these counterproductive and socially irresponsible behaviors. When employees have work-family conflict, they are unable to fulfill their family commitments and responsibilities in family activities (e.g., spending more time with their children and significant others) that are important to their family goals. As a result, individuals should be more likely to feel guilty (Judge et al., 2006). According to Snoek (2016) imbalance between work-family lead to more guilt and then people try not to disappoint anyone. Guilt is the response to work-family conflict which leads to a low commitment with the organization as result, the work-family conflict has negative emotional outcomes; these bad emotions should harm employees, and then they move to counterproductive behaviors (Hanif & Naqvi, 2014). So, we can purpose that the experienced guilt mediates the relationship between work-family conflict and CWB.

H6: Experienced guilt mediates the relationship between work-family conflict and Counterproductive Work Behavior.

2.11. The mediating role of Sense of indebtedness

Work and family are the two most important domains of an individual's life. People have to maintain the balance between their job and their family but in today's time due to technological advancement, people have to be on duty sometimes even in their off time which leads to work-family conflicts (Md-Sidin et al., 2010). Whenever people feel that their work demands are increasing and they are not giving much time and money to their family as they should do, these feelings arouse the emotions of indebtedness and whenever obliged feelings arouse them will outcome in negative feelings like CWB. According to social cognitive theory by Bandura (1986) individuals' behavior changes because of the interaction between individual and environment; If an individual has a work-family conflict so he/she feels indebtedness, and to decrease these obliged feelings they will move to counterproductive behaviors. So, in the light of these arguments, we purpose that sense of indebtedness mediated the relationship between work-family conflict and CWB.

H7: Sense of Indebtedness mediates the relationship between work-family conflict and Counterproductive-Pro organizational behavior.

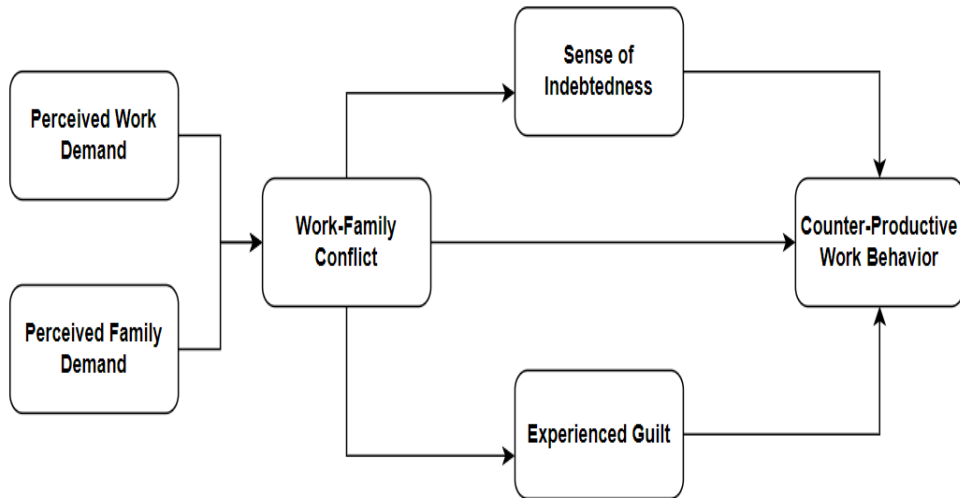


Figure 1: *Conceptual Framework*

3. RESEARCH METHODOLOGY

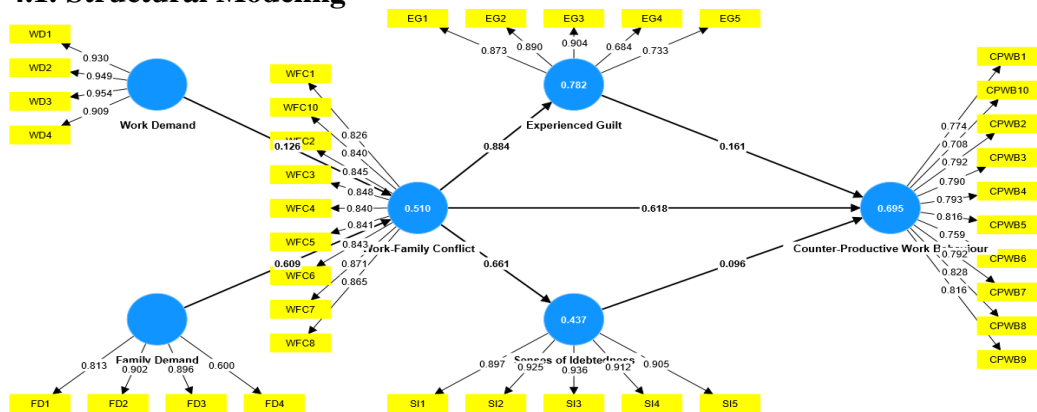
A quantitative research technique will be used in this study. This research technique is best suitable for this study because we are going to explore some facts of social phenomena and then they will be measure and analyzed through some analytical techniques. Data collection primary source like structured questionnaires method will be used to collect data through Stratified random sampling technique from the nurses of the public and private sector of hospitals within the Gujranwala division. Previously established scales were used to collect data. All the constructs were measured on the five-point Likert scale, ranging from 1 “strongly disagree” to 5 “strongly agree” except the CPWB which was measured 1 “Never” to 5 “All the time”. The population is the whole group of individuals, occasions, or activities of interest that the investigator desired to investigate (Sekaran, 2003). The subset of the population which is the actual target of the researcher is considered “Targeted Population”. Previous researches by Hanif & Naqvi (2014) shows that the nursing profession neglected in the perspective of work-family conflict so this research going to take nurses as a population to check that how work-family conflict leads to negative outcomes. This study will focus on the nurses working in the Healthcare sector. According to the Pakistan Bureau of Statistics (2019), there are 1,279 hospitals in the country of which 233,261 doctors working and 112,123 nurses working in Pakistan. So, the total population for this study is 112,123. As population

is known so “Taro Yamane’s” formula was used to determine the sample size. Taro Yamane’s formula is $(n= N /1+Ne^2)$ where n=sample size, N=Total population, e=error margin and 1 is constant number. $n= 112123/1+112123(0.0025) n= 399$ So, 399 questionnaires were distributed to collect the data.

A unit of analysis is a theoretical instrument that helps researchers conduct meaningful and consistent collection and analysis. Individuals, groups, dyads, machines can be units of analysis but which type of unit of analysis should be used is dependent on the research questions. As this study going to check the relationship between work-family conflict and counterproductive behaviors so the unit of analysis was nurses as it is not easy to take data from the hospitals. Causal research is used in this study. It is used to check the relationship of cause and effect between variables. It is the causal research so cross-sectional study is suitable for this research. It means that only one-time data collected. Survey strategy is best suitable for the deductive approach because it allows us to take large data from the population. The probability sampling method used in this study is to select and collect the data from the population. Stratified random sampling was used to select the sample from the population. Stratified random sampling was used because the total number of the population known and heterogeneous in nature of Sector i.e., Public or Private; therefore, stratified random sampling is best suitable for this study. By using Stratified random sampling, the Population of the Gujranwala division was divided into 2 strata public and private hospitals. Data will be collected from both public and private sector hospitals within the Gujranwala division. A quantitative research technique will be used in this study. This research technique is best suitable for this study because we are going to explore some facts of social phenomena and then they will be measure and analyzed through some analytical techniques. Data collection primary source like structured questionnaires method will be used to collect data through Stratified random sampling technique from the nurses of the public and private sector of hospitals within the Gujranwala division.

4. RESULTS

4.1. Structural Modeling



The Relationship Between Work-Family Conflict & Counterproductive Work Behavior with the Mediating Effect of Sense of Indebtedness and Experienced Guilt

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Counter-Productive Work Behaviour	0.932	0.934	0.942	0.620
Experienced Guilt	0.878	0.902	0.911	0.676
Family Demand	0.818	0.844	0.883	0.659
Senses of Indebtedness	0.951	0.952	0.963	0.837
Work Demand	0.962	0.953	0.966	0.875
Work-Family Conflict	0.951	0.951	0.958	0.717

4.2. Construct Reliability & Validity

The AVE of the constructs is less than 0.50 which shows the strength of the model. A range of indicators, such as the average variance extracted (AVE), is commonly used to validate constructs. In statistics, AVE is a measure of the amount of variance that is captured by a construct in relation to the amount of variance due to measurement error. Results show that validity of the constructs is according to the required criteria.

Composite reliability is the extent to which the set of constructs represented in the model relate to a given latent variable.

Table 1: HTMT Matrix

	Counter-Productive Work Behaviour	Experienced Guilt	Family Demand	Senses of Indebtedness	Work Demand	Work-Family Conflict
Counter-Productive Work Behaviour						
Experienced Guilt	0.85					
Family Demand	0.682	0.767				
Senses of Indebtedness	0.661	0.66	0.553			
Work Demand	0.684	0.57	0.43	0.398		
Work-Family Conflict	0.803	0.74	0.51	0.293	0.65	

Table 2: Fornell-Larcker

	Counter-Productive Work Behavior	Experienced Guilt	Family Demand	Senses of Indebtedness	Work Demand	Work-Family Conflict
Counter-Productive Work Behavior	0.788					
Experienced Guilt	0.781	0.822				
Family Demand	0.759	0.656	0.812			
Senses of Indebtedness	0.627	0.56	0.479	0.715		
Work Demand	0.582	0.535	0.509	0.479	0.836	
Work-Family Conflict	0.524	0.637	0.711	0.661	0.618	0.747

The criterion of Fornell-Larcker (1981) has been commonly used to assess the degree of shared variance between the latent variables of the model.

Table 3: Path Coefficients – Mean, STDEV, T & P Value

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
Experienced Guilt -> Counter-Productive Work Behavior	0.161	0.162	0.079	2.055	0.04
Family Demand -> Work-Family Conflict	0.609	0.61	0.063	9.593	0.001
Senses of Indebtedness -> Counter-Productive Work Behavior	0.096	0.093	0.053	1.796	0.003
Work Demand -> Work-Family Conflict	0.126	0.124	0.068	1.851	0.004
Work-Family Conflict -> Counter-Productive Work Behavior	0.618	0.621	0.069	8.91	0.001
Work-Family Conflict -> Experienced Guilt	0.884	0.885	0.014	65.131	0.001
Work-Family Conflict -> Senses of Indebtedness	0.661	0.664	0.06	11.018	0.001

Note: All the significant values are less than 0.05 which show that these values are up to the mark.

5. CONCLUSION

The purpose of this study is to explore the WFC effect on CPWB in the Healthcare Sector. Results support all hypotheses. The objective of this research is to find the direct relationship between WFC and CPWB and also check the mediation mechanism through SOI and EG between the WFC and CPWB. Seven hypotheses were purposed in this study and the data was collected from the nursing staff of the Healthcare sector of the Gujranwala Division through Questionnaires. SPSS and SMART PLS were used to test the data and bootstrapping technique was used to check the mediation results. At last practical, theoretical implications of this study included and also highlight the limitations and future suggestions for this model.

5.1. Theoretical Implications

Previously, workplace misconduct and counterproductive organizational behaviors investigate in wide range by expanding the research on counterproductive behaviors, this study contributes to a new emerging phenomenon (CPWB) Counterproductive Work Behavior. This paper has many theoretical implications. Initially, as a reference to past researches, there is a lot of research has been done in the counterproductive behaviors domain but no relationship investigates the direct relationship between WFC and CPWB. The present research investigates the direct relationship between WFC and CPWB which expands the concept of WFC and CPWB both. This study also checks the direct relationship between WFC and SOI

which is not previously investigated. Furthermore, no prior research takes SOI and EG as a mediator with WFC and CPWB which describe the uniqueness of our model.

Past researches suggest that counterproductive misconduct highly prevails in the organizations and these types of behaviors quickly spread in the organization. Secondly, very little research was done in the domain of CPWB which is not sufficient. This study contributes to the CPWB construct. Due to less research on this phenomenon, people know a little about this construct so this paper contributes to this new phenomenon. Previous researches provide evidence that employees involve in workplace misconduct due to their self-interest as they want to take benefit for themselves, the organization, or the group but this study provides evidence that people are also involved in Counterproductive misconduct or behaviors due to their family issues. Furthermore, this study includes the variables like SOI which has very little research so this study contributes to the literature on SOI. Also, the literature of CPWB is not sufficient so we enhance their literature.

5.2. Practical Implications

Work-family conflict is becoming more common among employees. Work-family conflict has been shown to have significant consequences on employees. As a result, figuring out what's causing this is quite important. This study has several practical implications. Through this study, we also come to know that employees who were facing financial pressure or any kind of pressure in the family domain are more involve in counterproductive conduct which leads to a higher rate of CPWB (Liu et al., 2020). So, we suggest that organizations should reduce this kind of pressure through different programs like coaching, counseling, etc. A lot of organizations adopt employee wellness programs which are used to reduce negative behaviors so we suggest that organizations either public or private should implement these types of programs to overcome these counterproductive behaviors. Organizations should establish moral rules and values within the organization and ratify a culture that decrease the counterproductive behaviors and reduce all type of Counterproductive behaviors. Training and development departments of the healthcare sector should make clear rules and regulations about counterproductive conduct and also no only establish these rules but should implement them well in the healthcare sector. On the organization level, the organizations should make clear guidelines for their employees about this kind of counterproductive acts and also implement them in the organization.

5.3. Limitations and Future Recommendations

The conceptual framework discussed in this study creates a direct linkage between WFC and CPWB and no previous literature exists on this relationship. The model also highlights the effect of WFC on EG and the literature provides enough support for the relationship that WFC impacts the EG. Despite the contribution, this study is

not free from limitations. The study has a few limitations and suggestions for future researches. As the sample is collected from only Pakistan so the generalizability issue limits our findings. In a wider aspect, other countries have their own rules, regulations, moral values, and diverse norms which arise the generalizability issue in our study.

Another limitation is that this study only collects data from the healthcare sector and not from any other sector so only a few opinions are shared from a sector. Maybe if this model is studied in another sector might change the results as the experiences in one sector are different from the other. Also, the time, when we collect data, was closer to covid-19 and at that time people experience more WFC.

This study is also limited in the perspective of time frame. Only one time data was collected from the respondents and it might be biased due to their mental health at that time. So future research should use a longitudinal design to prevent the biasness. As this study uses the cross-sectional design so it may affect the causality between variables. So future research should use a longitudinal design to prevent the causality effect. This research used only two mediators EG and SOI and no moderator effect check on this model. So future research should include the other mediators to check the effect on CPWB.

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Role of Sexual Harassment in Female Mental Distress, Burnout, and Job Satisfaction: Moderating role of perceived peer support

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ABSTRACT

Businesses face cut-throat competition to survive in the highly dynamic industrial environment. Managers are making all efforts to maximize the capitalization of available resources and achieve operational efficiency. However, firms cannot survive without developing their human resources and ensuring their mental and physical health. Considering the significant increase in women's participation in industrial operations, this study examines impact of on the sexual harassment on their mental health, job burnout, and satisfaction. In this regard, perceived peer support is taken as a moderating variable. The authors took data from female staff associated with the hospitality and tourism industry. This study finds that sexual harassment leads to mental distress, increased job burnout, and decreased job satisfaction. However, perceived peer support significantly moderates these findings and diminishes the strength of these relations. The finding suggests that management must take care of their female workers and promote a safe and healthy working environment that discourages sexual harassment and respect all workers.

Keywords: Sexual harassment; Perceived peer support; Job satisfaction, Job burnout, Mental distress

1. INTRODUCTION

Industry and business play a critical role in nation's economic growth Nurshuhada & Hafez (2021), and human resource serves as the driving force of organizational performance (Habib et al., 2019). For effective performance, firms must provide the well-being of their employees. In recent decades, business leaders have recognized the impact of sexual harassment on the organizational environment. Ali & Rukhsana (2019) indicated that sexual harassment in the workplace is more likely to develop mental and physical health issues such as depression and anxiety, which in turn lowers organizational performance and productivity. As a result of their potential, they play a significant role in progress (Abbas et al., 2018). The likes of sexual

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assault and harassment are only two examples of the many forms of oppression women face that keep them from reaching their potential (Ali & Rukhsana, 2019).

Organizational costs rise because of the human and professional impacts of sexual assault. They are terminating employees, recruiting replacements, dealing with other human resources (HR) concerns, and taking disciplinary action against offenders, all to add to the direct costs of sexual harassment in the workplace (Phillips, 2020). More and more women are entering the workforce and holding positions traditionally held by men (Abbas et al., 2018). One of the many challenges women face when they first enter the workforce is sexual harassment. Harassment of women is an issue that nearly every culture around the globe is still trying to solve. The #MeToo movement has encouraged more and more people to speak out about their experiences with sexual harassment and abuse, leading to a recent spate of shocking revelations around the world (Jung & Yoon, 2020).

Women in Pakistan are sexually abused and oppressed for various reasons, including socioeconomic class, race, culture, language, and career. Victimization of women in Pakistan is an understatement, and the prevalence of sexual harassment in Pakistani women's workplace and social environments is likely far higher than is commonly assumed (Jamil, 2020). Another issue is the prevalence of sexism due to conservative social norms and religious fundamentalism. Women in any field in Pakistan suffer substantial dangers, barriers, and prejudice due to the country's conventional social norms and religious fundamentalism (Jamil, 2020). Pakistan's women are devalued due to the country's patriarchal culture (Ali & Rukhsana, 2019).

Sexual harassment is a growing focus in the academic community because of its widespread impact on individuals and businesses and its wide range of social, organizational, and legal consequences. Although most people would agree that sexual harassment occurs in some form in most settings, the tourist and hospitality industries have a significantly higher rate of sexual harassment (Morgan & Pritchard, 2019). Several characteristics of tourist and hospitality jobs can create an environment conducive to sexual harassment. Long hours, varying shifts, sexist culture, and a noticeable power differential are all characteristics of the modern workplace (Alrawadieh et al., 2022). Many studies have looked at sexual harassment in various hospitality-related contexts, such as hotels (Jung & Yoon, 2020; Nimri et al., 2021), restaurants (Szymanski & Mikorski, 2016), airlines (Gunnarsdottir et al., 2006), casinos, and private clubs (Stedham & Mitchell, 1998). Young individuals are particularly vulnerable to sexual harassment (Eom et al., 2015).

This research aims to understand better the experience of sexual harassment by females in Pakistan and examine the relationship between sexual harassment, mental distress, burnout, and job satisfaction. In this regard, perceived peer support is a moderating variable to determine whether it moderates the relationship between the main hypotheses. The present study adds new and helpful information to the body of knowledge in several ways. This research begins by examining how female employee exposure to sexual harassment affects their mental health and contentment

on the job. This study is a direct response to the calls for additional research on sexual harassment by Morgan & Pritchard (2019) and the need for studies that specifically address the health and happiness of workers by Sirgy (2019). Second, the study connects the experience of sexual harassment to perceived peer support theories which highlights another uniqueness and firm foundation of the study. To the author's knowledge, no prior research has investigated whether or if social and organizational support plays a role in reducing instances of sexual harassment. Consequently, the present study contributes to a growing body of literature examining the implications of including gender in the research and implementing a sustainable environment for female workers.

2. Literature Review

2.1. Sexual Harassment

When a woman defies social standards by entering the job force and taking on financial responsibility for her family, she becomes the victim of sexual harassment. Despite the social norms and expectations placed on women, more and more Pakistani women are leaving their homes to enter the workforce (Abbas et al., 2018). However, progress in this area is being hampered by several factors, including cultural misconceptions, gender standards created by society, and social conventions. However, women's participation in labor has increased faster annually since 1990. The pace was 13.2 percent in 1990 but jumped to 22.4 percent in 2017. The percentage of working-age women is higher than in many other South Asian countries; nonetheless, it remains low overall (Hadi, 2017).

Women constitute nearly half of Pakistan's population but only around a quarter of the country's workforce. This means many females who could help the economy or their standing in society aren't doing anything useful now (Ali & Rukhsana, 2019). There is a 93% higher rate of sexual harassment in the official sector than in the informal sector (Staff Report, 2021). Despite the vast majority of instances of sexual harassment not being recorded. Therefore, the prevalence of sexual harassment in the workplace is likely to be underestimated based on the number of cases that have been recorded (Alrawadieh et al., 2022).

2.2. Sexual Harassment and Mental Distress

Employees who have experienced sexual assault are more likely to invest less in their organization's commitments. They also tend to be less productive and less healthy overall (Mooney, 2020). Businesses are missing out on women's skills and potential for advancement, while women are missing out on the financial security, social standing, and political influence of holding executive-level jobs (Je et al., 2022). The social repercussions of sexual assault that go undetected in the workplace might include bullying, social exclusion, guilt, threats, passive treatment, and more (Folke et al., 2020). According to Bucchianeri et al. (2014), sexual harassment harms

the psychological health of its victims. However, the question of whether or not its effects on the physical health of men and women are the same or different is still up for debate. While some research on teenagers and young adults has revealed that male respondents are more adversely affected than females, other research has suggested the opposite (Mitchell et al., 2014; Kaltiala-Heino et al., 2016). Many writers have noted that whereas males find sexual harassment more upsetting and shocking, women have learned to accept it as part of daily life. They may find it more challenging than men to deal with their feelings and find help after being subjected to sexual harassment. However, sexual harassment can impact women's personal and professional lives despite all these. The current study claims that sexual harassment causes psychological stress among female workers, ultimately disturbing their daily lives (see Figure 1). Thus, it is hypothesized;

H1: Sexual harassment creates mental distress among female workers in the tourism industry

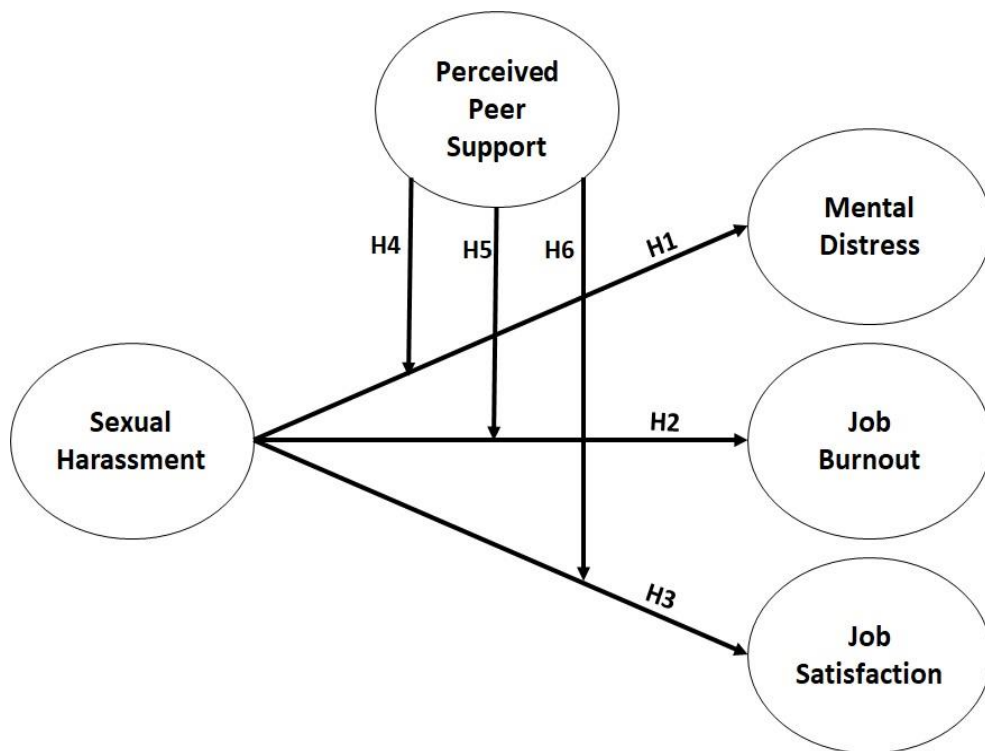


Figure 1: Research Framework

2.3. Sexual Harassment and Job Burnout

A large body of research shows that sexual harassment negatively affects individuals and businesses. These effects are significantly interconnected, as sexual

harassment can negatively affect an employee's mental health, affecting their work performance and advancement opportunities (Buchanan & Fitzgerald, 2008). Burnout, defined as "a sustained response to chronic emotional and interpersonal pressures on the job" (Maslach et al., 2001), is widely acknowledged as a severe issue in the workplace, resulting in undesirable outcomes like employee discontentment, lack of dedication, and high rates of employee turnover (Cheng & Yang, 2018; Lu & Gursoy, 2016). Hu et al. (2019) observed that sexual harassment leads to stress in the tourism and hotel industry. Some researchers, including Szymanski and Sikorski (2016), mentioned that sexually objectifying restaurants could lead to burnout if employees are subjected to unwelcome sexual advances. Similar results were reported by Jung and Yoon (2020), who discovered that female hotel workers' perceptions of sexual harassment contributed to higher rates of stress and depression.

Kara et al. (2013); Koc & Bozkurt (2017) stated that burnout has adverse effects on the psychological well-being of female employees, in addition to the negative impact it has on the organizational behavior of employees (Lu & Gursoy, 2016). Burnout is a significant contributor to stress in the workplace, and it has adverse consequences on workers in the here and now and their future expectations (Koc & Bozkurt, 2017). This study hypothesizes that sexual harassment in the organization is the driving force for job burnout among female workers. Thus, the following hypothesis is formulated:

H2: Sexual harassment causes job burnout among female workers

2.4. Sexual Harassment and Job Dissatisfaction

Multiple researchers (Ineson et al., 2013; Ram, 2018) mentioned that employees in the business are more likely to experience hostility on the job due to the nature of their position. Along these lines, it's generally agreed that sexual harassment significantly contributes to employees' behavior in the work environments (Willness et al., 2007; Yagil, 2008). Kong et al. (2018) stated that "job satisfaction" refers to workers' positive or negative feelings about their jobs. Several studies have supported the negative correlation between burnout and job satisfaction in organizational behavior (Kara et al., 2013; Koc & Bozkurt, 2017; Jung & Yoon, 2020).

Sexual harassment is a problem, although there hasn't been much research done on it in underdeveloped nations. Nevertheless, according to one study conducted in Turkey, sexual harassment of female nurses continues to be an alarming problem in the region. Mangi (2011) mentioned that sexual harassment is still prevalent in Pakistan and causes job stress. Sexually harassed female workers in Pakistan are less likely to be productive in the workplace (Merkin & Shah, 2014). Antecol et al. (2009) conducted a similar study in the United States and found identical results. Considering the nature of the issue in the organizational setting, the current research

argues that sexual harassment causes dissatisfaction among female workers, ultimately damaging organizational performance. Thus, it is proposed that;

H3: Sexual harassment creates job dissatisfaction among female workers in the tourism industry

2.5. Moderating Role of Perceived Peer Support

In a peer support system, people who share everyday experiences or difficulties band as peers to help one another out. Relationship counseling can help the victim of peer violence (Sagrestano et al., 2019). Peer support is an efficient method of giving and receiving help because it taps into our innate desire to address the problems of those with whom we identify most closely (Alrawadieh et al., 2022). Individuals experiencing a wide range of social, emotional, and physical difficulties have benefited from its use (Penney & Spector, 2008). Personal growth and development, satisfying connections with others, a strong sense of identity, and a strong sense of purpose in life all contribute to a person's psychological well-being (Alrawadieh & Alrawadieh, 2020). Female victims of sexual assault experience more severe psychological effects than male victims. Both sexual harassment and sexual assault are associated with increased emotional issues and decreased subjective well-being (Espelage et al., 2019).

Perceived organizational support (POS) is defined by Eisenberger et al. (1986) as "a general sense that the organization values and cares about its personnel." Job and incentive structures within an organization significantly impact how supportive employees feel of the company. A dissatisfied worker can be transformed into a hard worker through the power of extrinsic incentives in the form of perceived recognition (Walt, 2018). Employees who feel their bosses care about them and value their contributions are more willing to go above and beyond to meet corporate duties (Imran et al., 2020). Companies that invest in their employees' sense of agency tend to see a return in the form of increased worker satisfaction, psychological conformity to the firm's aims, and emotional investment in the company as a whole (Gupta et al., 2016).

According to Lee et al. (2016), employees in the tourism and hospitality industries are recognized for engaging in emotionally demanding and rewarding work. They frequently turn to their social or peer support networks to minimize and recover from this stress (McGinley & Wei, 2018). Equally, those subjected to sexual harassment at work may find comfort in talking to friends and relatives about it (Cortina, 2004). To put it simply, social support is "any interaction between at least two people in which either party believes that the other's welfare will improve as a result of the exchange of resources" (Shumaker & Brownell, 1984). An individual's cognitive resources are depleted as they deal with a stressor (such as sexual harassment) and adopt coping mechanisms, as proposed by Hobfoll (1989). In this sense, peer support may be seen as a resource gain, whereas sexual harassment may be seen as a resource

loss. Therefore, we hypothesize that female employee who feels more peer support from their networks are likely to moderate the relationship between SH and MDS, BO and JDS. Hence, the following hypotheses are suggested:

H4: Perceived peer support moderates the relationship between sexual harassment and mental distress

H5: Perceived peer support moderates the relationship between sexual harassment and job burnout

H6: Perceived peer support moderates the relationship between sexual harassment and job satisfaction

3. METHODOLOGY

For the current study, each firm was considered a sector, and respondents were approached using questionnaires through a non-probability sampling technique. Data were collected from 318 female staff members working in hotels in Islamabad, Karachi, and Lahore. The study's variables were measured using scales used in previous investigations. The Sexual Harassment Scale created by Fitzgerald et al. (1988) was utilized for this study's data collection. Eisenberger et al. (1986) designed items that were used to gauge POS. The Sirgy et al. (2001) created scale was used to assess participants' levels of PPS. Although people of different ages were included in the sample, most responses were between 25 and 35. Most of those who took part held at least a Bachelor's degree. All experience levels have been represented among the responders. However, those with 2–8 years of experience are the most numerous.

3.1. Data Analysis and Results

By identifying and testing models with both observable and unobservable or latent variables as well as the inter-linear interaction of variables, Structural Equation Modeling (SEM) is used to analyze the proposed model (Sarstedt & Ringle, 2020). PLS was initially developed by

Wold (1966). However, it has been expanded upon and modified to evaluate high-dimensional data in a less structured setting in various ways. Path models of PLS consist of two linear equations, the inner model indicating the relationship between the latent (unobserved) variables and the outer model indicating the link between the latent (unobserved) variable and its manifest (observed) indicators (Henseler & Sarstedt, 2013). The Smart-PLS software is employed for conducting data analysis and producing SEM results.

Cronbach's Alpha, Composite Reliability, Average Variance Extracted, and Discriminant Validity are used to evaluate the internal, external, construct, and discriminant validity of the reflective outer model. Most of the indicators are reflective ones involved in the relevant studies that consider perception-based studies

(Hair Jr. et al., 2017). When compared, the introduction of formative indicators causes conventional measurements of appropriate individual item reliability and convergent validity to become irrelevant while also bringing difficulties (Hulland, 1999). The formative markers may not be a good fit for the various discriminant validity approaches (Henseler et al., 2015).

Observed items are accounted for by questions on the chosen scale, which are, in turn, derived from the study's underlying variables (constructs). As a result, we incorporated reflective indicators into this analysis. Since there are epistemological, statistical, and logical flaws in relying on formative constructions, reflecting indicators help check the validity of a theory (Urbach & Ahlemann, 2010). The research also intends to evaluate conceptual frameworks (in the form of relevant hypotheses) grounded in theory and actual research. It is important to use reflective indicators as they are the most pertinent appropriate metrics.

4. RESULTS

4.1. Reliability and Validity

The reliability of data is often analyzed using Cronbach's alpha. In general, the higher the Cronbach's alpha of a construct, the more certain one can be that its parts all have roughly the same meaning and validity (Cronbach, 1951). This method of dependability estimation relies on the correlation between observable variables. Values > 0.60 are considered acceptable for exploratory investigations when using composite reliability. In contrast, values in the range of 0.70 to 0.90 are considered highly satisfactory, and values beyond 0.90 are assumed as significantly acceptable (Ramayah et al., 2018). The purpose of measuring reliability is to establish how well one or more indicators correspond to the characteristics they are designed to track (Urbach & Ahlemann, 2010). For the current study, the reliability value is 0.901, which matches the 0.708 criteria suggested by (Hair et al., 2010).

Table 1: Outer Loadings (Amended Measurement Model)

Constructs	Items	Loadings	
Perceived Peer Support	PPS1	0.672	
	PPS10	0.716	
	PPS2	0.683	
	PPS5	0.725	
	PPS6	0.759	
	PPS8	0.706	
	PPS9	0.759	
	Mental Distress	MD1	0.714
		MD2	0.780
MD3		0.757	
MD4		0.710	

	MD7	0.611
Burnout	BO	0.000
Job Dissatisfaction	JDS	0.000
Sexual Harassment	SH10	0.680
	SH2	0.661
	SH4	0.707
	SH5	0.778
	SH6	0.786
	SH7	0.733
	SH8	0.647
	SH9	0.676

Table 2: Construct Reliability and Validity (Amended Measurement Model)

	Cranach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Perceived Peer Support	0.846	0.858	0.881	0.515
Mental Distress	0.763	0.773	0.840	0.514
Burnout	0.000	0.000	0.000	0.000
Job Dissatisfaction	0.000	0.000	0.000	0.000
Sexual Harassment	0.862	0.881	0.890	0.50

Once this is complete, we will evaluate the validity of the discriminator. According to Fornell & Larcker (1981), discriminant validity requires indicators to place a heavier weight on their respective constructs than on other constructs and for the average variance or variation shared between each construct and its relevant measures to be larger than the variance shared between the build and other constructs.

Table 3: Fornell-Larcker Criterion (Amended Measurement Model)

Variable	PPS	MDS	BO	JS	SH
Perceived Peer Support	0.833*				
Mental Distress	0.606	0.807*			
Burnout	0.50	0.493	0.809*		
Job Satisfaction	0.777	0.705	0.563	0.773*	
Sexual Harassment	0.65	0.502	0.429	0.472	0.806*

PPS: Perceived Peer Support; MDS: Mental Distress; B.O.: Burnout; J.S: Job Satisfaction; S.H.: Sexual Harassment

Table 4: Fornell-Larcker Criterion (Amended Measurement Model)

Variable	PPS	MDS	BO	JDS	SH
Perceived Peer Support	0.718				
Mental Distress	0.253				
Burnout					
Job Dissatisfaction		0.717			
Sexual Harassment	0.088	0.615			0.710

PPS: Perceived Peer Support; MDS: Mental Distress; B.O.: Burnout; J.S: Job Satisfaction; S.H.: Sexual Harassment

Table: 5 displays the inter-construct correlations. Metrics can only be used if they load at a 0.5 or greater on their principal construct and a 0.1 or lower. This table demonstrates that all indicators have high loadings on their primary and modest loadings on secondary constructs. Having acquired discriminant validity shows that the constructs can be distinguished.

Table 5: Cross Loadings (Amended Measurement Model)

	PPS	MDS	BO	JDS	SH
PPS1	0.672	0.154			-0.079
PPS10	0.716	0.235			-0.081
PPS2	0.683	0.136			-0.089
PPS5	0.725	0.156			-0.034
PPS6	0.759	0.191			-0.172
PPS8	0.706	0.133			-0.018
PPS9	0.759	0.216			0.031
MD1	0.109	0.714			-0.120
MD2	0.222	0.780			-0.125
MD3	0.197	0.757			-0.132
MD4	0.189	0.710			-0.135
MD7	0.178	0.611			-0.069
BO					
JDS					
SH10	-0.019	-0.152			0.680
SH12	-0.073	-0.101			0.661
SH4	-0.124	-0.164			0.707
SH5	-0.019	-0.081			0.778
SH6	-0.087	-0.123			0.786
SH7	-0.012	-0.085			0.733
SH8	-0.111	-0.076			0.647
SH9	-0.012	-0.068			0.676

Henseler et al. (2015), that criterion is then used to evaluate the test's ability to discriminate between groups. To prove discriminant validity, Table 6 demonstrates

that factors fall below the HTMT threshold values of 0.85 and 0.90 (Roemer et al., 2021). Measurement model with minimal loadings for objects that were eliminated.

Table 6: *Heterotrait-Monotrait Ratio (HTMT) (Amended Measurement Model)*

Variable	PPS	MDS	BO	JS	SH
Perceived Peer Support	0.091				
Mental Distress	0.298				
Burnout					
Job Satisfaction					
Sexual Harassment	0.141	0.181			

PPS: Perceived Peer Support; MDS: Mental Distress; B.O.: Burnout; J.S: Job Satisfaction; S.H.: Sexual Harassment

As a significant issue influencing the estimations of the regression model, multicollinearity is characterized by the presence of correlations between variables that should be considered independent. Collinearity amongst the predictors might skew the results and distort how we understand the influence of one variable on another (Kock & Lynn, 2012). Multicollinearity is shown when the VIF is either less than 3.3 or greater than 5 (Hair et al., 2017). Given that sexual harassment is the sole independent variable in our analysis, multicollinearity was not an issue. In addition, as shown in Table 7, the VIF values for the individual items are all under the threshold mentioned above values, indicating that there is no multicollinearity between the items. Again, the lack of multicollinearity is reflected in inner VIF values below the threshold levels. The revised measurement model with the removed components is depicted.

Table 7: *Outer VIF Values (Amended Measurement Model)*

	VIF
PPS1	1.870
PPS10	1.543
PPS2	1.883
PPS5	1.933
PPS6	1.827
PPS8	1.720
PPS9	1.704
MD1	1.473
MD2	1.619
MD3	1.613
MD4	1.300
MD7	1.260
BO	
JDS	
SH10	1.663
SH12	1.532

SH4	1.580
SH5	2.348
SH6	2.402
SH7	2.586
SH8	1.740
SH9	1.942
Inner VIF Values (Amended Measurement Model)	
Mental Distress	
Perceived Peer Support	1.033
Sexual Harassment	1.016

4.2 Assessment of Goodness-of-Fit (GOF)

The model fit must be estimated before we can conclude the structural model. According to Tenenhaus et al. (2004), an effective way to evaluate a PLS-SEM is by looking at its goodness of fit. Nonetheless, this statistic is not a useful fit measure. Hence researchers using PLS-SEM typically rely on measurements reflecting the model's prediction ability to gauge its quality instead of fit measures (Henseler & Sarstedt, 2013). The SmartPLS incorporates assessment model fit criteria such as (NFI) and RMS Theta to expand the capabilities of PLS-SEM for theory testing (Ramayah et al., 2018). This provides an average assessment of the disparities between the observed and predicted correlations (Ramayah et al., 2018). An SRMR value determines the appropriateness of fit between 0.10 and 0.80 (L. Hu & Bentler, 1999). Table 8 demonstrates that the model is potentially an excellent fit, with SRMR values of 0.066. NFI was created by (Bentler & Bonett, 1980). Since the Chi2 value of the proposed model does not provide enough information to judge model fit, the Chi2 value of the null model is used as a yardstick in the computation of NFI, with NFI defined as the difference between the two values. This yields a value for NFI between 0 and 1, with a higher value indicating a better match between the two models (Ramayah et al., 2018). Table 8 demonstrates that the saturated and estimated NFI values are 0.703, closer to 1 and indicating a satisfactory model fit. The residual covariance around the outer model is denoted by the root-mean-squared (RMS) value of Theta (Lohmöller, 1989). The correlation between residuals from the model's outer layers is measured (Ramayah et al., 2018). From 0.12 to 0.14 is fine (Lohmöller, 1989; Henseler & Sarstedt, 2013). The root-mean-square value of Theta, as shown in Table 4.8, is 0.143, which is very close to the range (0.12-0.14). With this additional information, the model may once again be accepted as appropriate.

Table 8: Model Fit Summary (Amended Measurement Model)

	Saturated Model	Estimated Model
SRMR	0.066	0.066
NFI	0.753	0.753
RMS Theta	0.143	

4.3. Assessment of Structural Model:

The first hypothesis is inter-conceptual and was developed directly. To determine statistical significance, the Smart-PLS includes a bootstrapping function that computes t-statistics for each path. The findings in Table 9 indicate that the first hypothesis is valid with a t-value greater than 0.05, with a t-value greater than 0.05. The coefficient of determination for the percentage of variance in subjective well-being attributed to sexual harassment is 0.154 (Table 11). Employees' reports of organizational support significantly moderate the association between sexual harassment and psychological well-being.

Table 9: Path Coefficients (Amended Measurement Model)

	Original Sample	Sample Mean	Std.Dev	t-value	p-value
Perceived Peer Support → Mental Distress	0.232	0.241	0.072	0.989	0.000
SH → MDS	-0.130	-0.146	0.042	3.059	0.002
SH*PPS → MDS (moderating effect)	0.182	0.076	0.224	0.813	0.417

The following hypotheses are based on the information presented above:

Table 10: Hypotheses

Hypothesis	Relationship	Std. Beta	t-value	p-value	Decision
H1	SH → MDS	-0.130	3.059	0.002	Supported
H2	SH → BO				Supported
H3	SH → JDS				Supported
H4	SH*PPS → MDS (moderating 1)				Supported
H5	SH*PPS → BO				Supported

H6	(moderation 2) SH*PPS→JDS (moderation 3)	Supported
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The coefficient of determination (R^2) measures how much of the observed variation in the dependent variable can be attributed to the model's independent variables. It is therefore used to assess the model's predictive power (i.e., the amount of variance in the endogenous construct that can be attributed to all exogenous constructs). R^2 between 0.26 and 0.13 is commonly accepted to represent good predictive accuracy, while values between 0.02 and 0.05 generally indicate low predictive ability (Cohen, 1988). There is a moderate relationship between sexual harassment and psychological health, as shown by the R^2 value in Table 11. The f^2 demonstrates the R^2 contribution of an exogenous construct to an endogenous one. When estimating R^2 , a predecessor construct is used; excluding this construct leads to a lower estimate of R^2 . As a result, the effect size is defined as the difference between the model estimation R^2 values for the having and without the preceding construct. Effect sizes of 0.35, 0.15, and 0.02, as defined by Cohen 1988 are significant, medium, and small, respectively.

The Q^2 usage was developed to evaluate the predictive value of the path model. (Stone, 1974; Geisser, 1975). The blindfold method is used to determine Q^2 . This resampling method is used to eliminate all of the indicators of the endogenous construct in the reflective measurement model. This method uses single-item endogenous constructs and those with a specified measurement methodology. Both the external and endogenous components are highly predictive in this scenario. The strong correlation between sexual harassment and mental distress is reflected in Table 11 with a Q^2 value of 0.55, which is greater than zero and thus indicative of the model's predictive usefulness based on an endogenous construct.

Table 11: R^2 , f^2 , and Q^2 (Structural Model)

Hypothesis	Relationship	R^2	f^2	Q^2	Decision
H1	SH→MDS	0.154	0.020	0.55	Supported

Likewise, the magnitudes of the moderators' effects are calculated and analyzed. A big, medium and minor effect size is represented by the values 0.025, 0.01, and 0.005. (Kenney & Milling, 2016). According to Table 12, the f^2 value of 0.018 indicates a medium impact between sexual harassment and psychological well-being when the perceived organizational influence acts as a moderator.

Table 12: Hypotheses Testing

Hypotheses	Relationship	f^2	Decision
H2	SH →BO	0.018	Supported
H3	SH →JDS		Supported

H4	SH*PPS → MDS (moderating1)	Supported
H5	SH*PPS → BO(moderation 2)	Supported
H6	SH*PPS → JDS (moderation3)	Supported

5. CONCLUSION

The study's findings suggest the following hypotheses. This study looked at how sexual harassment affects victims' mental health. Studies confirm sexual harassment harms victims' mental health. Researchers also examined how perceived support from superiors and peers mediated the association between sexual harassment and mental health. The results show that PPS significantly and positively moderates the connection between MDS and SH. The positive relationship between SH and MDS is weakened when PPS is high but strengthened when PPS is low. When PPS is high, the positive connection is cut. Even though it may appear like a less severe type of victimization compared to domestic violence and sexual harassment nonetheless has a significant detrimental effect on the mental health of the men and women subjected to it. For a long time, women were thought to be the only ones who experienced sexual harassment and the resulting mental suffering. The findings demonstrate that victims of sexual abuse can recover with the aid of perceived organizational support, which also contributes to improved mental health. The administration should undertake measures to improve the emotional health of its female staff. The organizations should also set aside funds for training programs designed to improve the emotional health of female staff. Following are the study recommendations.

- Legal requirements obligate firms to provide a safe work environment for their staff. Positive work environments result from concerted efforts between H.R., managers, and supervisors. Organizations can reduce the adverse effects of sexual harassment in the workplace by better using the perception of receiving support from higher-ups.
- Provide all-female nursing personnel the same opportunities. Incorporate a place of employment that is free of harassment while providing a secure, healthy, and educational environment for its employees.
- Leaders should demonstrate respect for the women in their charge by treating them without bias, fairly, and with good manners.
- The organizational administration needs to take charge and act swiftly to stop bullying and harassment.
- Employees should feel comfortable approaching upper management with concerns.

There is a need for more studies in some other regions that were brought to light by the study's limitations. It is suggested that future researchers gather and analyze data over a more extended period to capture the inter-variable interaction more accurately. Second, future research should investigate and analyze sexual harassment in various contexts, such as diverse industries, organizations, and cultures.

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The Effect of Self-Directed Learning Skills on Teacher Turnover Intention in Post COVID Era

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ABSTRACT

This study examines the impact of self-directed learning skills on teacher turnover intention in Higher Education Institutions (HEIs) of Pakistan. The study focuses on various aspects of self-directed learning skills and aims to provide insights for educational institutes to manage turnover intentions by imparting self-learning strategies to teachers. The study employs a quantitative research design, collecting data from 251 teaching faculty of both public and private universities in Lahore, Pakistan, using a survey questionnaire. The results reveal that motivation and self-confidence, attitude towards learning, ability to plan learning, and evaluation of learning success reduce turnover intention. An interesting finding shows that the positive relationship between the attitude to apply learning strategies and turnover intention suggests that the ability to apply learning strategies could enhance their skill set and marketability, leading them to seek better opportunities elsewhere. This research has important practical consequences for educational institutions, it recommends that institutions should focus on teaching employees self-directed learning methodologies while simultaneously regulating their intent to leave. Institutions may retain talented personnel, minimize turnover costs, and enhance overall performance by doing so. To increase self-directed learning skills and minimize turnover intentions, institutions must engage in staff development programs, provide a positive work atmosphere, and give professional development opportunities. The study is unique in that it uses social exchange theory to explore the link between self-directed learning skills and turnover intention, offering a novel viewpoint on minimizing turnover by boosting self-directed learning and enhancing the work environment. It emphasizes the relevance of social exchange processes in determining teachers' intentions to leave and the importance of balancing rewards and costs in the workplace. The study's contribution to the literature is the development of a novel and significant theoretical framework for comprehending this intricate interaction.

Keywords: Motivation and self-confidence; Attitude towards learning; Ability to plan to learn; Ability to apply learning strategies; Evaluation of learning success; Turn over Intention.

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1. INTRODUCTION

In the post-COVID landscape, both academia and organizations grapple with novel challenges. The epidemic has changed the way we work (Ancillo et al., 2021). Increased stress brought on by the rapid shift to online learning during pandemic uncertainty is contributing to a rise in teacher turnover in academia (Fayed & Cummings, 2021; Chang, 2020). Statistics shows that the private universities in Pakistan have a turnover rate of more than 60% on average (Ki et al., 2022). Teacher turnover is one of the key issues that educational institutions are facing post-COVID, which can have a severe impact on the quality of education delivered to students (Boamah et al., 2022). To retain performance in the face of economic constraints, organizations that are adjusting to remote work because of COVID-19 require employees to demonstrate improved self-management (Pinzaru et al., 2020; Biekowska et al., 2022). Self-managed work teams that place a strong emphasis on individual autonomy are one tactic that has been connected to intents to leave the company (Inam et al., 2021; Tsen et al., 2021; Gillet et al., 2013).

The epidemic has caused an extraordinary shift to remote work, which has both beneficial and bad consequences for individuals and organizations (Aguinis et al., 2020). Employee turnover has been one of the most significant difficulties affecting firms throughout the epidemic (Elsafy, & Ragheb, 2020). Employees have become more autonomous and accountable for their learning and development as remote work has become the norm (Pass & Ridgway, 2022). To reduce turnover, self-directed learning skills are more important than ever. (Visiers-Jiménez et al., 2022). Self-directed learning techniques are becoming more popular as a means of boosting teacher and employee commitment, engagement, and satisfaction in response to these difficulties (Kiv & Saks, 2023; Shafait et al., 2021; Chang et al., 2021; Piotrowski, 2020). This study intends to investigate how self-directed learning abilities affect turnover intentions in the post-COVID environment, highlighting its potential to improve individual performance and produce advantageous organizational results (McCartney et al., 2022; Jayathilake et al., 2021).

According to Porter & Latham (2013), the capacity to self-direct one's learning process, create objectives, locate learning resources, and evaluate one's progress towards those goals falls under the category of self-directed learning abilities. Employees must be self-directed learners if they want to stay current and competitive in today's dynamic corporate environment (Van Der Baan et al., 2022). Organizations that support employees' capacity for self-directed learning can benefit from a highly engaged and motivated workforce (Hamori, 2023; Clardy, 2000). As a result, the goal of this study is to find out how turnover intention after COVID is affected by self-directed learning skills. The study will examine the connection between self-directed learning abilities and intention to leave a job as well as work satisfaction, organizational commitment, and perceived organizational support. The purpose of the study is to provide light on how HEIs in the post-COVID era may

utilize self-directed learning skills to increase employee engagement and lower the intention to leave their current position.

The findings of this study carry significant implications for higher education institutions with a specific focus on teaching faculty development. In the context of academia, where the quality of education is intricately linked to the effectiveness of teaching, the study's outcomes provide a valuable roadmap for fostering pedagogical excellence and instructor satisfaction. By delving into the interconnections between self-directed professional development, intention to leave, job satisfaction, institutional commitment, and perceived support, this research advances the academic discourse surrounding faculty development in higher education. According to the prior research, teacher retention is a challenge for Pakistan's higher education institutions, since the turnover rate has risen drastically in recent years (Maryam et al., 2021). Many other countries, particularly East Asian societies such as Hong Kong, Shenzhen, and Taiwan, have significant teacher turnover rates (Byun et al., 2012). According to Guthery & Bailes (2022), only one out of every two teachers hired remains in the profession after their fifth year. Furthermore, the COVID-19 epidemic has highlighted the significance of self-directed learning abilities (Mahlaba, 2020), which have become increasingly important for employees to adapt to remote working and self-management in their professions.

The theoretical importance of the research article on the impacts of self-directed learning skills on teacher turnover intention stems from its ability to provide significant insights into the components that contribute to teacher attrition. The study can help identify specific areas where teachers may need support to remain engaged and committed to their profession by investigating the impact of motivation, self-confidence, attitude towards learning, ability to plan and apply learning strategies, and evaluation of learning success on teacher turnover intention. The study's findings can be used to drive policies and interventions aimed at increasing teacher retention rates and, as a result, improving the quality of student education. The study can contribute to the larger debate on teacher development and support by underlining the importance of self-directed learning skills in reducing teacher turnover intention, so paving the way for more effective measures to address teacher attrition.

This study has immediate ramifications for educators, institutes, and policymakers. Teacher turnover is a persistent problem that can harm student outcomes and school performance. By identifying the major variables that lead to turnover intentions, this study gives important insights into how institutions might create tailored interventions and support systems that address these concerns and enhance teacher retention rates. This study also underlines the importance of self-directed learning skills for instructors. This study underlines the significance of motivation, self-confidence, and learning approaches. The importance of institutes investing in professional development opportunities that foster these characteristics. Such expenditures have the potential to improve not only educator job satisfaction but also student learning outcomes (Martí-González et al., 2023). Overall, this study provides important suggestions for educators and institutes seeking to create a more

welcoming and successful learning environment for students. By addressing the elements that contribute to turnover intentions and developing self-directed learning skills, institutions can build a more resilient and engaged teaching profession, resulting in better outcomes for students and the broader education system.

2. LITERATURE REVIEW

Self-Directed Learning (SDL) has been identified as a crucial element in navigating the varied learning and professional environments in recent years (Barrot, 2023; Morris & Rohs, 2023). Morris & Rohs (2023) highlighted how digital technology has the ability to support SDL, particularly in higher education, by highlighting its function in the efficient administration and synthesis of knowledge. A key topic in the literature has also been the research of SDL from the viewpoint of language acquisition and awareness, looking at the cognitive components and learner roles (Ozer & Yukselir, 2023).

Learning paradigms have undergone substantial development in the academic sector, with Self-Directed Learning Skills (SDLS) emerging as a key component in shaping students' educational trajectories across a range of disciplines. The core of SDLS is its capacity to nurture in students a sense of autonomy, responsibility, and competence, creating an atmosphere that enables students to take charge of their educational journeys (Morris & Rohs, 2023). This autonomy gives the student more control over how they complete the academic program and gives them the ability to successfully manage and govern their own learning processes (Ozer & Yukselir, 2023).

For instance, the use of instructional technologies and tactics to improve SDLS has been highlighted in the field of dentistry education, demonstrating how technology interventions may be able to support self-directed learning activities (Rao & Mokhtar, 2023). Additionally, considering SDL via the lenses of language awareness and learner roles sheds light on its cognitive components, which is essential for understanding its broader implications in the academic setting (Ozer & Yukselir, 2023). Furthermore, the relevance of digital technologies in enhancing SDL has been widely highlighted, particularly in light of the global movement towards online and remote learning environments (Bennett & McWhorter, 2023). The capacity of digital technology to assist SDL, particularly in higher education, has opened up avenues for successfully synthesizing and managing knowledge, contributing to the improvement of learning outcomes and experiences (Morris & Rohs, 2023).

The study of learner role awareness and self-regulation, notably in pre-service English language teachers, has provided insight into the complex dynamics of SDL in academic settings (Ozer & Yukselir, 2023). Furthermore, researching the multidimensionality of informal learning at work provides a nuanced look into its complex character, greatly influencing professional development and learning (Decius et al., 2023). The exploration of resilience and academic motivation as

mediating elements in SDL and academic achievement in nursing education provides a complete look into the psychological and motivational dimensions of SDL (Berdida, 2023). Understanding how these elements interact and influence SDL lays the groundwork for establishing strategies and interventions to improve SDL in the academic sector.

3. HYPOTHESIZED MODEL

The hypothesis for this study is that motivation and self-confidence have a favorable influence on teacher turnover intention (Ingersoll, 2001). The study will delve into how motivation and self-confidence influence teachers' decisions to either remain in their current positions or exit the profession altogether (Klassen & Chiu, 2010). It is hypothesized that teachers who are highly motivated and self-assured are less likely to leave their jobs (Wang, Hall, & Rahimi, 2015). Motivation plays a pivotal role in teachers' job satisfaction and allegiance to the teaching profession (Richardson, Karabenick, & Watt, 2014). Motivated teachers tend to pursue professional development, seek advancement opportunities, and show resilience during challenges (Deci, Vallerand, Pelletier, & Ryan, 1991). Conversely, unmotivated teachers might experience diminished job satisfaction, heightened stress, burnout, and consequently, an increased likelihood of contemplating departure (Skaalvik & Skaalvik, 2017). Likewise, self-confidence is crucial for teachers' job efficacy and overall well-being (Tschannen-Moran & Hoy, 2001). Teachers exuding high self-confidence often feel adept in their roles, potentially augmenting their motivation and job contentment (Bandura, 1997). However, those with waning self-confidence might grapple with feelings of impostor syndrome, pervasive self-doubt, and anxiety, factors compounding their turnover intentions (Villwock et al., 2016). Consequently, this research postulates that both motivation and self-confidence are salient determinants of teacher turnover intentions (Brouwers & Tomic, 2000). Adopting a quantitative lens, the study aims to amass and scrutinize data from a teacher cohort, gauging their motivation, self-confidence, and turnover inclinations (Han & Yin, 2016). The ensuing insights, bearing significant policy and practice ramifications, aspire to illuminate the determinants steering teachers' choices to persist or transition away from the profession (Ingersoll & Strong, 2011).

H1: Motivation and Self-Confidence have a positive impact on a teacher's turnover intention.

A positive attitude towards learning increases teacher turnover intention, according to the study's hypothesis (Ingersoll, 2001). The goal of the study is to look into the relationship between teachers' perspectives on education and their likelihood of leaving their current position or line of work (Tschannen-Moran & Hoy, 2001). It is assumed that educators who value learning will have fewer plans to leave their

positions. An individual's thoughts, attitudes, and feelings regarding learning are included in the complex construct known as attitude toward learning. Positive educators are more likely to see learning as an ongoing process that promotes both professional and personal development. Learning may also be seen as a chance for them to engage in reflective practices and enhance the effectiveness of their instruction (Kraft & Papay, 2014). On the other side, educators with a poor attitude towards learning may experience work-related stress, frustration, or distraction. Job satisfaction, workload, compensation, leadership, and school culture are some of the factors that have an impact on teachers' intentions to leave their jobs (Day & Hong, 2016; Borman & Dowling, 2008). Increased work satisfaction and professional dedication can lower the likelihood of turnover when there is a positive attitude toward learning (Carver-Thomas & Darling-Hammond, 2017). A positive attitude toward learning may also make instructors readier to seize chances for advancement and adjust to shifting needs, which might improve performance and work satisfaction (Guo et al., 2012). As a result, this research hypothesis contends that a teacher's desire to leave the profession is significantly influenced by their attitude toward learning. The project will gather and analyze data from a sample of instructors using a quantitative approach, examining their attitudes towards learning and intention to leave. The findings will provide insights into the factors that influence teachers' decisions to stay or leave the profession, with policy and practice implications for enhancing teacher retention rates.

H2: Attitude Towards Learning is positively influenced by Teacher Turnover Intention.

The premise of this study is that the ability towards learning influences teacher turnover intention positively. The purpose of this research is to look into the relationship between instructors' ability to organize learning and their likelihood of quitting their current job or profession. It is hypothesized that instructors with great planning skills are less likely to intend to leave their jobs. Effective teaching necessitates the capacity to plan to learn (Tschannen-Moran & Hoy, 2001). Teachers who can develop learning activities and evaluations that match curricular standards while also meeting the needs of different students are more likely to succeed in their professions (Kraft & Papay, 2014). Teachers with good planning abilities can also be more efficient with their time and resources, which helps reduce stress and burnout (Day & Hong, 2016). Workload, job satisfaction, and organizational culture all have an impact on turnover intention (Borman & Dowling, 2008). Due to disorganized classrooms, time management challenges, and inefficient teaching practices, teachers who lack planning abilities may feel higher levels of stress and burnout. This, in turn, can lead to increased levels of turnover intention (Carver-Thomas & Darling-Hammond, 2017). As a result, this research hypothesis suggests that the ability to organize learning is an important element influencing teacher turnover intention. The project will gather and analyze data from a sample of teachers

using a quantitative technique, examining their planning skills and turnover intention. The findings will provide insights into the factors that influence teachers' decisions to stay or leave the profession, with policy and practice implications for enhancing teacher retention rates. Finally, encouraging teachers to strengthen their planning skills can improve their job happiness, performance, and well-being, as well as student achievement and school culture (Guo et al., 2012).

H3: Teacher Turnover Intention is positively influenced by the Ability to Plan Learning.

The hypothesis for this is that the ability to apply learning strategies influences teacher turnover intention positively (Woolfolk Hoy & Davis, 2006). The purpose of this study is to look into the relationship between instructors' capacity to use learning strategies and their likelihood of quitting their current job or profession. It is hypothesized that teachers with excellent learning method implementation skills will have lower turnover intention. Effective teaching requires the capacity to apply learning processes (Richards & Farrell, 2005). Teachers who can use a variety of teaching and learning tactics to encourage student engagement, motivation, and achievement are more likely to succeed in their positions (Kraft & Papay, 2014). Using learning techniques also allows teachers to differentiate instruction and suit the needs of a varied range of students. Workload, job satisfaction, and organizational culture all have an impact on turnover intention (Borman & Dowling, 2008). Teachers who are unable to implement learning strategies may feel increased stress and burnout because of inefficient teaching practices, student disengagement, and low student accomplishment. This can lead to higher levels of turnover intent (Carver-Thomas & Darling-Hammond, 2017). As a result, according to this research hypothesis, the ability to apply learning strategies is a crucial element influencing teacher turnover intention. The project will gather and analyze data from a sample of teachers using a quantitative approach, measuring their learning strategy application skills and turnover intention. The findings will provide insights into the factors that influence teachers' decisions to stay or leave the profession, with policy and practice implications for enhancing teacher retention rates. Finally, encouraging teachers to acquire learning strategy application skills can improve their job happiness, performance, and well-being, as well as student achievement and school culture (Guo et al., 2012).

H4: The Ability to Apply Learning Strategies has a positive impact on Teacher Turnover Intention.

The study's concept is that evaluating learning success has a positive impact on teacher turnover intention (Ingersoll, 2001). The goal of this study is to look into the relationship between instructors' assessments of learning success and their likelihood of abandoning their current job or profession (Guarino, Santibañez, & Daley, 2006). It is hypothesized that teachers who regularly assess learning achievement are less

likely to intend to leave (Skaalvik & Skaalvik, 2017). Learning success evaluation is an essential component of effective teaching (Darling-Hammond, 2000). Teachers who can assess student progress and use the results to improve lessons and student learning are more likely to succeed in their employment (Black & Wiliam, 1998). Evaluating learning success also enables teachers to monitor and improve their teaching performance (Danielson, 2013). Organizational culture, job satisfaction, and workload all have an impact on employees' intentions to leave their jobs (Ingersoll & Smith, 2003). Due to poor teaching techniques, student disengagement, and low student achievement, teachers who do not consistently assess learning outcomes may experience increased stress and burnout (Kyriacou, 2001). This may lead to a greater desire to turnover (Boyd et al., 2009). As a result, this research hypothesis reveals that evaluating student learning achievement has a significant role in predicting teachers' intentions to leave their positions (Borman & Dowling, 2008). Data from a sample of teachers will be gathered and analyzed for the project utilizing to study their appraisal of learning achievement and intent to leave, a quantitative approach was applied (Klassen & Chiu, 2011). With policy and practice implications for raising teacher retention rates, the findings will give light on the variables that influence teachers' decisions to stay in or leave the profession (Ladd, 2011). Finally, helping teachers improve their skills in assessing student learning progress can improve student accomplishment, school climate, and their own job happiness, performance, and well-being (Marzano, Pickering, & Pollock, 2001).

H5: Teacher Turnover Intention is Positively Influenced by Evaluation of Learning Success

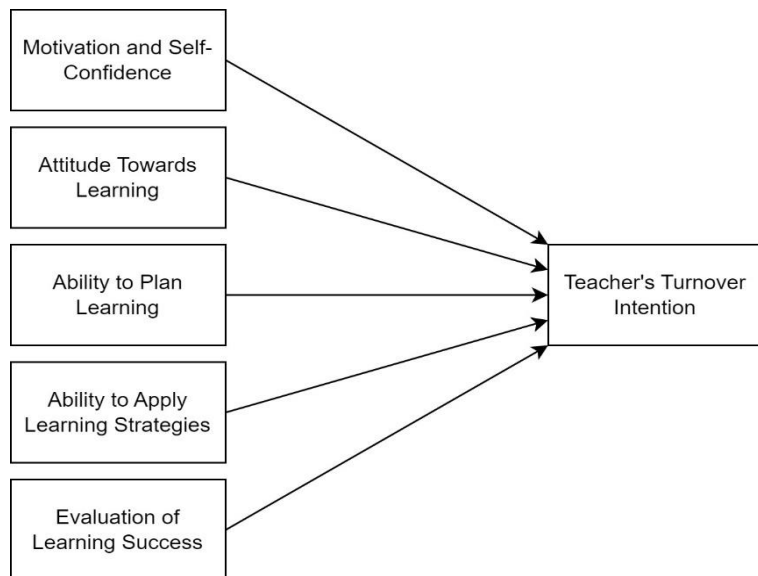


Figure 1. Research Framework

4. METHODOLOGY

The data collection process was centered on university educators who confronted challenges linked to specific factors and variables. Lahore was strategically chosen as the research site due to its convenient access to a pool of teachers actively engaged in university-level instruction. A comprehensive approach to data gathering was employed, involving the utilization of a meticulously designed Google Form, coupled with in-person visits by the research team to facilitate participation. This dual-method approach fostered a robust response rate, with an impressive 80% of completed questionnaires sourced from teachers at the University of Central Punjab, Lahore. A key temporal aspect of the study was the examination of teachers' motivation and self-confidence levels both before and after the onset of the COVID-19 pandemic, garnering responses from 80% of the surveyed educators. Out of the 300 questionnaires distributed, 240 were returned and considered for analysis, translating to a noteworthy 80% response rate. The research instrument, comprising five sections housing a total of 23 items, encompassed domains such as Motivation and Self-Confidence, Attitude Towards Learning, Ability to Plan Learning, Ability to Apply Learning Strategies, and Evaluation of Learning Success. The questionnaire was further enriched by the inclusion of demographic questions, lending depth to the insights garnered. To validate the collected data and comprehend the participant landscape, a comprehensive demographic profile emerged. Geographically, the data spanned exclusively from Lahore, accounting for 100% of the coverage. The resultant dataset featured 251 individuals, predominantly occupied in their current roles for 3-5 years (48.6%), closely followed by those with a tenure of 1 year or below (33.9%). Age-wise, the 31-35 cohort emerged as the largest (49.8%), with the 36 and above group constituting a smaller proportion (4.4%). In terms of educational attainment, a significant majority held undergraduate degrees (81.7%), while a notable 8.4% held postgraduate qualifications. Additionally, 10% of respondents reported the attainment of both categories of degrees. Employment positions exhibited diversity, with 40.2% as full-time or permanent staff, 28.3% as part-time or visiting personnel, and 31.5% as contractual employees. Dominant fields of study included business administration (45.8%), arts and sciences (15.1%), and communication (9.6%). The nuanced demographic data serves as a critical lens through which the characteristics of the sample population are scrutinized. This contextual information enhances the understanding of research findings, facilitating the identification of potential disparities in attitudes and behaviors among individuals with varying demographic attributes. Moreover, the demographic insights facilitate the recognition of potential limitations or biases within the sample, informing future research endeavors in this domain.

5. MEASURES

To provide reliable and insightful results, research initiatives and surveys must carefully consider the method employed to gauge participants' attitudes or opinions. The Likert scale is a popular approach that entails a succession of statements or questions, followed by a range of possible responses, from "strongly disagree" to "strongly agree." A 5-point Likert scale was employed in this survey, with 1 denoting "strongly disagree" and 5 denoting "strongly agree." For each statement or question, participants could choose the response option that best reflected their level of agreement or disagreement. Following that, the responses were assigned numerical values ranging from 1 to 5, allowing for statistical analysis and interpretation. While a 5-point Likert scale can capture nuanced ideas and attitudes, it is critical to ensure that the response alternatives are well-defined and well-understood by participants if trustworthy and valid data is to be obtained. Following are the measures of the constructs used for this study:

5.1. Motivation and Self-Confidence

The Motivation and Self-Confidence Scale, also developed by Anderson and Prussia in 1997, includes nine items that aim to assess an individual's motivation and self-confidence levels. This scale also includes items related to self-goal setting and positive self-talk, as well as items related to seeking feedback, taking initiative, and persevering through challenges. Examples of sample items from this scale include, "I believe that I can learn a lesson, no matter how it is complicated", "If I am motivated for learning, any distracting factors do not sidetrack me from my objective" and "I begin to worry that I could not solve the problems that I encounter". By using the Motivation and Self-Confidence Scale, individuals and organizations can identify areas for improvement and develop strategies for enhancing motivation and self-confidence. The Cronbach's alpha of this scale was 0.750.

5.2. Attitude Towards Learning

To measure Attitude Towards Learning we took four items from the scale proposed by Yildizay Ayyildiz & LemanTarhan (2015). Sample items from this scale included "I would like my hobbies during my leisure time to be didactic". The Cronbach's alpha of this scale was 0.725.

5.3. Ability to Plan Learning

In this study, 5 items of Ability to Plan Learning were selected which were proposed by Yildizay Ayyildiz & LemanTarhan (2015). The elements stand in for organizational commitment. For example, "I can use cause-and-effect relationships to solve problems I encounter while learning." "I make plans to organize my study

hours." "I must understand the objectives of the new subject to be learned, both explicitly and implicitly." Cronbach's alpha for this scale was 0.746.

5.4. Ability to Apply Learning Strategies

Yildizay Ayyildiz & LemanTarhan (2015) created a five-item measure to evaluate the Ability to Apply Learning Strategies. The ability to employ learning strategies is a vital skill for success in any field. Consider how well an individual can use a variety of learning strategies to effectively acquire and apply new knowledge when assessing this competence. Taking notes, active reading, and critical thinking are examples of such behaviors. It may also include assessing a person's self-perception of their ability to employ these strategies, as well as how they compare their performance to that of others. Finally, organizations may better help their employees in reaching their goals and generating overall success by understanding an individual's aptitude to apply learning strategies. Items include "I take notes about important points when learning a new subject." "When I read a text, I highlight the important parts." "When I learn a subject, I pay close attention to establishing relationships between concepts." This scale's Cronbach's alpha was 0.936.

5.5. Evaluation of Learning Success

To measure the Evaluation of Learning Success we took 5 items from the same scale from which we took the item scales of other variables i.e., Yildizay Ayyildiz & LemanTarhan (2015). These items helped the teachers to evaluate their success in organizational commitment. Item scales were "The result of an examination is not an indicator of my learning achievement." "I am aware that the knowledge that I obtain when I study immediately before the examination is not permanent." "If I can relate the new concepts to old knowledge, the learning is successful". The Cronbach's alpha of this scale was 0.764.

5.6. Turnover Intention (TIS-6)

The scale proposed by Roodt (2004) was used. A 7-point Likert scale was used. This scale helped to measure turnover intention in educational institutes. Scale items were "How often do you consider leaving your job". "To what extent is your current job satisfying your personal needs". "How often do you dream about getting another job that will better suit your personal needs". The Cronbach's alpha of this scale was 0.768.

6. Data Analysis

To ensure the accuracy of the data, the study employed various methods for identifying potential outliers and inappropriate responses. The box plot and standard deviation analysis were used to screen the data. Responses that fell outside the whiskers of the box plot were removed from the analysis, while outliers were

identified in the standard deviation analysis by examining their distance from the mean.

Table 1: Demographic Profile (N = 251)

Demographics		Mean (S.D)	Percentage
Tenure		2.24 (0.98)	
	1 year or below		33.9
	2-4 years		12.7
	3-5 years		48.6
	6 and above		4.8
Age			
	25 or below		33.1
	26-30 years		12.7
	31-35 years		49.8
	36 or above		4.4
Education		1.28 (0.63)	
	Undergraduate		81.7
	Postgraduate		8.4
	Both		10.0
Position		1.91 (0.84)	
	Full-Time/Permanent Employee		40.2
	Part-Time/Visiting Employee		28.3
	Contractual		31.5
Field of Study		3.31 (2.58)	
	Arts and Sciences		15.1
	Business Administration		45.8
	Communication		9.6
	Education		7.6
	Engineering		5.2
	Health Sciences		5.2
	Nursing		1.2
	Professional Studies		2.4
	Dental School		2.0

	Graduate School of Management		2.8
	Law School		3.2

Based on the demographic profile data provided in table. 1, we can see that the sample consisted of 251 individuals. The majority of participants had been in their current position for 3-5 years (48.6%), followed by those with a tenure of 1 year or below (33.9%). In terms of age, the largest group was 31-35 years old (49.8%), while the smallest group was 36 or above (4.4%). In terms of education, the vast majority of participants (81.7%) held an undergraduate degree, while only 8.4% held a postgraduate degree. Furthermore, 10% of individuals claimed having earned both sorts of degrees. When it came to the positions of the participants, 40.2% were full-time or permanent employees, 28.3% were part-time or visiting employees, and 31.5% were contractual employees. Finally, the majority of participants studied business administration (45.8%), arts and sciences (15.1%), and communication (9.6%). This demographic data provides crucial insights into the characteristics of the sample population and can assist contextualize the research study's findings. It can, for example, aid in the identification of potential differences in attitudes or behaviors among individuals with varying demographic features. Furthermore, the information presented can assist in identifying potential limitations or biases in the sample population, which can aid in guiding future studies in this area.

Table 2: *Correlation Analysis*

Sr .	Variables	Mean	Standard Deviation	1	2	3	4	5	6
1	TI	0.76	0.85	1					
2	ELS	3.34	0.66	-.674**	1				
3	ATALS	4.69	0.83	-.487**	.859**	1			
4	ATPL	3.89	0.77	-.767**	.875**	.817**	1		
5	ATL	3.60	0.75	-.806**	.824**	.750**	.970**	1	
6	MSC	3.05	0.72	-.839**	.817**	.790**	.952**	.978**	1

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

The presented table. 2 displays the means and standard deviations for six variables, labeled TI, ELS, ATALS, ATPL, ATL, and MSC. TI has an average of 0.76 and a standard deviation of 0.85, while ELS has a mean of 3.34 and a standard deviation of 0.66. ATALS has an average of 4.69 and a standard deviation of 0.83, whereas ATPL has a mean of 3.89 and a standard deviation of 0.77. ATL has a mean of 3.60 and a standard deviation of 0.75, and MSC has a mean of 3.05 and a standard deviation of 0.72. The table also presents the correlation coefficients between these variables, which range from -0.839 to 0.978 and are all statistically significant. Notably, ELS has a strong negative correlation with TI (-0.674), and ATL and MSC have the highest positive correlation (0.978). These findings suggest that the variables are interrelated, and changes in one variable may correspond to changes in others. These results can inform future research and guide the development of theoretical models and hypotheses.

Table 3: *Construct reliability, average variance extracted, and measure of dispersion and results of CFA.*

Construct	α	AVE	Indicator	λ
ATALS	0.859	0.555	ATALS1	0.858
			ATALS2	0.841
			ATALS3	0.762
			ATALS4	0.583
			ATALS5	0.642
ATL	0.823	0.539	ATL1	0.755
			ATL2	0.756
			ATL3	0.747
			ATL4	0.675
ATPL	0.838	0.510	ATPL1	0.767
			ATPL2	0.722
			ATPL3	0.769
			ATPL4	0.651
			ATPL5	0.652
ELS	0.798	0.497	ELS1	0.665
			ELS2	0.684
			ELS3	0.732
			ELS4	0.737
MSC	0.814	0.522	MSC1	0.678
			MSC2	0.751
			MSC3	0.716
			MSC4	0.743
TI	0.880	0.648	TI1	0.751
			TI2	0.801
			TI3	0.821

TI4	0.844
TI5	0.794
TI6	0.831

Note. A = Chronbach's alpha, AVE = Average Variance Extracted, λ = Factor Loadings

Table 3 shows the constructs' reliability and validity in the study. The constructs are shown in the first column, and Cronbach's alpha coefficient, which demonstrates the internal consistency of the items used to measure each construct, is shown in the second column. Good dependability is indicated by an alpha coefficient greater than 0.70. The third column shows the extracted average variance (AVE), which represents the construct's convergent validity. Greater than 0.50 AVE values imply good convergent validity. The fourth column displays the indicator factor loadings (λ) on the construct. The factor loading represents the strength of the association between the indicator and the construct. All factor loadings are greater than 0.5, indicating that the model is convergent. In conclusion, the construct validity analysis results show that the measures utilized in this study are reliable and valid for assessing the constructs of interest. The findings show that the study's measurements are accurate and justify the use of these measures in future analyses.

Table 4: Direct Effects

Hypothesis	Path	Estimate	S.E.	C.R.	P-Value
H1	MSC → TI	-2.625	.128	-20.579	***
H2	ATL → TI	1.669	.160	10.430	***
H3	ATPL → TI	-.373	.109	-3.439	***
H4	ATALS → TI	.971	.056	17.334	***
H5	ELS → TI	-.745	.056	-13.217	***
	MSC → ATL	1.017	.014	74.207	***
	ATL → ATPL	1.000	.016	63.522	***
	ATPL → ATALS	.875	.039	22.428	***
	ATALS → ELS	.691	.026	26.580	***

Note. MSC stands for Motivation and Self-Confidence, ATL stands for Attitude Towards Learning, ATPL stands for Ability to Plan Learning, and ATALS stands for Ability to Apply Learning Strategies. ELS stands for Evaluation of Learning Success. TI = Teacher's Turnover Intention

The data in table. 4 indicate that many factors have considerable direct effects on teacher turnover intention (TI). Higher levels of motivation and self-confidence (MSC), attitude towards learning (ATL), ability to apply learning strategies (ATALS), and evaluation of learning success (ELS) are linked to lower levels of TI, whereas higher levels of ability to plan to learn (ATPL) are linked to higher levels of TI. The fact that educational and life satisfaction have a favorable effect on TI shows that overall well-being may play a role in academic motivation. Furthermore,

there is a link between MSC and ATL, ATL and ATPL, ATPL and ATALS, and ATALS and ELS. These findings emphasize the significance of understanding the factors that influence teacher turnover and the need of addressing them to increase teacher retention and academic performance.

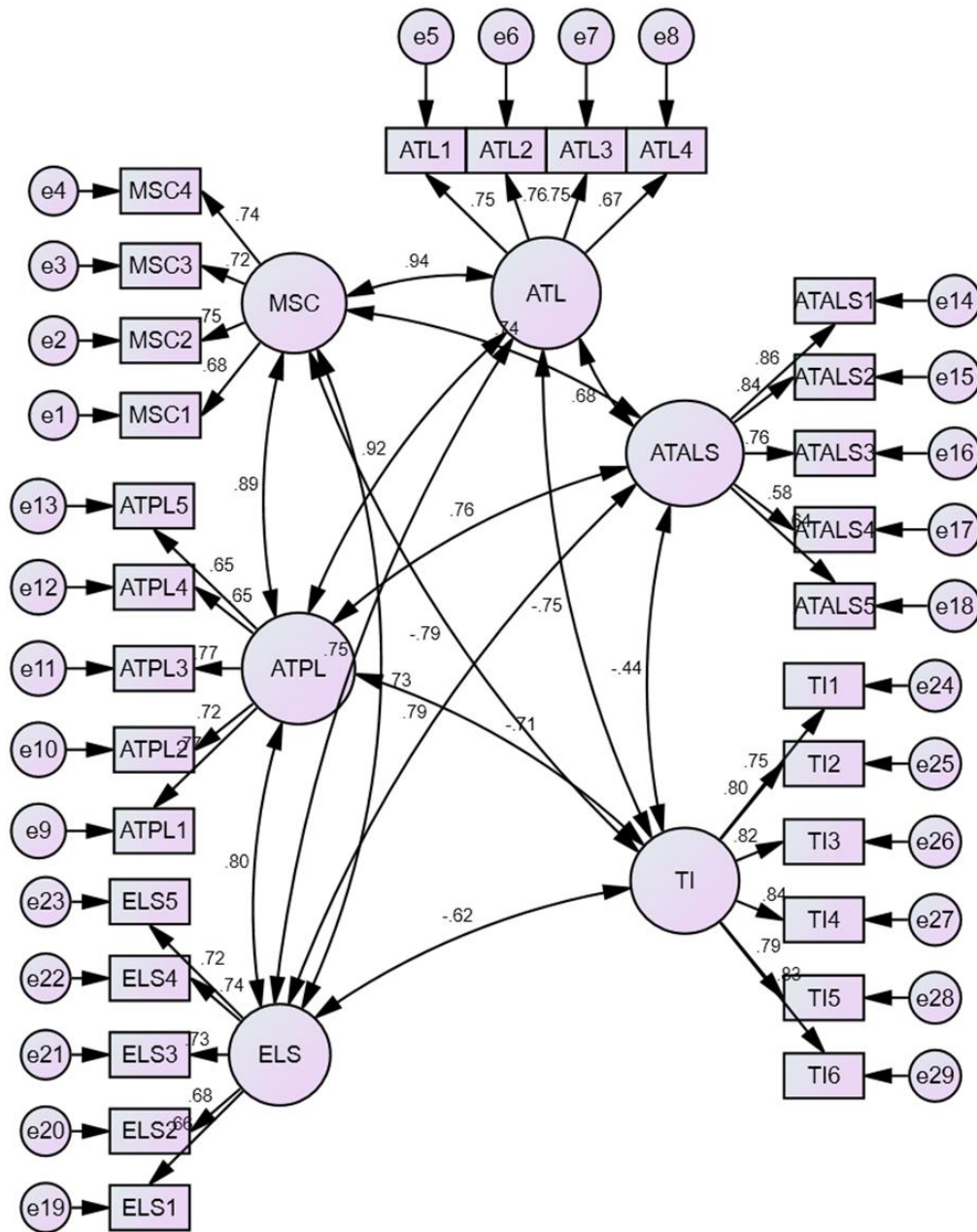


Figure 2: *Confirmatory Factor Analysis*

Following the preliminary study, a confirmatory factor analysis (CFA) was done in AMOS to assess the adequacy of the measurement model, as shown in Figure 2. To create accurate standardized estimates of the factor loadings, the bootstrap approach was used using 5000 resamples. All items were significantly loaded onto their respective constructs, with factor loadings over 0.5 suggesting strong measurement validity. Following that, data imputation was used to establish the mean values of each construct, which were then used as indicators in structural equation modeling (SEM). The Herman single-factor test was used to examine the possible issue of common method bias, and the results showed that a single factor explained 45% of the total variance, showing that common method bias issues were not present in the data. These findings corroborate the measurement model's suitability and the data's suitability for SEM analysis. The overall findings are shown in the path diagram (see Figure 3).

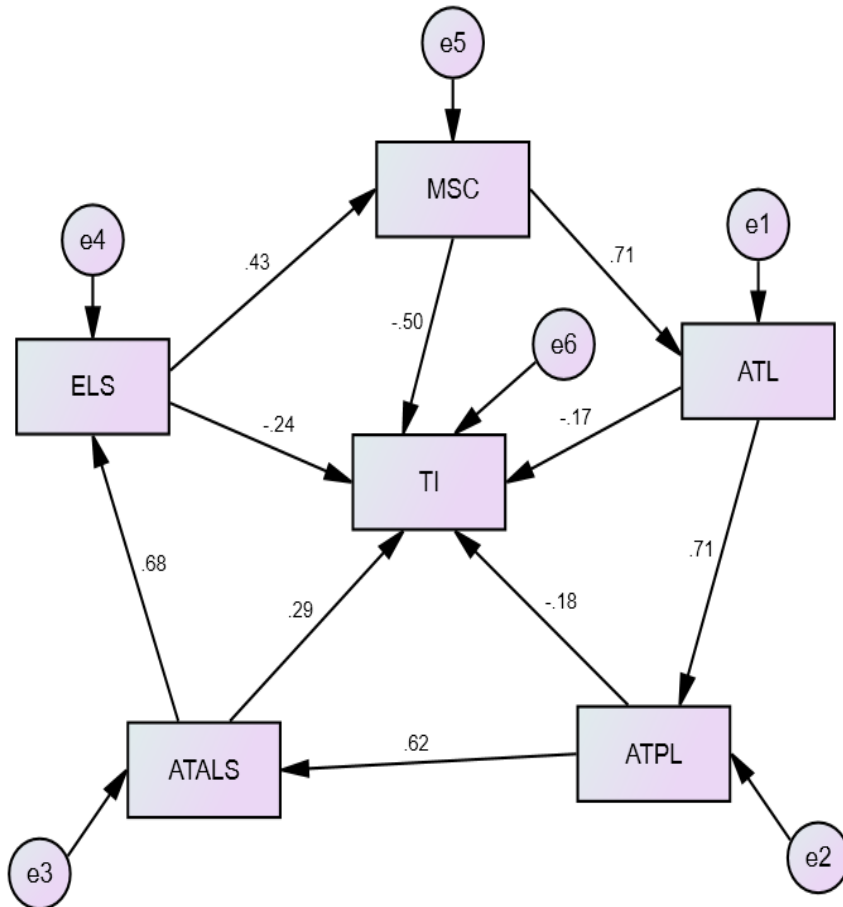


Figure 3: Path Diagram

7. DISCUSSION

The study's findings show that motivation and self-confidence (MSC) have a significant negative direct effect on teacher turnover intention (TI) (Aguinis et al., 2020). This conclusion lends support to earlier studies indicating that teacher motivation and self-confidence are critical determinants in teacher retention (Gillet et al., 2013). Higher levels of drive and self-confidence may suggest more work satisfaction and dedication to teaching, resulting in decreased turnover (Ling Lee et al., 2023). To enhance teacher retention, educational institutions must examine measures to nurture and preserve teacher motivation and self-confidence (Loh & Ang, 2020). The study also discovered that ATL had a strong detrimental direct influence on TI (Agyeman & Ponniah, 2014). This shows that teachers with a good attitude towards learning are more likely to stay in their jobs (Winter et al., 2021). Positive attitudes towards learning can be encouraged in educators, and educational institutions should give resources to promote positive attitudes towards learning. Clardy (2000) found that the ability to plan to learn (ATPL) had a significantly favorable direct effect on TI. This implies that teachers with superior planning abilities are more likely to leave their current posts. This result may imply that some teachers may feel overwhelmed or unprepared as a result of insufficient planning and time management training. Educational institutions should provide instructors with training and resources to assist them in developing planning and time management skills, thus enhancing teacher retention (Shuls & Flores, 2020). The study also discovered that the ability to apply learning strategies (ATALS) had a substantial negative direct effect on TI, implying that teachers who can effectively apply learning strategies are less likely to leave their current position (Becker, 2012). This study backs up earlier research that has emphasized the significance of teaching strategies in boosting student learning and teacher retention. Institutions could offer tools and training to assist instructors in developing and implementing effective learning practices (Mahmood, 2021). Evaluating learning success (ELS) had a strong negative direct effect on TI as well (Byun et al., 2012). Teachers who are satisfied with their current employment are more likely to stay in it (Madigan & Kim, 2021). This finding may imply that teachers who are effective and secure in their teaching talents are more likely to stay in their posts. Regular assessments and comments from educational institutions can help teachers evaluate their success (Shraim, 2019). In summary, the findings indicate that a variety of factors influence teacher retention. To retain their teaching staff, educational institutions should take initiatives to increase teacher motivation, positive attitudes toward learning, planning skills, effective learning methodologies, and evaluation of learning success (Ragan & Schroeder, 2014). The favorable connections between these criteria emphasize the significance of a comprehensive approach to teacher retention (Khawand & Zargar, 2022). More research, however, is required to better understand the links between these factors and demonstrate causality.

7.1. Implications

7.1.1 Theoretical Implication

Based on the social exchange theory, the study's theoretical contribution implies that employee motivation and attitude toward learning are major determinants of turnover intention. According to this idea, the study discovered that employees who believe their organization provides them with more advantages than costs are more likely to be motivated and devoted to their jobs. Furthermore, the ability to create and implement learning strategies, as well as evaluate learning achievement, were revealed as major indicators of turnover intention, indicating employee competence and efficacy. Organizations can reduce turnover intention by prioritizing initiatives that boost motivation, create opportunities for professional growth and training, and support self-directed learning with their personnel. Such activities would result in improved organizational outcomes, such as higher employee happiness, dedication, and performance.

The theoretical contribution of the study, based on the social exchange theory, is consistent with past research demonstrating the importance of social exchange interactions in organizations. Employees who perceive high levels of organizational support and supervisor autonomy support, for example, are more likely to be content and devoted to their jobs, according to Gillet et al. (2013). Similarly, Aguinis et al. (2020) emphasized the necessity of firms displaying corporate social responsibility during the COVID-19 epidemic, which improves employee perceptions of their organization. These findings support the idea that organizations that prioritize strong social exchange connections might enhance their employees' attitudes and, as a result, lessen their desire to leave.

The study's findings also add to the body of knowledge on self-directed learning, which is critical for employees to adapt and evolve in their employment, especially in a fast-changing environment like the COVID-19 pandemic (Fayed & Cummings, 2021; Mahlaba, 2020). Individual characteristics such as the ability to design and apply learning strategies, as well as the evaluation of learning achievement, were found as important in minimizing turnover intention in the study. This conclusion backs up previous research highlighting the importance of self-directed learning in employee growth (Becker, 2012; Clardy, 2000). Organizations may encourage a culture of self-directed learning by providing employees with the resources and opportunities they need to grow their skills and knowledge, which will improve employee happiness, dedication, and performance.

Finally, the study's findings have implications for human resource management practices, particularly employee training and development. Organizations can establish positive social ties with their employees through a focus on staff development and training, which can boost organizational results. This result supports past studies (Hale-Jinks et al., 2006; Ingersoll, 2012) that emphasized the significance of employee development in lowering turnover intentions. Employers who support employee development can help their staff members advance their

knowledge and abilities, increase their commitment to their jobs and job happiness, and lessen their desire to leave.

By emphasizing strategies that boost motivation, present opportunities for professional growth and training, and promote self-directed learning, organizations can establish strong social exchange links with their workforce. Better organizational outcomes may result from this, such as elevated staff morale and productivity.

7.1.2 Practical Implication

The first practical application of the findings is that businesses should give personnel training and development a top priority to lower turnover rates. Organizations may raise employee skills and knowledge, boost engagement and work happiness, and eventually lower turnover rates by investing in staff development. Employers must achieve this by giving staff members the tools and chances to broaden their knowledge and abilities. Organizations can promote continual learning and development by offering options for self-directed learning including webinars, conferences, and online courses.

The second takeaway is that businesses should focus on building strong social bonds with their staff. This can be accomplished with the help of organizational support, corporate social responsibility, and employee autonomy. Organizations should emphasize employee rewards, feedback, and recognition because these actions can increase staff loyalty and zeal for the company. Organizations can enhance employee attitudes, reduce the likelihood of staff turnover, and ultimately improve organizational outcomes by creating enjoyable social interchange relationships.

To increase employee competence and effectiveness, organizations should give planning and implementing learning initiatives as well as tracking learning achievement a top priority. Giving staff the information and tools, they need to plan and put their learning into practice, as well as opportunities to assess their progress, can help them achieve this goal. To increase motivation and commitment to learning, organizations should also encourage their staff to develop learning objectives and goals. Organizations can focus on these factors to boost worker performance and competence, lower turnover intentions, and ultimately enhance organizational outcomes.

The fourth practical implication is that businesses should prioritize creating a self-directed learning culture. Employees can develop their skills and knowledge by being given the tools, chances, and support they need to do so. Giving employees the chance to share their knowledge and learning with others inside the company will inspire them to take responsibility for their learning and development. By creating a culture of self-directed learning, organizations can improve employee satisfaction, dedication, and performance while eventually reducing turnover intentions.

By placing a high priority on staff development and training, creating positive social networks, developing learning plan creation and implementation, and

encouraging a culture of self-directed learning, organizations can lower the intention of turnover. These tangible effects may improve organizational outcomes, such as higher employee satisfaction, dedication, and performance.

7.2. Limitations and Future Recommendations

There are a some limitations of this study. First, the small sample size was small and may raises questions about how well the results can be applied to larger groups. Future study should focus on bigger samples to address this and improve the precision and applicability of the findings. The possibility for measurement bias is another important constraint, particularly if the methods used to acquire the data are not accurate or reliable. For instance, biases, such as the social desirability effect, might affect self-reported tests that assess attitudes or cultural orientations. To assure the validity and dependability of results, a more thorough strategy for future work would require using a variety of measuring techniques, such as peer reviews, direct behavioral observations, or even physiological measures. Additionally, the existence of unresearched confounding factors, such as personality variations between individuals or socioeconomic backgrounds, may have distorted the connections between the components under investigation. Future study might use experimental designs or take into consideration potential confounders to better isolate the impact of the core factors. When we delve further, we have the chance to examine how these elements play out at different organizational and group levels, revealing the subtleties of academic motivation. Looking ahead, there are several promising avenues for exploration. It would be invaluable to replicate this study with larger, more diverse cohorts to validate the robustness and breadth of our findings. Longitudinal studies could provide insights into the evolving nature of academic motivation and the possible causative relationships between variables over time. Delving deeper into the underlying mechanisms, mediation and moderation analyses could uncover potential processes and conditions influencing variable associations. There's also a compelling case for intervention studies to ascertain strategies effective in amplifying student motivation. Lastly, in our increasingly globalized world, cross-cultural examinations could provide insights into the universality or cultural nuances of these variable dynamics.

8. CONCLUSION

This study indicates that self-directed learning skills have a considerable impact on teacher turnover in the post-COVID period. As a result of the epidemic forcing many instructors to adapt to new technology and teaching techniques, people with excellent self-directed learning skills are better positioned to prosper in this rapidly changing environment. These teachers are more likely to remain involved and motivated in their work if they take ownership of their professional development and seek out opportunities to learn and grow. This leads to reduced turnover rates.

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Evaluating the Role of Reputational Risk on the Performance of Banks Naqeeb Ullah ^{1*}, Umair Asghar ²

ABSTRACTS

The purpose of the study was to evaluate the role of reputational risk on the performance of banks in Pakistan. For this research, the data was collected through the primary quantitative technique where the survey was conducted from the 100 bank managers of Pakistan. The data was analysed through correlation and regression analysis using SPSS software. The findings of the study state that reliability and integrity have a negative and insignificant influence over bank performance. While on the other hand, quality of financial product and services are found to have positive and significant influence on bank performance which suggests that an increase in the quality of financial product leads to an increase in Pakistani banks' performance. Further, Customer care has also been found to have positive and significant influence on bank performance. The study has certain limitations such as the sample size which is small and data generalizability can be an issue. Furthermore, the secondary data was not used as there is no such reputation index of Pakistan. Therefore, the future studies can consider various risk factors in evaluating their effect on bank performance. Further, future research can be considered developing reputation index for Banks using secondary quantitative data.

Keywords: *Reputation Risk, Bank Performance, reliability and integrity, Quality of financial products*

1. INTRODUCTION

The following research paper evaluate the role of the reputational risk on the performance of banks. The post-crisis period has carried out increased consideration towards the reputational risk among customers and specifically in the banking industry. As scandals from the pre-crisis period surface and money spent to save the bank increases public resistance, restructuring during and after crises leads to a greater focus on corporate culture and trust difficulties. (Trostianska & Semencha, 2020). The crisis of 2007-2009 caused losses of multibillions and shows the weakness of growth foundation and risk management system failure in the large banks. Even a decade after the financial crisis, the banks are experiencing a decline

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in client support, signifying that client will not place their confidence in banks (Tăchiciu et al., 2020). The study of Gatzert et al. (2016), states that protecting the reputation of a financial institution is the major challenge that financial firms are experiencing and trust in the financial sector integrity is the foundation of its development and stability.

The framework of reputational risk management in the banking industry is still volatile and underdeveloped, and the banks are developing the reputational risk framework to minimize the losses and not considering that for the long-term, strategic goals. Measures to deal with customer complaints and the quality of products and services can also create a reputation risk for the banks, and there are limited studies that evaluate these factors and measure the performance of banks. Moreover, the efforts to regulate the operational risk are quantified effectively and successfully in the last decade however the concept of reputational risk still requires further research as the reputational risk significance is still limited specifically in the context of Pakistan. Therefore, the following study aims to evaluate the role of reputational risk by mainly considering the performance of Pakistani banks. The following study aims to fill the research gap by considering variables including customer complaints and product services quality and how impact the reputation and performances of banks in Pakistan. The findings of the following study will contribute to the existing literature on the reputational risk concept in financial institutions. This study has important ramifications for bank risk administrators, policymakers, and scholars who are trying to understand how reputational risk relates to financial risk in terms of enhancing bank performance.

2. LITERATURE REVIEW

Reputation risk refers to the damage which arises when the institutions lose the capability to meet the stakeholder's expectations and therefore it is negatively perceived. Reputational risk creates an impact on business despite the industry and size. Reputational risk in financial and banking services is related to firms losing the trust of stakeholders and consumers (Heidinger & Gatzert, 2018). da Silva Vinhado & Banco do Brasil (2017) state that developing a robust reputation gives a competitive advantage and a better reputation which reinforces the market position of companies and enhance the shareholder value. Concerning the banks, communication between the stakeholders and banks can be the cornerstone for a better reputation. Moreover, the bank's capability to regulate the risk also creates an impact on the decision of investors, even if the financial institution is gaining profits, the dearth of risk management can decline the revenues because of the loan losses.

Miklaszewska et al. (2020) evaluate the reputational risk and importance for the banks and also evaluate its consequences and sources, particularly taking the evidence from the CEE-11 banks. The research provides a new approach to examining reputation risk, which is referred to as the stakeholder reputation score (SRS). The findings of the study state that efforts improve the reputation of banks

have a positive influence on the bank's performance. The study further indicates that banks focus on the reputational risk particularity to deal with the loss the banks face after the scandal, despite evaluating the reputation risk for the long-term and strategic goals.

Butt et al. (2022) conducts a study on the financial performance and risk of Islamic and financial banks, considering the concept of reputational risk while taking evidence from Pakistan. Using SEM (structural equation model), the research implemented a panel data set approach considering the sample size of 24 Islamic and conventional banks, particularly considering the time period of 2007–2017. According to the study's findings, the relationship between the effectiveness of financial risks and conventional banks is mediated in part by reputational risk. The reputational risk for Islamic banks in their role as a middleman is still quite low. Since, the Shariah compliance and an Islamic bank's reputation risk are closely related, Islamic banks are given a higher reputation risk rating than regular banks. However, Shariah compliance was not taken into account in the credit rating techniques used by foreign rating organisations. Additionally, it is difficult to measure and monitor reputational risk in dual financial institutions like Pakistan, where Islamic banks had significant growth in 2016 of approximately 14% compared to the average financial industry increase of 6%. Adeabah et al. (2022) evaluated the trends of research on the reputational risk in banks by incorporating the network and systematic literature review, including the 35 articles published between the periods of 2010 to 2020. The findings of the study state that only developed nations mainly Europe and the United States have a proactive contribution to reputational risks in banks and further states that it does not acquire global consideration.

Reputation is built on a combination of prior experiences, but it also considers the future and embodies goals for the business. Customers who are happy with the way the bank conducts business are more dependable, which improves the bank's reputation and competitiveness. But problems with the bank's reputation can lead to a loss of current and potential customers, employees and managers, as well as present and future business partners. Additionally, they can increase the cost of financing by using loans or financial markets (Devlin et al., 2015).

Sharma & Joshi (2022), examine the bank reputation role through the proposed dimensions in impelling the trust of banks and its following effects on customer loyalty. The findings of the study demonstrate that all of the suggested characteristics of corporate reputation and bank reputation namely, stability, service quality, corporate performance and customer centricity, have a substantial impact on bank trust. Additionally, a considerable impact of bank confidence on loyalty was discovered. A key mediator between the characteristics of bank image and bank trust was found to be bank type. It demonstrates that there are considerable differences between private and public banks in the impact of stability, service quality, corporate performance and customer centricity on bank trust. According to the study's findings,

customer centricity is seen as being high in private banks, but the three other aspects are regarded as being greater in public sector banks.

El-Chaarani & El-Abiad (2020) state that quality offer, customer care, financial strength and reliability and integrity has a positive and significant influence on the Lebanese banking sector's reputation in a time of crisis, moreover the study also states that satisfaction and customer trust have more significant influence. Based on the above discussion, most of the studies shows that the quality of financial product and services, customer care and reliability and integrity has a positive influence on bank performance, therefore the conceptual framework and hypothesis for the following study has been presented below:

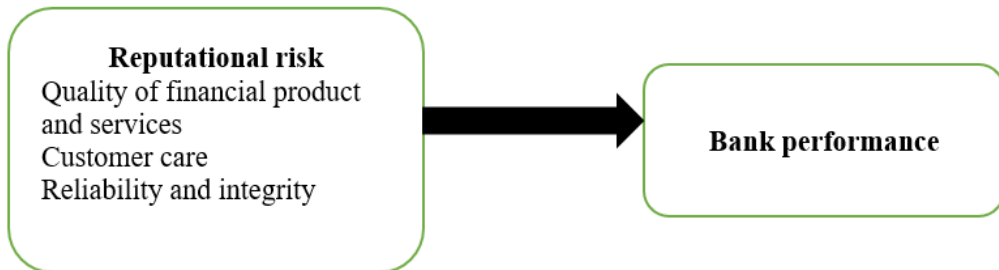


Figure 1: *Conceptual Framework*

H1: Quality of financial product and services has a positive influence on the performance of banks.

H1: Customer care has a positive influence on the performance of banks.

H1: Reliability and Integrity has a positive influence on the performance of banks.

3. METHODOLOGY

The main emphasis of the current study is to evaluate the role of reputational risk on the performance of banks. Based on the nature of the study, the quantitative research design was selected. The primary reason behind the selection of this particular research design is that it enables to incorporate the numerical data and information and the other reason is that it evaluates the relationship between the variables of the study and assists to test the hypothesis. Moving forwards, there are two methods that are used to collect the data, one is the primary data collection method and the other is the secondary data collection method. The following study opted for the primary data collection method the reason behind selecting the primary data collection method is that it provides first-hand data and it comes from direct sources which ensure reliability and accuracy. The data and information were gathered through the survey questionnaire that was based on the 5-point Likert scale. In addition to that the sample size was selected based on the non-probability sampling technique as this sampling technique assists to escape an unconscious bias.

The data was collected from 100 respondents that were bank managers. The data were analyzed through statistical measures including SPSS software. The test and analyses included were descriptive analysis, correlation analysis and regression analysis.

4. RESULTS

4.1. Demographic analysis

Table 1: Demographic Analysis

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Male	74	74.0	74.0	74.0
Female	26	26.0	26.0	100.0
Total	100	100.0	100.0	
Age				
25-30	1	1.0	1.0	1.0
31-35	37	37.0	37.0	38.0
36-40	47	47.0	47.0	85.0
41-45	5	5.0	5.0	90.0
45+	10	10.0	10.0	100.0
Total	100	100.0	100.0	
Experience in Banking Sector				
1- 2 years	62	62.0	62.0	62.0
2-3 years	29	29.0	29.0	91.0
More than 3 years	9	9.0	9.0	100.0
Total	100	100.0	100.0	

Table 1 shows the demographic of the respondent which includes the gender, age and experience of the managers in the banking sector. Table 1 states that the majority of managers were male with a proportion of 74%, while there were 26% of managers were female.

The above table also shows the manager's age, it can be seen that there were 1.0% of the respondent were in the age group of 25 to 31. 37.0% of the bank managers were aged between 31 and 35. Furthermore, there are about 47.0% of the respondents have an age group of 36 to 40. 5.0% of the bank manager aged 41-45. Lastly, there were 10% of respondents were aged above 45.

In addition, the table presented above also presented the experience of the managers in the banking industry, where it can be seen that there were 62% of the respondents have experience of 1 to 2 years. Moreover, there were 29.0% of the respondents have experience of 2 to 3 years. Lastly, only 9% of the managers state that they have experience of the banking sector more than three years.

4.2. Descriptive analysis

Table 2: Descriptive Statistics Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Reliability and integrity	100	1.0000	5.0000	3.3133	0.9414
Quality of financial products & services	100	1.0000	5.0000	3.1967	1.0107
Customer care	100	1.0000	5.0000	3.4900	0.9622
Bank performance	100	1.0000	5.0000	3.7067	0.9408
Valid N (listwise)	100				

Table 2 above shows the descriptive analysis which defines the mean value of variables and standard deviation. It has been found that reliability has a mean value of 3.3133 and the standard deviation of 0.9414. It implies that the reliability and integrity of the Pakistan Banks is neutral on average. The quality of financial products and services has a mean value of 3.196, and this value can be increased or decreased by the 1.010 value. It shows the response for quality to be neutral on average. Moreover, the average value of customer care is computed as 3.490 and this value can be deviated by the value of 0.9622. It shows that the value of customers has the average response of agree to neutral. Lastly, the bank performance has a mean value of 3.706 and its standard deviation is computed as 0.940. It shows that bank performance has sufficiently improved as average response is agree to neutral.

4.3. Reliability analysis

Table 3: Reliability Analysis

Reliability Statistics	
Cronbach's Alpha	N of Items
.934	12

Reliability analysis is used to analyse the validity of each of the constructs involved in the current research. As per the research of Kline (2015), Cronbach's alpha value must be greater than threshold of 0.7 to ensure the validity of each items. Table 3, shows that all items are found to be valid, as Cronbach's alpha value is found to be greater than threshold (i.e. $0.934 > 0.7$). Thus, it implies that all variables involved in this specified research are reliable and valid for analysis.

4.4. Correlation analysis

Table 4: Correlation Analysis

Correlations				
	[1]	[2]	[3]	[4]
[1] Reliability and integrity	1	.931**	.792**	.432**
[2] Quality of financial product and services	.931**	1	.621**	.433**
[3] Customer care	.792**	.621**	1	.395**
[4] Bank performance	.432**	.433**	.395**	1

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

Correlation analysis is used to evaluate the association between each of the latent construct. Referring to the bank performance with respect to reliability, it has been found to positive and moderate association between variables, as coefficient value is found to be .432**. Similarly, bank performance has also a positive moderate and significant association with quality of financial product and services, as coefficient value is found to be 0.433**. Lastly, bank performance is also positively and moderately associated with customer care, as coefficient value is identified as 0.395**. Thus, it implies that all variables in the research are positively association with bank performance. Despite these, reliability and integrity, quality of financial product, and customer care are also found to be positively associated with each other.

4.5. Regression analysis

Table 5 - Linear Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	2.097***	0.334		6.272	0.000
Reliability and integrity	-0.258	0.372	-0.258	-0.692	0.490
Quality of financial product & services	0.457*	0.270	0.491	1.689	0.094
Customer care	0.288*	0.169	0.294	1.699	0.093
R Square: 0.217					
Adjusted R Square: 0.193					
Sig : 0.000					
Sig ***1% **5% *10%					

Table 5, shows influence of explanatory variable (i.e. reliability and integrity, quality, and customer care) on explained variable (i.e. bank performance). Notably, reliability and integrity has a negative influence over bank performance, but it has been found to be insignificant, as $B = -0.258$, and $P = 0.490 > 0.1$. On contrary, quality

of financial product and services are found to be positive and significant influence over bank performance, as $B = 0.457^*$ and $P = 0.94$. Thus, it implies that increase in quality of financial product leads to increase in the performance of the banks. Further, Customer care has also found to be positive and significant influence over bank performance, as $B = 0.288^*$ and $P = 0.093$. It demonstrated that improvement in customer care leads to higher performance of banks. Further, from above table value of R square is also found to be 0.217 which suggested that 21.7% variance in the model is predicted due to variance in independent variable. Lastly, sig value is also found to be less than threshold (i.e. $0.000 < 0.05$) which implies that overall model is fit for analysis.

5. DISCUSSION

The following research was conducted to evaluate the role of reputation risk on the performance of banks. The correlation analysis revealed that reputation risk (i.e. quality of financial products and services, customer care and reliability) has a significant relationship with the performance of banks. Moreover, the regression analysis implies that the reputation risk (i.e. quality of financial products and customer care) has significance and positive influence on the performance of Pakistani banks. The findings of the current study are similar to the research study conducted by El-Chaarani & El-Abiad (2020) which states that the quality of offers and customers has a positive and significant influence on the bank's performance during the period of crisis. In addition, the above-mentioned study also shows the positive and significant influence of reliability on banks' performance. However, these results are in contradiction with the findings of the current study. The findings of the current study states show that reliability and integrity have insignificant and negative influence on banks' performance.

Furthermore, Mutunga & Wamitu (2020) also provide similar results relating to product and service quality. The study demonstrates that the quality of financial product and services significantly and positively influence commercial banks' performance. The study further states that sustainability and success in the banking sector depend on several aspects including quality of services, accountability and technological modifications. With respect to that banks should not only consider the shareholder's expectations. However, they are also required to consider the products and services quality and customers. Satisfaction with a customer that can be led through the quality of products impacts the bank's performance in the long run. Moreover, the current is also suggesting maintaining the existing clients and attracting the new client to succeed in the marketplace. In addition, the study of Ruiz et al. (2014) elucidates that banks are required to give consideration to the reputation to strengthen the manager's leadership and to also convey reliability. They should give consideration to customer trust and satisfaction to attain the optimization of banks' status and reputation in times of crisis.

6. CONCLUSION

The purpose of the study was to evaluate the role of reputational risk on the performance of banks particularly taking the evidence from Pakistani banks. For this purpose, the data was collected through the primary quantitative measures where the survey was conducted from the 100 bank managers of Pakistan and SPSS was used as a statistical software to undertake the empirical investigation. The findings of the study state that reliability and integrity have a negative as well as insignificant influence over bank performance. While on the other hand quality of financial product and services are found to be a positive and significant influence on bank performance which suggests that an increase in the quality of financial product leads to an increase in Pakistani banks' performance. Further, Customer care has also been found to be a positive and significant influence on bank performance, which further suggests that improvement in customer care leads to higher performance of banks.

Based on the current analysis of the reputation risk on banks' performance, it is recommended that bank distractors and executive are required to invest in the approaches that progress the financial product and service quality leading to customer satisfaction and further improving bank performance. It is also recommended that the banks need to consider the need of clients and redesign their products and services to acclimatize with their exceptions. Moreover, through effective communication channels, managers can ensure the expectation of customers in an understandable manner which will decrease the reputation risk and positively influences the performance of Pakistani banks.

The study has certain limitations such as the sample size which is small and data generalizability can be an issue. Furthermore, the secondary data was not used as there is no such reputation index of Pakistan. Therefore, the future studies can consider various risk factors in evaluating their effect on bank performance. Further, future research can be considered developing reputation index for Banks using secondary quantitative data.

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