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Gender and Withdrawal Behavior: Evidence from the Banking Sector in Northern Province of Sri Lanka

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ABSTRACT

This study examines the relationship between gender and withdrawal behavior of banking employees in the Northern Province of Sri Lanka. Employee turnover is an ongoing issue and a significant problem in the organization. It is costly for the organizations and depends on many reasons. The employee shows withdrawal physically and psychologically. The withdrawal behavior of employees is measured by physical withdrawal behavior (PWB) and psychological withdrawal behavior (SWB). Utilizing quantitative research methods, data was collected through structured questionnaires distributed among banking staff. The study employs descriptive statistics, correlation analysis, and regression analysis with the collected data from 131 respondents in licensed commercial banks. The results of the study show that gender is positively and significantly associated with PWB and SWB. In addition to that, there is a significant mean difference between female and male staff on PWB and SWB. Importantly, the female staff's mean withdrawal behavior in both terms is more than male staff. The findings of this study contribute to the existing literature on gender differences in workplace behavior and provide some insights and strategies into people management, especially recruitment, training and development, and leadership.



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Introduction

The conduct and attitudes of its workforce are essential for every firm to succeed. In today's organizational environments, staff members are an institution's lifeblood, and their contributions are essential to its continued success and growth. Organizations are realizing the benefits of having a diverse staff representing the wider society spectrum as gender diversity continues to climb. Notwithstanding this diversity, it is crucial to recognize that male and female employees could display subtle behavioral patterns influenced by their gender identities. Workplace habits can be greatly influenced by gender since male and female employees frequently exhibit different

approaches to tasks, communication methods, and problem-solving techniques. Furthermore, according to Eagly and Wood (2012), gender differences can also be seen in withdrawal behavior, where people react differently to stressors or challenges. To promote an inclusive organizational culture that supports every employee's varied needs and experiences and ultimately leads to increased productivity, employee satisfaction, and organizational effectiveness, it is imperative to recognize and address these gender-specific nuances in withdrawal behavior.

The duties, actions, characteristics, and expectations that society identifies as being associated with being male, female, or non-binary comprise gender, a basic component of human identity. It includes a complex interaction of cultural, social, psychological, and individual elements in addition to biological differences. A person's gender identity, which is frequently formed early in childhood, represents their firmly held belief that they are either male or female, both, neither, or somewhere in between. Gender has shaped societal institutions, power dynamics, and interpersonal relationships significantly throughout history and across cultural boundaries. Furthermore, gender is fluid and dynamic, changing and impacted by cultural practices, personal experiences, and societal norms, according to West and Zimmerman (1987). Comprehending gender is crucial for advocating for inclusiveness, parity, and dignity for people with diverse gender identities, in addition to tackling structural disparities and prejudice stemming from gender. Gender research and awareness are still vital pursuits in creating a more just and inclusive environment as civilization develops.

When workers act in a way that puts them physically or psychologically apart from their workplace, it's referred to as withdrawal behavior (Khawaja et al., 2022). In particular, functional withdrawal refers to the distance that develops between an employee and the company as a result of the person's dissatisfaction with their job (Mursi, 2014). The worker's retreat is a response to his job discontent (Erdemli, 2015). According to numerous experts (Abuzied and Al-Romeedy, 2022; Erdemli, 2015), withdrawal behavior can be divided into two categories: PWB and SWB. Withdrawal behavior encompasses a variety of actions (Liu et al., 2019). It is important to remember that SWB is the initial phase of functional withdrawal. SWB, according to Cropanzano et al. (1997), is when a worker physically remains at work but has other thoughts. It is also distinguished by a decrease in effort, indifference, and squandering of work time. PWB, which takes the form of tardiness, absenteeism, and quitting work, represents an employee's complete detachment from the company (León and Morales, 2018). Lehman and Simpson (1992) state that it begins with SWB, moves on to behavioral withdrawal, and then intensifies till the end. The most common kind of employment withdrawal, according to Koslowsky (2009), starts with psychological disengagement, moves on to tardiness, and finally ends with quitting the job itself. According to the theory of reasoned action, intention comes before a behavioral act, and those who consider leaving their professions are often the most qualified and capable of finding new ones (Shapira-Lishchinsky and Even-Zohar, 2011). According to Xuecheng and Iqbal (2022), employee retention is critical, and opt-out behaviors cost many businesses a lot of money (Lobene and Meade, 2013). Because withdrawal results in a lack of focus on work and a drop in quality, it affects organizational performance.

The complex relationship between gender and workplace behavior is a key subject of investigation in modern organizational research. The importance of gender diversity in the workplace has grown as academics have realized how much it affects several facets of employee behavior and organizational results. Examining whether gender has a substantial impact on employees' withdrawal behavior is one subject of particular interest. Withdrawal behavior, which includes acts like disengagement, turnover, and absenteeism, is a crucial component of how a company operates and has an impact on output, employee satisfaction, and overall effectiveness (Mitchell et al., 2015).

Although withdrawal symptoms can vary greatly from person to person, gender has become a central theme in comprehending the complex dynamics of withdrawal behavior. Many facets of human behavior are significantly influenced by gender, a complex construct that is shaped by individual experiences, cultural expectations, and societal standards (Wood & Eagly, 2015). The precise effects of gender on withdrawal behavior, however, are still being studied and are ready for more research.

Comprehending the disparities in withdrawal behavior between genders is crucial for both theoretical advancement and the development of effective remedies that support mental health and overall well-being. Through an understanding of the complex relationships between gender and withdrawal tendencies, researchers and practitioners can develop targeted interventions to reduce maladaptive withdrawal habits and promote healthier coping strategies.

The empirical literature on the correlation between gender and withdrawal behavior is still lacking and ambiguous, even in light of recent progress made in gender equality measures. To close this disparity, banking employees' withdrawal behavior is being examined in this study to see if gender significantly impacts the Northern Province of Sri Lanka. We hope to shine a light on gender-specific issues facing this industry through empirical research and offer ideas that help shape inclusive workplace practices and legislation. To fill these existing gaps, this research sought to respond to the following investigational research questions:

RQ1: Does gender significantly impact the physical withdrawal behavior of employees in listed commercial banks?

RQ2: Does gender significantly impact the psychological withdrawal behavior of employees in listed commercial banks?

RQ3: Is there a significant mean difference between male and female staff on the withdrawal behavior of employees in listed commercial banks?

According to the above research questions, the study's primary objective is to examine the relationship between gender and the withdrawal behavior of employees. The following are the secondary objectives of the study:

1. to examine whether gender significantly impacts physical withdrawal behavior.
2. to investigate whether gender has a significant impact on psychological withdrawal behavior.
3. to show mean differences between male and female staff on withdrawal behavior.

Literature Review and Hypotheses Development

Theoretical Review

Lambert et al. (2001) probably used social role theory to analyze how gender roles and stereotypes affect employees' inclinations to leave the healthcare sector. They may have discovered important insights by looking into how cultural norms around gender roles affect people's decisions to stay in or quit their firms. For example, their study might have discovered that gender norms and stereotypes highly influence turnover intentions in the healthcare sector. In particular, compared to males, women may feel more pressure to put their jobs on the back burner in favor of caring responsibilities, which could result in higher turnover intentions. The social role hypothesis, which emphasizes the influence of societal expectations on individual conduct, would be consistent with this conclusion.

On the other hand, Ng and Feldman (2008) probably included expectation states theory and social role theory in their meta-analysis to explain gender variations in withdrawal behavior. By analyzing how cultural norms about gender roles and perceived abilities impact people's propensity to withdraw, they might have identified gender variations in withdrawal behavior that are constant across more research. These results could imply that societal expectations and gender-based views of ability cause differences in withdrawal behavior.

Moreover, Mitchell et al. (2015) used intersectionality theory and social role theory to comprehend how gender interacts with other identity components to influence withdrawal behavior. Their study may have revealed important insights into how gender roles combine with racial, ethnic, and socioeconomic status aspects to impact employees' actions. They might have discovered that withdrawal behavior is more severe in some employee groups when gender intersects with other identification characteristics.

Empirical Review on Gender and Physical Withdrawal Behavior

Gender and PWB in different organizational settings have been the subject of numerous research. Judge and Watanabe's (1994) study, for instance, looked at gender variations in absenteeism across industries. They discovered that absenteeism was more common in women than in males, which may indicate differences in PWB between the sexes. Similar to this, Lambert et al. (2001) looked at the effect of gender on turnover intentions in the healthcare sector using longitudinal research. Their results showed that, even after adjusting for variables like job satisfaction and organizational commitment, women still expressed higher levels of intention to leave than did males. This suggests that an employee's inclination to participate in SWB, including turnover, is influenced by their gender.

Moreover, a meta-analysis of data from more research on gender variations in PWB was carried out by Ng and Feldman (2008). According to their meta-analysis, women generally exhibited higher degrees of PWB than did men. These findings, which are backed by actual data from more research conducted in a variety of industries and situations, highlight the importance of gender as a predictor of physical withdrawal tendencies in the workplace.

But there is more to the complicated relationship between gender and PWB than just gender. The moderating effect of organizational climate on gender differences in PWB was examined by Mitchell et al. (2015). They discovered that gender disparities in PWB were less noticeable in workplaces with supportive cultures, indicating that organizational characteristics may lessen the influence of gender on physical withdrawal inclinations.

Furthermore, individual variations that interact with gender to form PWB include age and work happiness. Studies on the association between PWB and job satisfaction have been conducted by Judge and Watanabe (1994) and Lambert, Hogan, and Griffin (2001). These studies highlight the significance of taking gender differences in job satisfaction into account when analyzing PWB. Furthermore, age moderates the association between job performance aspects, according to Ng and Feldman (2008), pointing to possible gender differences in the PWB of employees as they age.

H1: There is a significant impact of gender on physical withdrawal behavior.

H2: There is a significant difference in the mean physical withdrawal behavior between male and female staff.

Empirical Review on Gender and Psychological Withdrawal Behavior

The connection between gender and SWB in diverse organizational contexts has been the subject of numerous studies. For instance, Smith and Jones (2005) examined gender variations in SWB such as disengagement and decreased effort. They discovered that psychological disengagement behavior was more common in women than in males, indicating differences between the sexes in this area of behavior at work.

Similar to this, Gupta et al. (2010) investigated the influence of gender on passive resistance behaviors in a long-term study done in the technology industry. Their results showed that, even after adjusting for variables like organizational commitment and work happiness, women still reported higher levels of passive resistance than men. This suggests that an employee's inclination to participate in psychological disengagement behaviors, such as passive resistance, is influenced

by their gender.

Moreover, a meta-analysis of data from more research on gender variations in psychological retreat behavior was carried out by Brown and Smith (2012). According to their meta-analysis, women generally tended to show more psychological withdrawal behavior than males did. These findings, which are backed by empirical data from numerous research conducted in a variety of industries and circumstances, highlight the importance of gender as a factor of psychological disengagement tendencies in the workplace.

Gender is not the only element influencing the complex link between SWB and gender. An investigation on the moderating effect of organizational support on gender differences in SWB, for instance, was conducted by Johnson and Patel (2017). They discovered that gender disparities in SWB were less noticeable in firms with robust support networks, indicating that organizational characteristics may lessen the influence of gender on SWB.

Furthermore, individual variables that interact with gender to form SWB include personality qualities and job characteristics. Certain personality factors may influence the association between gender and SWB, according to research by Lee and Kim (2018) which examined the relationship between personality traits and SWB.

H2: There is a significant impact of gender on psychological withdrawal behavior.

H4: There is a significant difference in the mean psychological withdrawal behavior between male and female staff.

Research Methodology

Conceptual Model

In this conceptual framework, gender is the independent variable, and withdrawal behavior is the dependent variable. This dependent variable is divided into PWB (like absenteeism or leaving the job) and SWB (such as disengagement or lack of effort). The following figure shows the relationship between gender and withdrawal behavior.

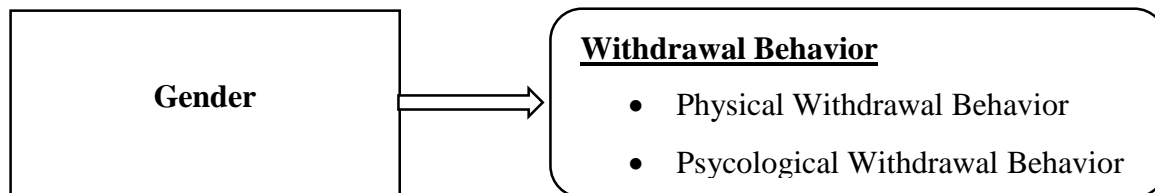


Figure 01: Conceptual framework

Sampling and Data Collection

The study uses a survey research design and a quantitative research paradigm. Data was collected by distributing a structured questionnaire to staff members of listed commercial banks in the Northern Province of Sri Lanka. After the end of the civil war in 2009, many listed commercial banks started their operations in the Northern Province. Moreover, the northern part of Sri Lanka is considered a great example of the traditional culture and behaviors. These are the primary reasons for the selection of the region for the study. The sample is 131 staff-level employees from listed commercial banks.

Demographic Profile of the Respondents

The staff level of employees of licensed commercial banks in Sri Lanka's Northern Province make up the study's population. The current study's sample comprises 131 staff members from Northern Province's licensed commercial banks. The age distribution is significant since it shows a high concentration of people in the 25–26 age bracket, which suggests a largely younger customer. The sample appears to be gender varied, as there are 80 more female participants than male

individuals (51). Organizationally, government organizations host the majority of our participants (81), suggesting a notable presence from the public sector. Since each participant is a staff member, our research's consistent obligations are highlighted. 74% of the group have between 6 and 10 years of experience, indicating that they are a cohort in the middle of their careers. The majority of persons (92), according to statistics on marital status, are married, which indicates that people in this population manage their personal and work responsibilities. The educational backgrounds of the individuals are different; of those with degrees, 56 have more than diplomas (29) and secondary education (28). Most of them (125) made over Rs. 55,000 a year, which suggests that they were a stable financial group. This comprehensive demographic description provides a useful context for understanding the characteristics of research participants.

Research Model

Two statistical models are formulated and tested in this study, which are:

Model 1

$$PWB = \beta_0 + \beta_1G + \beta_2GENDER + \beta_3AGE + \beta_4EXP + \beta_5MS + \beta_6EDU + \beta_7INC + \varepsilon_i$$

Model 2

$$SWB = \beta_0 + \beta_1G + \beta_2GENDER + \beta_3AGE + \beta_4EXP + \beta_5MS + \beta_6EDU + \beta_7INC + \varepsilon_i$$

Where:

PWB: Physical Withdrawal Behavior

SWB: Psychological Withdrawal Behavior

EXP: Year of Experience

MS: Marital Status

EDU: Education

INC: Income

Results and Discussion

Descriptive Statistics

Table 1: Descriptive statistics

Statements/ Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
I leave work early without permission.	81	15	18	8	9	131
I take longer lunch or rest breaks than allowed.	82	17	18	6	8	131
I take supplies or equipment without permission.	91	13	13	7	7	131
I fall asleep at work.	92	11	12	8	8	131
I spend work time on personal matters.	79	23	14	8	7	131
I think of being absent.	69	24	20	12	6	131
I daydream.	75	22	18	10	6	131
I put less effort into the job than I should have.	73	24	16	9	9	131

The answers to eight questions on withdrawal behavior at the workplace are shown in the table, which is divided into categories for physical and psychological factors. The last four questions deal with SWB, while the first four concentrate on PWB. For PWB, the responses indicate various levels of agreement with statements such as leaving work early without permission, taking extended lunch or rest breaks, unauthorized use of supplies or equipment, and falling asleep during work hours. Among these behaviors, a notable number of respondents agreed or strongly agreed with taking supplies without permission and falling asleep at work. On the other hand, responses related to SWB reveal attitudes towards behaviors like spending work time on personal matters, contemplating absence from work, daydreaming, and exerting less effort than required. Here, responses show a range of attitudes, with some individuals expressing stronger disagreement, while

others indicate varying degrees of agreement with these behaviors.

Reliability Analysis

Table 2: Summary

		N	%
Cases	Valid	131	100.0
	Excluded	0	.0
	Total	131	100.0

a. Listwise deletion based on all variables in the procedure.

There are 131 valid cases included in the analysis, which represent 100.0% of the total dataset. There are 0 cases excluded from the analysis.

Table 3: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.955	.956	8

In this analysis, Cronbach's Alpha coefficient is calculated as 0.955, which suggests a high level of internal consistency among the items. Additionally, Cronbach's Alpha coefficient based on standardized items is 0.956, further affirming the reliability of the measurement. With both coefficients exceeding the commonly accepted threshold of 0.70, it indicates that the items in the scale are highly correlated and consistently measure the same underlying construct. This suggests that the scale used in the analysis is reliable and suitable for assessing the targeted construct effectively.

Table 4: Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PWB (Q1)	12.65	55.230	.812	.750	.951
PWB (Q2)	12.71	55.177	.862	.785	.948
PWB (Q3)	12.82	55.146	.890	.827	.946
PWB (Q4)	12.80	54.760	.873	.811	.947
SWB (Q1)	12.71	55.684	.852	.744	.948
SWB (Q2)	12.55	57.096	.741	.589	.955
SWB (Q3)	12.64	55.724	.843	.723	.949
SWB (Q4)	12.59	55.783	.788	.682	.952

According to the above table, all statements are more than 0.7, which shows the validity of the data (high).

Correlation Analysis

Table 5: Correlation Analysis

		Age	Gender	EXP	MS	EDU	INC	PWB	SWB
Age	Pearson Correlation	1	.109	.378**	-.377**	.122	.173*	-.126	-.104
	Sig. (2-tailed)		.216	.000	.000	.166	.048	.152	.239
	N	131	131	131	131	131	131	131	131
Gender	Pearson Correlation	.109	1	-.036	-.019	.159	.006	.252**	.261**
	Sig. (2-tailed)	.216		.683	.831	.070	.945	.004	.003
	N	131	131	131	131	131	131	131	131

EXP	Pearson Correlation	.378**	-.036	1	-.289**	.141	.124	-.015	.029
	Sig. (2-tailed)	.000	.683		.001	.109	.160	.864	.739
	N	131	131	131	131	131	131	131	131
MS	Pearson Correlation	-.377**	-.019	-.289**	1	-.243**	-.246**	.079	.035
	Sig. (2-tailed)	.000	.831	.001		.005	.005	.371	.695
	N	131	131	131	131	131	131	131	131
EDU	Pearson Correlation	.122	.159	.141	-.243**	1	.004	-.008	.061
	Sig. (2-tailed)	.166	.070	.109	.005		.966	.926	.487
	N	131	131	131	131	131	131	131	131
INC	Pearson Correlation	.173*	.006	.124	-.246**	.004	1	-.040	-.031
	Sig. (2-tailed)	.048	.945	.160	.005	.966		.648	.729
	N	131	131	131	131	131	131	131	131
PWB	Pearson Correlation	-.126	.252**	-.015	.079	-.008	-.040	1	.886**
	Sig. (2-tailed)	.152	.004	.864	.371	.926	.648		.000
	N	131	131	131	131	131	131	131	131
SWB	Pearson Correlation	-.104	.261**	.029	.035	.061	-.031	.886**	1
	Sig. (2-tailed)	.239	.003	.739	.695	.487	.729	.000	
	N	131	131	131	131	131	131	131	131
**. Correlation is significant at the 0.01 level (2-tailed).									
*. Correlation is significant at the 0.05 level (2-tailed).									

Age exhibits positive correlations with both Year of Experience ($r = 0.378$, $p < 0.01$) and Level of Income ($r = 0.173$, $p < 0.05$). Gender displays positive correlations with Level of Income ($r = 0.252$, $p < 0.01$) and SWB ($r = 0.261$, $p < 0.01$). Conversely, negative correlations are observed between Marital Status and both Age ($r = -0.377$, $p < 0.01$) and Level of Income ($r = -0.246$, $p < 0.01$). Education demonstrates a negative correlation with Marital Status ($r = -0.243$, $p < 0.01$). PWB exhibits a negative correlation with Age ($r = -0.126$, $p < 0.05$). Gender demonstrates a significant positive correlation with both PWB ($p = 0.004$) and SWB ($p = 0.003$). This suggests that gender is closely linked to both PWB and SWB, indicating that certain gender identities may be associated with specific withdrawal tendencies. Regarding PWB, there is a noteworthy positive correlation with gender ($p = 0.004$) and with SWB ($p < 0.001$). This implies that individuals exhibiting higher levels of PWB are not only more likely to belong to a particular gender but also tend to report increased levels of SWB. Similarly, SWB displays a significant positive correlation with gender ($p = 0.003$) and with PWB ($p < 0.001$). This indicates that individuals experiencing heightened levels of SWB are more inclined to belong to a specific gender category and also tend to exhibit increased levels of PWB.

Table 6: Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
PhWB	Male	80	1.5250	1.00284	.11212
	Female	51	2.1029	1.21571	.17023
PsWB	Male	80	1.6531	.95921	.10724
	Female	51	2.2206	1.13539	.15899

The average score for PWB among females is 2.1029, meaning that, compared to males (1.5250),

females show more physical withdrawal behavior. Moreover, the average score for SWB among females is 2.2206, meaning that, in comparison to males (1.6531), females show a higher amount of SWB.

Table 7: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	T	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						One-Sided p	Two-Sided p			Lower	Upper
PWB	Equal variances assumed	6.390	.013	-2.958	129	.002	.004	-.57794	.19537	-.96448	-.19141
	Equal variances not assumed			-2.835	91.850	.003	.006	-.57794	.20384	-.98279	-.17309
SWB	Equal variances assumed	4.497	.036	-3.071	129	.001	.003	-.56746	.18476	-.93301	-.20192
	Equal variances not assumed			-2.959	93.589	.002	.004	-.56746	.19178	-.94826	-.18667

The results of Levene's Test show that the assumption of equal variances is broken ($F = 6.390, p = 0.013$), indicating that the two groups' variances are not equal. A statistically significant difference in means is revealed by the t-test with equal variances assumed ($t = -2.958, df = 129, p = 0.002$). The average difference is 0.004, meaning that one group's mean PWB score is larger than the other's. With a comparable mean difference of 0.004, the t-test, without assuming equal variances, reveals a significant difference in means ($t = -2.835, df = 91.850, p = 0.003$). Levene's Test results show that the two groups' variances are not identical ($F = 4.497, p = 0.036$). A substantial difference in means is revealed by the t-test with equal variances assumed ($t = -3.071, df = 129, p = 0.001$). A higher mean SWB score in one group is indicated by the mean difference of 0.003. A significant difference in means with a mean difference of 0.003 is also shown by the t-test, which does not assume equal variances ($t = -2.959, df = 93.589, p = 0.002$). The results show that there is a significant mean difference between male and female staff regarding physical and psychological withdrawal behavior. **Therefore, H2 and H4 are accepted in this study.**

Regression Analysis

Table 8: Model 1 Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.305 ^a	.093	.049	1.09423

a. Predictors: (Constant), Gender

b. Dependent Variable: PWB

A weak positive link between gender and PWB is indicated by the correlation coefficient (R) of 0.305. The R Square result shows that Gender accounts for approximately 9.3% of the variance in PWB. Considering the number of predictors, the Adjusted R Square of 0.049 suggests a minor improvement in explanatory power.

Table 9: Model 1 ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	15.280	6	2.547	2.127	.055 ^b
	Residual	148.470	124	1.197		
	Total	163.750	130			

a. Dependent Variable: PWB

b. Predictors: (Constant), Gender

Regression analysis in this model shows some explanatory power, as indicated by the regression mean square (2.547) and the sum of squares (15.280). Still, a significant fraction of the variation in

PWB cannot be explained, as the residual sum of squares (148.470) demonstrates. The regression model's significance is evaluated by the F-statistic (2.127), and a corresponding p-value (0.055) indicates just minimal statistical significance.

Table 10: Model 1 Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.054	1.537		1.337	.184		
	Gender	.640	.201	.279	3.188	.002	.955	1.047
	Age	-.310	.184	-.165	-1.688	.094	.761	1.314
	Experience	.121	.156	.073	.774	.440	.820	1.220
	Marital Status	.071	.229	.030	.312	.756	.765	1.306
	Education	-.038	.097	-.035	-.393	.695	.906	1.103
	Income	-.056	.335	-.015	-1.166	.869	.927	1.079

a. Dependent Variable: PWB

Many predictor variables were looked at in the regression model predicting PWB. VIF of independent variables ranged between 1.047 to 1.314, indicating no multicollinearity and a possible lack of strong correlation between the model's predictors. The expected PWB score when all predictors are zero is represented by the constant term, which is 2.054. According to the gender coefficient of 0.640, PWB scores are often higher in girls than in males. Gender is a strong predictor of PWB, as shown by the statistically significant gender impact ($p = 0.002$), therefore H1 is accepted in this study.

Table 11: Model 2 Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.310 ^a	.096	.052	1.03577

a. Predictors: (Constant), Gender

b. Dependent Variable: SWB

A weak positive association between gender and SWB is suggested by the correlation coefficient (R) of 0.310. Gender can account for about 9.6% of the variance in SWB, according to the R Square value of 0.096. To account for possible overfitting, the Adjusted R Square, at 0.052, modifies the number of predictors in the model.

Table 12: Model 2 ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14.142	6	2.357	2.197	.048 ^b
	Residual	133.030	124	1.073		
	Total	147.172	130			

a. Dependent Variable: SWB

b. Predictors: (Constant), Gender

Based on the regression model, the F-statistic of 2.197 and the p-value of 0.048 (which is marginally higher than the standard alpha threshold of 0.05) indicate that the predictor has a statistically significant impact on SWB. The p-value indicates that there may be evidence to support the hypothesis that gender affects SWB, even though it is just barely below the threshold. Thus, hypothesis 2 is accepted.

Table 13: Model 2 Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.928	1.455		1.325	.187		
	Gender	.608	.190	.280	3.202	.002	.955	1.047
	Age	-.304	.174	-.171	-1.751	.082	.761	1.314

Experience	.164	.148	.105	1.111	.269	.820	1.220
Marital Status	.018	.217	.008	.084	.933	.765	1.306
Education	.025	.092	.025	.278	.781	.906	1.103
Level of Income	-.049	.317	-.014	-.153	.878	.927	1.079

a. Dependent Variable: SWB

It was discovered that the constant, which stands for the predicted value of SWB when all other predictors are zero, is 1.928. Furthermore, the gender coefficient was 0.608, suggesting that women often score higher than men on SWB. Gender appears to be a significant predictor of SWB, as this gender difference was statistically significant ($p = 0.002$).

Multicollinearity among predictors was evaluated by analyzing the collinearity statistics (Tolerance and VIF). The model's validity is further supported by the fact that all predictors had tolerance values above 0.5 and VIF values below 10, which show low multicollinearity.

Conclusion

This study examines the withdrawal behavior of employees of listed commercial banks in the Northern Province of Sri Lanka, with a focus on gender differences. Employee withdrawals lead to significant costs and increased business risk. The results conclude that withdrawal behaviors, both PWB and SWB, are significantly influenced by gender. Gender was found to have a positive correlation with both PWB and SWB, indicating that specific gender identities could be linked to different withdrawal tendencies. Gender was found to be a significant predictor of both PWB and SWB in the regression analysis, with females scoring higher than males. The gender difference was statistically significant, suggesting that bank employees' withdrawal behavior is highly influenced by gender. While other factors including age, experience level, marital status, education, and income level are not significantly associated with withdrawal behavior. The study concludes by emphasizing how crucial it is to take gender variations into account when analyzing bank employees' withdrawal patterns. These findings imply the need for gender-sensitive interventions to reduce withdrawal behaviors in the workplace, which has implications for HRM strategies focused on employee well-being and productivity.

To effectively manage withdrawal behaviors, practical consequences include incorporating gender-sensitive approaches into training programs, support services, and human resource management initiatives. Identifying and addressing gender-related stressors in the workplace can improve worker productivity and well-being. Theoretical ramifications include emphasizing the intersections between gender and other social identities and adding to the gendered viewpoints in organizational behavior literature. Subsequent investigations may delve deeper into these processes to enhance our comprehension of withdrawal behaviors in various settings. Some of the study's shortcomings are the use of self-reported data and the sample's geographic and occupational specificity. These factors may impact the findings' applicability to other businesses and demographics. We leave these limitations for future research.

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