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Prevalence and types of mobbing behavior: A research on banking employees

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Abstract

This article presents a case study of the most frequently observed types of mobbing behavior, the level of exposure to mobbing behavior according to the characteristics of participants and the prevalence of bullying among a group of banking employees in Istanbul, Turkey. 384 participants were assessed by a questionnaire including 18 item mobbing behaviors. The results has shown that exposure to mobbing in this study group is widespread. 32% of the participants were determined to be victims of mobbing (during the entire working life). 16% of participants reported that they had been bullied at their workplaces within the last year. Significant difference was found between the tenure of the participants and their exposure to mobbing. Also, the supervisor was reported as a perpetrator by 69.9% of mobbing victims in the sample.

Keywords: Mobbing, bullying, banking employees, Turkey.

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Introduction

The complexity of bullying at work as a field of study has emerged in recent years. Bullying (mobbing) has been a significant problem observed in the workplaces.

Heinz Leymann, based on his research conducted in Sweden, introduced the concept of mobbing (bullying) at the beginning of the 1990s (Sheehan et al., 1999:52). In Turkey, upon translation of the study by Davenport et al. (2003) into Turkish, the concept of mobbing (bullying) has been started to be discussed within the academic area.

It is seen that this concept has been used in literature most frequently as mobbing (Pranjic et al, 2006; Leymann, 1996; Zapf et al., 1996) (in some European and Scandinavian countries, and North America) or bullying (Matthiesen et al., 2003; Einarsen et al., 1998; Vartia-Väänänen, 2003) (particularly in Britain).

In addition, a number of different terms have been used to describe this phenomenon, including "harassment" (Björkqvist et al., 1994) "victimization" (Einarsen and Raknes, 1997), "emotional abuse" (Davenport et al, 2003; Einarsen et al, 2003; Lutgen-Sandvik, 2003). As a result, they all seem to refer to the same phenomenon (Shallcross, 2003).

Mobbing refers to a highly severe form of harassing actions in workplaces and it is a long-lasting action. Mobbing is a process, in which the targeted person is systematically and repeatedly harassed, and that this phenomenon leads to an escalation in the conflicts within the organizations. (Hodson et al., 2006; Zapf, 1999; Einarsen, 1999; Leymann, 1996).

Mobbing (bullying) is defined as being the systematic persecution of a colleague, subordinate or superior, which, if continued, may cause severe social, psychological or psychosomatic problems for the victim (Einarsen, 1999).

There have been a number of studies researching the bullying phenomena in a variety of different sectors such as health (Pranjic et al., 2006; Stebbing et al, 2004; Quine, 2001; Einarsen et al., 1998, etc.), education (Russo et al., 2008; Cemaloglu, 2007; Björkqvist, 1994, etc.), and the other sectors (Lutgen-Sandvik et al, 2006; Salin, 2005, Hoel et al., 2004, etc.)

These studies suggest that psychological harassment is frequent in the said workplaces and that bullying at work is defined as an occupational problem of significant magnitude.

Mobbing can have a major negative impact on employees and organizational performance (Estes and Wang, 2008; Harvey et al., 2006.; Lutgen-Sandvik, 2003; Zapf et al.,

1996) and job satisfaction (Mathisen et al., 2008; Vartia- Väänänen, 2003; Hoel and Cooper, 2000).

Furthermore, mobbing poses legal and economic risks to the organizations and the economic costs there of can be rather high. (Tınaz, 2006:160,176; Sheehan, 1999:59-62).

The study aims to measure the prevalence of bullying among a group of banking employees, to analyze whether there are differences in the prevalence according to the characteristics of participants, and to determine the status of those who perform mobbing and the most frequently observed types of bullying behavior.

Method

A survey based on a questionnaire was conducted in Turkey, between November 2008 and January 2009, in order to test the relationship between the characteristics of participants and the level of mobbing experience as well as to determine the prevalence of reported mobbing among the study group.

Participants

I conducted a questionnaire study in the banking sector, including ten banks and thirty branches thereof, randomly selected from the list of banks by Istanbul Chamber of Commerce (ICOC), which were located in the Anatolian side of Istanbul; among which, one out of ten banks was a public bank, with the rest being private banks.

Visits paid to the selected banking branches to explain the purpose of this study. The questionnaires were distributed to 650 employees working in these branches. Assistance provided by ten post-graduate students during the application of the questionnaire form.

Out of 650 contacted employees, 420 (64.6%) returned completed questionnaires, among which 46 employees (5.5%) returned inadequately completed questionnaires, which were excluded from the analysis. Thus, the study sample consisted of 384 participants. (A response rate of 59.1% was secured.)

Questionnaire

The questionnaire was consisted of three sections. The first section collected demographic data (gender, age, marital status, and education) and work-related information (tenure, job title, and banking type).

In the second section, the experience of mobbing was measured with an 18-item questionnaire developed by the researcher in Turkey.

The last section of the questionnaire included questions about by whom and for how long the mobbing was performed, and when the respondents had been exposed to mobbing behaviors.

Development of the Research Questionnaire of Mobbing

First, eight victims of mobbing were interviewed. Eight interviews, with duration of 45 minutes to one hour, were conducted with people, who reported that they had been bullied and agreed to be interviewed. Aim of the interviews was to obtain information about the type of exposure to mobbing behavior. Each interview had been transcribed by the researcher, subsequent to which each answer was examined. It was seen that the victims of the harassment had been exposed to at least two or more mobbing behavior during the psychological harassment process.

Following the aforementioned work, the Negative Acts Questionnaire scale (NAQ) (Einarsen & Raknes, 1997), Leymann Inventory of Psychological Terrorization Questionnaire scale (LIPT) (Leymann, 1996, Zapf et al., 1996) and Inventory of Bullying scale as developed by Quine (2001), were examined.

35 negative behaviors were determined in the light of interviews and examination. It was assumed that the said behaviors reflected the Turkish person's perception on mobbing behaviors. The response categories of each item were designed with reference to 4-point scale. (0= disagree exactly, 1=disagree, 2=agree, 3=agree exactly)

Then, 50 employees working in the banking sector were interviewed for the purpose of collecting data with regard to the type of negative behaviors that perceived as mobbing behaviors. 35-item negative behaviors questionnaire was distributed to the participants, which were asked to point out the behaviors that were deemed to be a mobbing behavior thereby. The responses were analyzed and, the behaviors, which were deemed to be mobbing behavior by more than 80% of participants, were selected (21 out of 35 negative behaviors).

Finally, structural validity of questionnaire investigated by exploratory factor analysis (EFA). As a result of the factor analysis, 18 items were identified as fitting [Cumulative variance = 68%, KMO = .809, $\chi^2_{(153)}$ = 512,433 and P(sig.) = .000]. The factor loads were from .50- .79. Cronbach's alpha, a measure of internal consistency, was computed for this

questionnaire items and the internal consistency of the questionnaire was high (Cronbach's alpha = .93).

Measurements

Using the questionnaire in this study comprised 18 negative behaviors and the response categories of each item was designed with reference to 5-point scale (0= never, 1=very rarely 2=once or twice a month, 3= once a week, 4= many times a week). The cronbach's alpha coefficient was determined as 0.94 for the present study.

In assessment of the data, below criteria were taken into consideration in order to define the subject as a victim of mobbing.

- exposed to mobbing for at least six months (the criteria suggested by Leyman (1996)).
- experienced at least two negative behaviors (Salin, 2001; Mikkelsen and Einarsen, 2001).
- experienced negative acts at least once a week (the criteria suggested by Leyman (1996)

These criteria were set in order to differentiate the true victims of mobbing from others. The "experienced at least two negative acts" criteria had been set before the development of the questionnaire, based on the interviews with the mobbing victims. It was seen during the said interviews that the victims of mobbing exposed to two or more negative behaviors during the mobbing process.

Based on interviews and literature review, in the present study, I used the more severe criteria that classify the subjects exposed at least two negative behaviors on a weekly basis over a six months period as victims.

Statistical analysis

Statistical analysis was performed using the Statistical Package for the Social Science 13.0 (SPSS) for the valid data obtained from participants in the study sample. χ^2 was used to assess the differences between respondents, who reported mobbing and respondents who did not report it, with respect to gender, age, marital status, and education, tenure, job title, and banking type. In addition, arithmetic mean, frequency, independent-sample t test, one-way ANOVA analyses were measured. The data were tested at the level of p < .05.

Results

Among 384 participants included in the analysis, there were 225 (58.6%) female and 159 (41.4%) male respondents. More than half of participants were single (56.5%) and had a bachelor's degree (59.1%). Majority of participants (86.2%) were between ages 21 and 35. The diversification data show that participants are coming from younger generations. About one-third (31.3%) of the participants had one to three years experience in the banking sector. Nearly half (49.2%) of participants were staff. Majority (88.3%) of participants worked in private banking. The characteristics of participants are shown in Table 1.

Table 1 General characteristics of the respondents

Characteristics		No.	(%)	Chanactanistics		No.	(%)
		of respondents		Characteristics		of respondents	
	Female	225	(58,6)		married	151	(39,3)
Gender	Male	159	(41,4)	Marital	single	217	(56,5)
	Total	384	100	Status	divorced / widowed	16	(4,2)
Age Group	21-25	78	(20,3)		Total	384	100
	26-30	183	(47,7)		high-school	61	(15,9)
	31-35	70	(18,2)		associate degree	65	(16,9)
	36-40	30	(7,8)	Education	bachelor's degree	227	(59,1)
	41 and above	23	(6,0)		post-graduate	31	(8,1)
	Total	384	100		Total	384	100
Tenure	less than 1 year	45	(11,7)		employees	189	(49,2)
	1-3 years	120	(31,3)	Job	specialist	62	(16,1)
	4-6 years	88	(22,9)	Title	middle level managers	114	(29,7)
	7-9 years	55	(14,3)	TILLE	senior executives	19	(4,9)
	10-12 years	46	(12,0)		Total	384	100
	more than 12 years	30	(7,8)	Tyma of	public	45	(11,7)
	Total	384	100	Type of	private	339	(88,3)
				Banking	Total	384	100

12% of the participants reported that they had never exposed to a mobbing behavior. 56% of the participants reported exposure to one or more types of mobbing behavior during their entire working life in the banking sector. However, 32% of the participants were determined to be victims of mobbing in the said trial.

The study showed no significant relationship between reported mobbing and gender, age, marital status, education, job title and type of banking. On the other hand, analysis of the results showed that there was significant relationship between the tenure of the participants and their exposure to mobbing (See Table 2).

Table 2 Characteristics of the respondents who reported and those who did not report mobbing

	tes of the respondents (No. (%) respondents who					
Characteristics			ted mobbing	did not report mobbing			
			(n=123)		261)	P*	
Gender	Female	77	(34,2)	148	(65,8)	0.274	
Gender	Male	46	(28,9)	113	(71,1)	0,274	
	21-25	22	(28,2)	56	(71,8)		
	26-30	60	(32,8)	123	(67,2)		
Age Group	31-35	27	(38,6)	43	(61,4)	0,438	
	36-40	9	(30,0)	21	(70,0)		
	41 and above	5	(21,7)	18	(78,3)		
3.6 % 1	married	47	(31,1)	104	(68,9)		
Marital	single	68	(31,3)	149	(68,7)	0,537	
Status	divorced / widowed	8	(50,0)	8	(50,0)		
	high-school	15	(24,6)	46	(75,4)		
E1	associate degree	24	(36,9)	41	(63,1)	0.207	
Education	bachelor's degree	76	(33,5)	151	(66,5)	0,386	
	postgraduate	8	(25,8)	23	(74,2)		
	less than 1 year	5	(11,1)	40	(88,9)		
	1-3 years	41	(34,2)	79	(65,8)		
m.	4-6 years	36	(40,9)	52	(59,1)	0.004	
Tenure	7-9 years	17	(30,9)	38	(69,1)	0,004	
	10-12 years	19	(41,3)	27	(58,7)		
	more than 12 years	5	(16,7)	25	(83,3)		
	employees	67	(35,4)	122	(64,6)		
Job	specialist	19	(30,6)	43	(69,4)	0.204	
Title	middle level managers	30	(26,3)	84	(73,7)	0,394	
	senior executives	7	(36,8)	12	(63,2)		
Type of	public	11	(24,4)	34	(75,6)	0,246	
Banking	private	112	(33,0)	227	(67,0)		

^{*} $\chi 2 \text{ test}$

Values in bold are significant at p < .05.

The supervisor was reported as a perpetrator by 69.9% of mobbing victims. The perpetrator was a colleague of similar status in 15.4%, followed by someone of both supervisor and colleagues of similar status (8.9%).

Upon examination of the responses by the victims in terms of the time period of exposure to mobbing the most frequently observed exposure time was 1-2 years (38.2%), and the least observed exposure time was 3-5 years (8.9%). Majority of the victims were exposed to mobbing (79.9%) between 6 months to 3 years.

Half of the victims of mobbing (52.0%) reported current exposure to mobbing, where 17.1% reported exposure 2 years ago, 13.8% one year ago, and 8.1% 6 months ago.

The most frequent type of mobbing behavior identified by victims of mobbing were "Speaking to person in a sarcastic fashion" (M=2,69). The least observed mobbing behavior

was "Not inviting the one to celebration or social activities at the workplace" (M=0,76) (See Table 3).

Table 3
The most frequently reported mobbing behaviors by victims of mobbing in the sample

Type of mobbing behavior $(n = 123)$	No	(%)	М
Speaking to person in a sarcastic fashion	68	(55,3)	2,69
Persistently criticizing the person's work	63	(51,2)	2,57
Attempting to establish discipline on the person via threats	72	(58,5)	2,56
Assigning jobs to the person which are far below her/his skills and			
competencies, or jobs that are not within her/his area of expertise	65	(52,8)	2,40
Undervaluing the person's efforts	67	(54,5)	2,38
Refusing/neglecting the person's all suggestions or opinions related to			
the work	55	(44,7)	2,33
Owning the improvements or successes of the person as if it were			
one's	54	(43,9)	2,21
Ordering the person to assume impossible work or tasks	57	(46,3)	1,89
Not providing the person with important information related to the			
work	48	(39,0)	1,68
Attempting to humiliate the person in front of others.	44	(35,8)	1,56
Limiting the area of the authority or responsibility of the person	44	(35,8)	1,54
Monitoring telephone call / conversation	42	(34,1)	1,44
Ignoring the person and acting as if the person does not exist	40	(32,5)	1,38
Mocking the person	35	(28,5)	1,23
Creating obstacles based on various pretexts during the course of the			
work	29	(23,6)	1,21
Restricting the right to participate in training	25	(20,3)	1,05
Delaying the maintenance or repairs of the office equipments	21	(17,1)	0,88
Not inviting the one to celebration or social activities at the workplace	21	(17,1)	0,76

Victims working in private banking scored significantly higher than victims working in public banking on being exposed to "Attempting to establish discipline on the person via threats" [t $_{(121)}$ = -2.19, p< .05], "Assigning jobs to the person which are far below her/his skills and competencies, or jobs that are not within her/his area of expertise" [t $_{(121)}$ = -2.13, p< .05] and "Monitoring telephone call / conversation" [U = 378.5, p< .05].

The incidence of being exposed to such behaviors as "Mocking the person" $[\chi^2_{(3)}]$ =10.781, p< .05], "Not providing the person with important information related to the work" $[\chi^2_{(3)}]$ =12.787, p< .01] and "Delaying the maintenance or repairs of the office equipments" $[\chi^2_{(3)}]$ =9.278, p< .05] was higher in the victims at supervisor or middle manager positions compared to the other positions.

Divorced and widowed victims scored significantly higher than single or married victims on being exposed to "Attempting to establish discipline on the person via threats" $[F_{(2.120)} = 3.382, p < .05]$, "Limiting the area of the authority or responsibility of the person" $[F_{(2.120)} = 4.89, p < .01]$, "Assigning jobs to the person which are far below her/his skills and

competencies, or jobs that are not within her/his area of expertise" [$F_{(2.120)} = 4.50$, p< .05] and "Ordering the person to assume impossible work or tasks" [$\chi^2_{(2)} = 6.42$, p< .05]

The incidence of being exposed to such behavior as "Not inviting the one to celebration or social activities at the workplace" [$\chi^2_{(3)}$ =18.225, p< .01] was higher in the victims at high school level compared to the other education levels, while the incidence of being exposed to such behavior as "Delaying the maintenance or repairs of the office equipments" [$\chi^2_{(3)}$ =11.106, p< .05] was higher in the victims at post-graduate level compared to the other education levels.

The most frequently observed types of bullying behaviors with respect to the status of the perpetrator are as follows.

For the downward mobbing (by a superior/manager towards the employees), "Attempting to establish discipline on the person via threats" (M=2.66), "Speaking to person in a sarcastic fashion" (M=2.65) and "Persistently criticizing the person's work" (M=2.51);

For the horizontal mobbing (among colleagues), "Speaking to person in a sarcastic fashion" (M=3.00), "Owning the improvements or successes of the person as if it were one's" (M=3.00) and "Undervaluing the person's efforts" (M=2.89);

For the upward mobbing (by employees towards a superior/manager), "Creating obstacles based on various pretexts during the course of the work" (M=3.80), "Undervaluing the person's efforts" (M=3.00) and "Refusing/neglecting the person's all suggestions or opinions related to the work" (M=2.80).

Discussion

In this study, about one-third of the participants (32%) reported being mobbing victims (during the entire working life). 16% of the participants reported that they had been bullied at their workplaces within the last year. More than half of participants reported exposure to one or more types of mobbing behavior during their whole working life in banking sector.

There are a few studies conducted in the banking sector. In a part of these studies, the ratio of victims of mobbing is higher than our study. On the other hand, another part of the studies suggest a lower ratio of victims of mobbing. For example;

In a study about a case in banking sector in Turkey (the study group comprised 262 subjects), during their whole working life one in four employees was found to be exposed to mobbing (Akgeyik et al., 2007). A study conducted in Portugal involving 561 participants in

the banking sector showed that 39.8% of the respondents reported that they had been the target of bullying (Verdasca, 2008). The study by Kaucsek and Simon (1995) suggested that the ratio of victims of mobbing among the bank employees was 4.9% (Einarsen et al., 2003:106).

Hoel and Cooper (2000), on the other hand suggested that 24% of the bank employees (262 participants out of 5288 were employed in the banking sector) were victims of mobbing (having been bullied within the last 5 years). A study conducted in the United Kingdom demonstrated a ratio of 43 per cent in banking and finance, with bullying as a cause of workplace stress was reported (Giga and Hoel, 2003:9).

The sector with the highest rate of mobbing/bullying seems to be the Public Administration (14%), according to the Dublin Foundation 2000. Other sectors are the service and sales sectors (13%) and the banking sector (10%) where mobbing can come also from clients (Paoli and Merllié, 2001).

More recently in Sweden, reported cases of workplace violence are much higher in the health sector (24%) than in other sectors such as retail trade, the police, education, etc. The mobbing ratio in the banking sector was reported to be 4-7% (International Council of Nurses, 2007:5). In Spain bullying was experienced most often in public administration, education and health (Sesé et al., 2002).

One in 20 (5%) European workers reports having been exposed to bullying and/or harassment in the previous 12-month period according to the Fourth European Working Conditions Survey 2005.

More than half of participants (56%) reported exposure to one or more types of mobbing behavior during their whole working life in the present study. Quine (1999) found 38% of employees experienced one or more types of bullying in the previous year. In another study (Pranjic et al.; 2006), over three-quarters of participants reported exposure to one or more types of mobbing behavior in the previous year. Also, in the study by Cortina et al.(2001), 71% of public-sector employees reported some experience of workplace incivility in the previous 5 years.

In our study, the supervisor was reported as a perpetrator by 69,9% of mobbing victims in the sample. The second ranking perpetrator was colleagues of similar status (15,4%) and the third ranking one was someone of both supervisor and colleagues of similar status (8,9%).

In some other works, in parallel to the results obtained in the present study, the perpetrators were persons at the managerial or supervisor positions: 75% in Hoel ve Cooper (2000), 83% in Pranjic et al. (2006), 44% in Bilgel et al. (2006), 75.8 in Verdasca (2008), 67% in Cemaloğlu and Ertürk (2008), 54% in Quine (1999), and 71% in Namie (2003) study.

In many studies supervisors or managers appear to make up a clear majority of all bullies (Tınaz and Gök, 2008; Hodson, Roscigno and Lopez, 2006; Salin, 2003; Cortina et al., 2001; Zapf et al., 1996).

In conclusion the downward mobbing (by a superior/manager towards the employees) is seen more frequently than the horizontal (among colleagues) and upward mobbing (by employees towards a superior/manager). Thus it appears that positional and relational power may be significantly encouraging bullying.

It was found in this study that there was significant relationships between the tenure of the participants and their exposure to mobbing. Those with less than one year and more than ten years of employment duration are exposed to less mobbing behaviors compared to other employees.

The fact that the employees with employment duration of less than one year are exposed to less mobbing behaviors may be associated with the hospitality of the Turkish society. Acting in a tolerant and warm fashion to new and foreign person is a characteristic of the structure of the Turkish society. It may be suggested that the aforementioned characteristics has been reflected in the human relations within the workplace.

The fact that the employees with employment duration of more than ten years are exposed to less mobbing behaviors may be explained by association with age. It was seen that 61% of the employees with employment duration of more than ten years were aging 36 and more.

In our study, there were no relationships between the exposure to bullying and age of banking employees in the study group. These findings are inconsistent with some of the studies. In the studies by Einarsen & Skogstad (1996) and Niedl (1996), there was a correlation between the age of employee and exposure to bullying. These studies reported that older employees were harassed more often than others.

In contrast to these studies, the present study suggested that younger employees (below 35 years old) were much more prone to being bullied, although there was no statistically significant difference in the level of exposure to bullying associated with age. The reason for

this may be the traditional structure of Turkish society, which requires respect towards elderly people. Also, the person who attempt to harass elderly people may meet social reaction or social pressure. As a result thereof, it may be said that as the duration of employment gets longer the incidence of exposure to mobbing decreases.

This study revealed that there was no relationship between the bullying experiences of banking employees in the study group and their gender. Some other studies (Bilgel, Aytaç and Bayram, 2006; Kök, 2006; Mikkelsen and Einarsen, 2002; Einarsen and Skogstad, 1996; Leyman 1996; Niedl, 1996) seem to support the findings of the present study. In contrast to the foregoing, the literature provides that in some studies women seem to be prone to more victimization than men (Hoel and Cooper, 2000; Zapf et al., 1996; Carnero, Martinez and Mangas, 2006; Salin, 2005). Also, according to the Fourth European Working Conditions Survey 2005, women are more subject to bullying and harassment (6%) than men (4%).

Our study had shown that although both of women and men banking employees were exposed to bullying, women were more prone to being bullied (32%) than men (28%). This may be associated with the inequality of power between women and men and the social power roles of them.

Similarly, in this study, there was no significant difference in bullying prevalence rates between the public banking and private banking. Contrary to the findings of the present study, several studies have reported, higher bullying prevalence rates within the public sector than the private sector (Salin, 2003). Example, 6% of public sector workers report bullying or harassment compared to 4% of those working in the private sector. (Fourth European Working Conditions Survey, 2005). According to the Survey Report-UNISON, bullying has become a part of the management culture of many public service employers (Rayner, 1998). However, in a few study, private banking employees were more subject to bullying than public banking employees. The study by Kök (2006) seems to support these findings.

In the present study the average time of exposure to mobbing was found to be 1-2 years. The literature provides different results with regard to the average time of exposure to mobbing. For example the average time of exposure to mobbing was 15 months in Einarsen ve Skogstad (1996), 15-31 months in Vartia-Väänänen (2003), and three years or more in the Survey Report-UNISON (1998).

Limitations

Some methodological limitations of the present study must be mentioned. First, due to the fact that the number of employees in the Turkish banking sector is rather high, in other words the area of study is very large, the findings cannot be evaluated for the generality of the sector.

Second, the present study does not convey any information about characteristics of the perpetrator as gender, age, etc. The study provides information only on the status of ones perpetrating mobbing and on the most frequently observed mobbing behavior forms as per the status of the perpetrator. Nevertheless it was not examined whether there had been a relationship between the victim of mobbing and the perpetrator, in terms of demographical characteristics.

Third, this study was focused on the existence of workplace bullying, the prevalence of workplace bullying, and the form of workplace bullying. The present study investigated the relationship between characteristics of the participants and the level of bullying experience, type of mobbing behavior. Thus, the present study does not allow for drawing conclusions about the causes of mobbing and the results of mobbing as well as the effects of mobbing on targeted employees.

Conclusion

The study has shown that bullying is a serious problem in this group of banking employees. The present study revealed that there had been significant relationship between the tenure of the participants and their exposure to mobbing.

It was seen in the present study that the most frequently observed type of bullying was downward mobbing, with a high ratio (percentage).

Furthermore, the study also showed that there is a relation between the status of the perpetrator and the type of mobbing behavior.

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