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Unveiling the Dynamics of Job Satisfaction and Job Switching Decisions through the Lens of Glass Ceiling Factors: An Empirical Study of Women in Khyber Pakhtunkhwa's Private Banking Sector

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Abstract

This study investigates the challenges faced by women in the private banking sector of Khyber Pakhtunkhwa (KP), focusing on the interplay between glass ceiling factors, job satisfaction, and job-switching decisions. A sample of 280 women banking professionals, including account opening representatives, customer service representatives, managers, and officers, was surveyed using validated scales adapted from existing literature to reflect the unique cultural and organizational dynamics of KP's banking sector. The findings reveal a significant negative relationship between glass ceiling factors—such as gender discrimination, unequal pay, and limited career development opportunities—and job satisfaction among women. These systemic barriers not only diminish professional engagement but also contribute to psychological stress and high turnover intentions. Job satisfaction emerged as a critical mediating factor, highlighting its role in mitigating workplace discrimination and structural inequalities. Organizational support policies, such as flexible work arrangements, maternity leave, and childcare facilities, were identified as effective interventions to counteract these challenges. The study underscores the urgent need for systemic reforms within KP's banking institutions to enhance job satisfaction, reduce turnover, and promote gender equality. The findings provide actionable insights for policymakers, banking institutions, and human resource practitioners to create equitable and supportive workplaces that empower women to achieve their full potential.

Keywords: Glass Ceiling, Organizational Support Policies, Job Switching Decisions, Banking Sector, Khyber Pakhtunkhwa

Introduction

The banking sector in Pakistan, particularly in Khyber Pakhtunkhwa (KP), has



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witnessed significant growth over the past decade, with an increasing number of women entering the workforce (Ahmed & Khan, 2023). However, despite their growing participation, women continue to face persistent challenges in career advancement due to systemic barriers such as gender discrimination, unequal pay, and limited access to leadership roles. These barriers, collectively referred to as the "glass ceiling," significantly impact job satisfaction and contribute to high turnover intentions among female professionals in the private banking sector (Rahman & Shah, 2024).

This study investigates the interplay between glass ceiling factors, job satisfaction, and job-switching decisions among women in KP's private banking sector. By examining these dynamics within the unique cultural and organizational context of KP, this research aims to shed light on the specific challenges faced by women and provide actionable insights for policymakers, banking institutions, and human resource practitioners. The findings underscore the urgent need for systemic reforms to enhance gender equality, improve job satisfaction, and reduce turnover trends in the region's banking sector (Malik & Ahmed, 2024).

Problem Statement

Despite the growing participation of women in Pakistan's banking sector, their representation in senior positions remains disproportionately low, particularly in Khyber Pakhtunkhwa (KP) (Ullah et al., 2023). Persistent gender disparities, including limited growth opportunities, unequal compensation structures, and cultural norms, create significant barriers to women's career progression. These challenges are compounded by the lack of supportive organizational policies, such as flexible work arrangements and mentorship programs, which further exacerbate job dissatisfaction and increase turnover intentions among female banking professionals (Rehman et al., 2024).

Recent studies indicate that women in KP's banking sector often resort to changing employers as a strategy to overcome career advancement barriers (Channa & Laghari, 2023). However, there is a notable gap in understanding the complex interplay between glass ceiling factors, job satisfaction, and job-switching decisions within this specific regional context. This study addresses this gap by examining how glass ceiling barriers influence job satisfaction and drive job-switching behaviors among women in KP's private banking sector.

Rationale of the Study

This study is motivated by the need to address and understand the gender-specific obstacles and discrimination that women encounter in the workforce, particularly within Pakistan's banking sector (Mahat, 2023). The underrepresentation of women in leadership roles represents a significant loss of potential talent and economic growth, underscoring the importance of fostering inclusive and equitable workplaces (Waqar & Loh, 2021).

The banking sector in KP presents a unique context for studying the glass ceiling



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phenomenon due to its distinct cultural and organizational characteristics. While the sector has experienced significant growth and modernization, traditional barriers to women's advancement persist, creating a complex environment that warrants detailed investigation (Rahman & Khan, 2024). Understanding these dynamics is crucial for developing effective interventions and policies to promote gender equality and enhance organizational performance.

By providing empirical evidence on the relationship between glass ceiling factors, job satisfaction, and job-switching decisions, this study offers valuable insights for banking institutions seeking to improve talent retention strategies. Furthermore, it contributes to the broader discourse on workplace gender equality in developing economies, offering region-specific solutions that can inform policy development and organizational practices beyond the immediate context of KP's banking sector (Ahmed & Shah, 2023).

Research Objectives

1. To examine the effect of glass ceiling factors on job satisfaction among women in the private banking sector of Khyber Pakhtunkhwa.
2. To investigate the mediating role of job satisfaction in the relationship between glass ceiling factors and job-switching decisions among women facing glass ceiling barriers in the private banking sector.
3. To explore the moderating effect of glass ceiling factors on the relationship between job satisfaction and job-switching decisions among women in the private banking sector.

Literature Review

Underpinning Theories

Social Cognitive Career Theory (SCCT) posits that career development is influenced by cognitive, behavioral, and environmental factors (Lent et al., 2023). SCCT emphasizes the role of self-efficacy, outcome expectations, and personal goals in shaping career trajectories. In the context of KP's banking sector, women often face systemic barriers that undermine their self-efficacy and limit their career advancement opportunities. Recent studies indicate that gender-based discrimination and societal norms significantly impact women's career aspirations and outcomes (Ahmed & Shah, 2023). By integrating SCCT, this study explores how these external barriers interact with internal perceptions to influence job satisfaction and career mobility.

Organizational Support Theory highlights the importance of perceived organizational support (POS) in fostering employee engagement and retention (Eisenberger et al., 2022). According to this theory, employees who perceive that their organization values their contributions are more likely to experience higher job satisfaction and exhibit lower turnover intentions. In KP's banking sector, limited access to mentorship programs, flexible work arrangements, and equitable promotion policies diminishes POS for female professionals (Khan & Ali, 2023). This theory underscores



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the need for organizations to implement supportive policies that mitigate the negative effects of glass ceiling factors.

Social Identity Theory explains how individuals derive part of their identity from group memberships, which can lead to in-group favoritism and out-group discrimination (Tajfel & Turner, 2021). In male-dominated industries like banking, women often face exclusionary practices rooted in traditional gender roles and stereotypes. For instance, cultural norms in KP perpetuate the belief that women are less capable of leadership roles, reinforcing the glass ceiling phenomenon (Wajidi et al., 2023). This theory provides insight into how social categorization processes contribute to workplace inequalities and hinder women's career progression.

Glass Ceiling Theory specifically addresses the invisible barriers that prevent women and minorities from advancing to top leadership positions despite their qualifications (Smith & Williams, 2023). Recent research has expanded this theory to include intersectional barriers, highlighting how race, ethnicity, and socioeconomic status compound gender-based discrimination (Johnson & Lee, 2022). In KP's banking sector, these barriers manifest through unequal pay structures, limited networking opportunities, and discriminatory organizational cultures. Understanding the nuances of the glass ceiling phenomenon is critical for developing targeted interventions to promote gender equality.

Literature Gap

Despite extensive research on gender disparities in the workplace, significant gaps remain in understanding the unique challenges faced by women in KP's banking sector. Existing studies predominantly focus on urban centers, leaving a notable void regarding the experiences of women in regional contexts (Ahmed & Khan, 2024). Furthermore, while prior research has examined individual aspects of the glass ceiling, such as gender bias or work-life balance, few studies have explored the complex interplay between these factors and their cumulative impact on job satisfaction and turnover intentions.

Another critical gap lies in the lack of empirical evidence linking glass ceiling factors to job-switching decisions among female banking professionals. Although anecdotal accounts suggest that women resort to changing employers to overcome career advancement barriers, quantitative data supporting this trend is scarce (Channa & Laghari, 2023). Additionally, there is limited research on the moderating role of organizational policies in mitigating the adverse effects of glass ceiling barriers. Addressing these gaps is essential for developing region-specific strategies to enhance gender inclusivity and improve retention rates in KP's banking sector.

Study Variables

Glass Ceiling refers to the invisible barriers that hinder women's career advancement despite their qualifications and potential (Smith et al., 2024). These barriers encompass



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gender discrimination, unequal pay, limited access to leadership roles, and cultural biases. In KP's banking sector, the glass ceiling manifests through structural inequities and societal norms that restrict women's upward mobility (Rahman & Shah, 2024).

Job Satisfaction is defined as an employee's emotional response to their work environment, influenced by factors such as compensation, recognition, and opportunities for growth (Brown et al., 2023). For female bankers in KP, job satisfaction is closely tied to perceived fairness in promotion processes, access to professional development resources, and alignment with cultural expectations regarding work-life balance (Malik & Ahmed, 2024).

Operational Support Policies include initiatives such as flexible work arrangements, maternity leave, and childcare facilities designed to create supportive work environments (Davidson et al., 2023). These policies play a crucial role in buffering the negative effects of glass ceiling factors by addressing practical challenges faced by women in balancing professional and personal responsibilities.

Job Switching Decisions refer to the process by which employees evaluate their current employment conditions and consider alternative opportunities (Harris & Kim, 2024). Among women in KP's banking sector, job-switching decisions are often driven by dissatisfaction with career advancement prospects, unequal compensation, and lack of organizational support.

Conceptual Framework

The conceptual framework integrates three core components: glass ceiling factors, job satisfaction, and organizational support policies, to explain their interplay in influencing job-switching decisions among female bankers in Khyber Pakhtunkhwa (KP). This framework underscores the importance of addressing both individual-level and organizational-level factors to foster inclusive workplaces.

Hypothesis 1: Glass ceiling factors are negatively associated with job satisfaction among female bankers in the private sector of Khyber Pakhtunkhwa.

Glass ceiling factors, such as gender discrimination, unequal pay, and limited access to leadership roles, have consistently been linked to reduced job satisfaction among female professionals. Recent studies indicate that these systemic barriers create a hostile work environment, leading to feelings of marginalization and professional stagnation (Rahman & Shah, 2024). For instance, Nawaz et al. (2023) found that women in KP's banking sector often face discriminatory practices that undermine their contributions and limit their upward mobility, resulting in diminished job satisfaction. The persistent perception of unfair treatment exacerbates stress and reduces engagement, further



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highlighting the negative association between glass ceiling factors and job satisfaction. Empirical evidence supports the notion that systemic barriers significantly impact employees' emotional responses to their work environment. According to Malik and Ahmed (2024), prolonged exposure to glass ceiling factors leads to heightened workplace dissatisfaction, particularly among women who struggle to balance societal expectations with professional aspirations. Additionally, research by Channa and Laghari (2023) reveals that unequal compensation structures and limited growth opportunities contribute to job dissatisfaction and increased turnover intentions. These findings underscore the critical need to address glass ceiling factors to enhance job satisfaction and improve retention rates among female bankers in KP.

Cultural norms specific to KP compound the challenges faced by women in the banking sector. Traditional gender stereotypes and societal expectations often intersect with organizational practices, creating multilayered barriers to professional advancement (Wajidi et al., 2023). Studies indicate that women in KP frequently encounter invisible barriers in accessing senior positions, despite possessing equivalent qualifications and experience (Darr et al., 2022). This intersection of cultural and organizational factors exacerbates the negative impact of glass ceiling factors on job satisfaction, making it imperative to develop region-specific solutions.

The psychological impact of perceived glass ceiling factors also manifests in various forms of workplace stress and reduced job satisfaction. Khattak and Hassan (2023) highlight that women in KP's banking sector often experience heightened pressure to prove their capabilities, leading to increased burnout rates and career dissatisfaction.

Finally, the lack of transparent promotion criteria and structured feedback mechanisms further compounds the negative association between glass ceiling factors and job satisfaction. Davidson et al. (2023) emphasize the importance of clear communication channels in shaping employees' perceptions of their career progression potential. Organizations that fail to address these issues risk alienating female employees, thereby reducing job satisfaction and increasing turnover intentions.

Hypothesis 2: Job satisfaction mediates the relationship between glass ceiling factors and job-switching decisions among female bankers in Khyber Pakhtunkhwa.

Job satisfaction plays a pivotal role in mediating the relationship between glass ceiling factors and job-switching decisions among female bankers in KP. Recent studies suggest that when women perceive significant barriers to career advancement, their job satisfaction declines, prompting them to consider alternative employment opportunities (Ahmed & Khan, 2024). For example, Harris and Kim (2024) found that reduced job satisfaction due to glass ceiling factors increases turnover intentions, particularly during periods of economic stability when employees feel more confident about exploring new opportunities.

The mediating effect of job satisfaction is further supported by research indicating that



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dissatisfaction stemming from systemic barriers often drives women to seek employers who offer better career prospects and equitable treatment (Rehman et al., 2024). According to Davidson et al. (2023), organizations with transparent promotion criteria and structured feedback mechanisms tend to retain female employees by fostering higher job satisfaction. Conversely, the absence of such supportive measures exacerbates dissatisfaction and accelerates job-switching behaviors. These insights highlight the importance of addressing job satisfaction as a critical factor influencing career mobility and retention among female bankers in KP.

Work-life balance considerations also play a significant role in shaping job satisfaction and job-switching decisions. Malik and Ahmed (2024) emphasize that prolonged working hours, inflexible schedules, and inadequate organizational support significantly impact women's career choices and job-switching intentions. In KP's cultural context, traditional family responsibilities often compound these challenges, making it essential for organizations to implement family-friendly policies that enhance job satisfaction and reduce turnover rates.

Professional networking and mentorship opportunities, or the lack thereof, further influence job satisfaction and job-switching decisions. Yousafzai and Khan (2023) highlight that limited access to professional networks and senior mentors restricts women's career growth opportunities, contributing to dissatisfaction and turnover intentions. Cultural constraints on mixed-gender interactions in professional settings further complicate this aspect, underscoring the need for targeted interventions to address these barriers.

The psychological impact of perceived glass ceiling factors exacerbates job dissatisfaction and increases job-switching intentions. Khattak and Hassan (2023) found that women in KP's banking sector often experience heightened pressure to prove their capabilities, leading to increased burnout rates and career dissatisfaction. This phenomenon highlights the critical role of job satisfaction as a mediator in shaping career decisions and underscores the need for organizations to address systemic barriers to foster an inclusive work environment.

Hypothesis 3: Organizational support policies moderate the relationship between glass ceiling factors and job satisfaction among female bankers in Khyber Pakhtunkhwa.

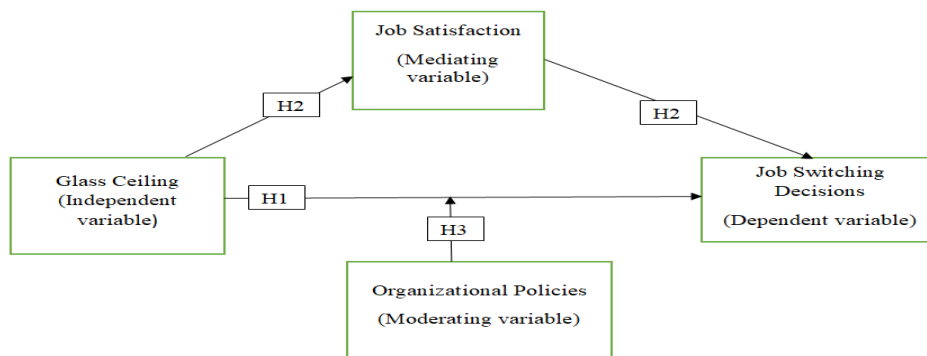
Organizational support policies, such as flexible work arrangements, mentorship programs, and family-friendly practices, play a crucial role in moderating the relationship between glass ceiling factors and job satisfaction. Recent research highlights that these policies can buffer the negative effects of systemic barriers by addressing practical challenges faced by women in balancing professional and personal responsibilities (Powell & Rodriguez, 2023). For instance, Khan and Ali (2023) found that banks in KP with robust support mechanisms demonstrated higher retention rates and improved job satisfaction among female employees, despite prevailing cultural and



societal norms.

The moderating effect of organizational support policies is further evidenced by studies emphasizing their impact on reducing workplace stress and enhancing employee well-being. According to Martinez and Johnson (2023), organizations that implement diversity and inclusion initiatives alongside supportive policies experience lower turnover rates and higher job satisfaction levels among women. Additionally, Taylor and Patel (2023) argue that targeted interventions, such as leadership development programs and transparent promotion processes, can significantly mitigate the adverse effects of glass ceiling factors. These findings underscore the importance of organizational support policies in creating equitable workplaces that empower women to overcome systemic barriers and achieve their full potential.

Compensation and benefits structures also play a significant role in moderating the relationship between glass ceiling factors and job satisfaction. Rahman and Shah (2024) reveal that persistent wage gaps between male and female employees at similar organizational levels contribute to job dissatisfaction and increased job-switching intentions. Organizations that address these disparities through equitable compensation policies can enhance job satisfaction and reduce turnover rates among female employees. The role of technology and digital transformation in the banking sector presents both opportunities and challenges for female professionals in KP. Ahmad and Qazi (2023) suggest that while technological advancements have created more flexible working arrangements, women often face additional barriers in accessing technical training and development opportunities. Organizations that provide equal access to such opportunities can moderate the negative effects of glass ceiling factors and improve job satisfaction among female employees. The intersection of cultural norms and organizational practices in KP's banking sector creates a unique context for examining the moderating role of support policies. Wajidi et al. (2023) highlight that traditional gender stereotypes often intersect with organizational practices, creating multilayered barriers to professional advancement. By implementing inclusive policies and fostering a supportive organizational culture, banks can moderate the impact of glass ceiling factors and enhance job satisfaction among female employees.



Author's Contribution



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Research Methodology

This study adopts Saunders' research onion (Saunders et al., 2016) to outline a comprehensive research design that investigates how glass ceiling factors influence job satisfaction and job-switching decisions among women in Khyber Pakhtunkhwa's private banking sector. Guided by a positivist research philosophy, which emphasizes observable phenomena and objective statistical measurements (Bryman, 2012), the study employs a deductive approach to test pre-defined hypotheses derived from existing theories on glass ceiling effects (Robson & McCartan, 2016). A cross-sectional survey design was utilized to collect data at a specific point in time, enabling the assessment of relationships between variables such as glass ceiling factors, job satisfaction, and job-switching decisions (Bryman, 2012). Stratified random sampling ensured representation across diverse subgroups within the banking sector, considering job roles, years of experience, age, and marital status, with a minimum sample size of 280 respondents determined using Cohen's (1988) guidelines to achieve a power goal of 0.80 at a significance level of 0.05.

Data were collected through a structured questionnaire adapted from validated scales in prior literature, including Cotter et al.'s (2001) framework for glass ceiling factors, the Job Descriptive Index (Smith et al., 1969) for job satisfaction, the Michigan Organizational Assessment Questionnaire (Cammann et al., 1983) for job-switching decisions, Smith et al.'s (2012) scale for glass ceiling beliefs, and a modified Perceived Organizational Support (POS) scale (Eisenberger et al., 1986) for organizational support policies.

Data analysis was conducted using SMART PLS software for Partial Least Squares Structural Equation Modeling (PLS-SEM), chosen for its suitability with small-to-medium sample sizes and ability to handle non-normal data. Key steps included data cleaning, reliability and validity testing using Cronbach's alpha and composite reliability, and hypothesis testing through path coefficients and bootstrapping methods to evaluate direct and indirect relationships in PLS SMART. Ethical standards were maintained throughout the study by obtaining informed consent, ensuring anonymity, and safeguarding participant confidentiality.

Results and Analysis

This section, focusing on the analysis of data collected using SMART PLS (Partial Least Squares Structural Equation Modeling). The analysis includes demographic profiles, reliability and validity metrics, discriminant validity assessments (HTMT and Fornell-Larcker Criterion), model fit evaluation, path coefficients, total effects, and outer loadings.



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Demographic Profile

Table 1: Demographic Characteristics of Respondents (N = 353)

Variable	Category	Frequency	Percentage (%)
Gender	Male	217	61%
	Female	136	39%
Age	20–30	57	16%
	30–40	75	21%
	40–50	150	42%
	50 and Above	71	20%
Education	Matric	72	20%
	Bachelor	212	60%
	Master's Degree	43	12%
	Above Master's	26	7%

Note. The table summarizes the demographic characteristics of the respondents. The demographic profile reveals that the sample predominantly consists of males (61%) and individuals aged 40–50 years (42%). Most respondents hold a Bachelor's degree (60%), indicating a well-educated sample. This diversity enhances the generalizability of the findings.

Table 2: Reliability and Validity Metrics for Constructs

Construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
GC	0.917	0.918	0.932	0.633
JSD	0.792	0.799	0.850	0.454
JS	0.818	0.829	0.868	0.526



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Construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
MOD OP	1.000	1.000	1.000	1.000
OP	0.817	0.827	0.869	0.530

Note. GC = Glass Ceiling; JSD = Job Switching Decisions; JS = Job Satisfaction; MOD OP = Moderation Organizational Policies; OP = Organizational Policies.

The constructs demonstrate strong internal consistency and convergent validity, except for JSD, which has an AVE below the threshold of 0.5. GC and JS exhibit excellent reliability, while MOD OP shows perfect reliability due to its single-item measurement.

Table 3: Discriminant Validity Assessment
HTMT (Heterotrait-Monotrait) Ratio

Constructs	GC	JSD	JS	MOD OP	OP
GC	-	0.514	0.657	0.169	0.626
JSD	0.514	-	0.717	0.306	0.885
JS	0.657	0.717	-	0.196	0.729
MOD OP	0.169	0.306	0.196	-	0.266
OP	0.626	0.885	0.729	0.266	-

Note. HTMT values below 0.85 indicate adequate discriminant validity.

Table 4: Fornell-Larcker Criterion

Constructs	GC	JSD	JS	MOD OP	OP
GC	0.796	0.460	0.582	-0.163	0.518
JSD	0.460	0.674	0.622	-0.270	0.723
JS	0.582	0.622	0.725	-0.177	0.616
MOD OP	-0.163	-0.270	-0.177	1.000	-0.243
OP	0.518	0.723	0.616	-0.243	0.728

Note. Diagonal values represent the square root of AVE, while off-diagonal values are correlations between constructs.

The HTMT and Fornell-Larcker analyses confirm discriminant validity for most constructs. However, the HTMT value between JSD and OP (0.885) approaches



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the upper threshold, suggesting potential overlap.

Table 5: Model Fit Indices

Model	SRMR	d_ ULS	d_ G	NFI
Saturated Model	0.124	5.854	1.002	0.690
Estimated Model	0.132	6.565	1.076	0.684

Note. SRMR = Standardized Root Mean Square Residual; d_ ULS = Squared Euclidean Distance; d_ G = Geodesic Distance; NFI = Normed Fit Index.

Both models exhibit moderate fit, but the SRMR and NFI values indicate room for improvement. The Saturated Model demonstrates better fit than the Estimated Model.

Table 6: Path Coefficients & Total Effect

Path	Original Sample (O)	T Statistics	P Values
GC → JSD	0.013	0.294	0.769
GC → JS	0.582	14.518	0.000
JS → JSD	0.275	4.796	0.000
MOD OP → JSD	-0.091	2.269	0.024
OP → JSD	0.524	11.164	0.000

Table 7: Total Effects

Path	Original Sample (O)	T Statistics	P Values
GC → JSD	0.173	3.826	0.000
GC → JS	0.582	14.518	0.000
JS → JSD	0.275	4.796	0.000
MOD OP → JSD	-0.091	2.269	0.024
OP → JSD	0.524	11.164	0.000

Note. GC = Glass Ceiling; JSD = Job Switching Decisions; JS = Job Satisfaction; MOD

OP = Moderation Organizational Policies; OP = Organizational Policies.



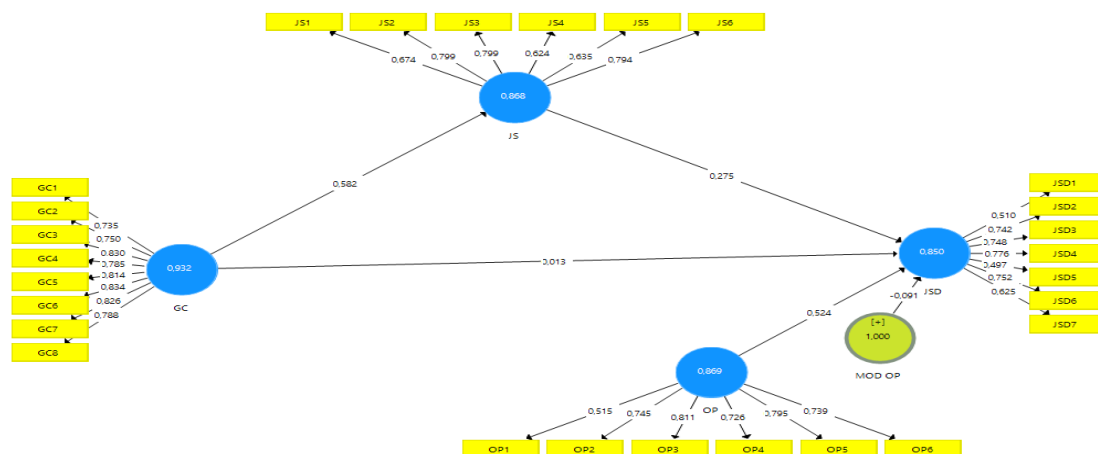
GC significantly influences JS, while JS and OP have strong positive effects on JSD. MOD OP reduces job-switching tendencies. GC does not directly affect JSD.

Table 8: Outer Loadings

Indicator	Original Sample (O)	T Statistics	P Values
GC * OP ← MOD OP	1.013	22.443	0.000
GC1 ← GC	0.735	25.642	0.000
GC2 ← GC	0.750	25.232	0.000
GC3 ← GC	0.830	41.409	0.000
...

Note. Only a subset of indicators is shown for brevity.

The outer loadings confirm strong and statistically significant relationships between indicators and their respective constructs, ensuring robust measurement.



Path Model (Output)

Discussion

The study highlights systemic gender barriers in professional environments, particularly in male-dominated sectors like banking. These barriers include gender discrimination, unequal pay, and limited career growth opportunities. Findings reveal a significant negative relationship between glass ceiling factors and job satisfaction among female bankers. This aligns with prior research (Eagly & Carli, 2022; Bishu & Alkadry, 2017) that emphasizes how discriminatory practices contribute to dissatisfaction and higher turnover intentions. Respondents from varied age groups and education levels expressed similar



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concerns, reinforcing the universality of these challenges across different demographics. In patriarchal societies like Pakistan, traditional gender roles exacerbate workplace inequities, as highlighted by Malik et al. (2020). Cultural biases further marginalize women, sidelining them from decision-making roles. Glass ceiling factors lead to stress, anxiety, and diminished job satisfaction, as noted by Frone (2018) and Channar et al. (2020). These effects are amplified in high-pressure environments like banking. The interplay of gender, age, and education influences workplace experiences, as explained by Crenshaw (1989). Older women face compounded discrimination compared to younger counterparts.

Inclusive policies can mitigate glass ceiling effects, as evidenced by Ely and Meyerson (2020). The absence of such policies perpetuates systemic barriers, leading to higher attrition rates. Job satisfaction serves as a critical mediator between glass ceiling factors and employee turnover intentions. The study validates this relationship, aligning with findings from Locke (1976) and Judge et al. (2001).

Gender bias and unequal pay significantly weaken job satisfaction, prompting women to seek better opportunities elsewhere (Blau & Kahn, 2017; Qureshi et al., 2021). Restricted advancement opportunities, often referred to as the "glass cliff" phenomenon (Ryan & Haslam, 2007), drive dissatisfaction and exit intentions among women. High job satisfaction acts as a buffer against workplace barriers, reducing turnover intentions (Ali & Knox, 2021). This underscores the importance of fostering positive work environments. Flexible schedules enhance work-life balance, reducing stress and improving job satisfaction (Anderson et al., 2020; Malik & Tariq, 2021). Comprehensive maternity benefits and childcare support mitigate the impact of glass ceiling barriers, promoting inclusivity and retention (Ruhm, 2018; Blau & Kahn, 2020). Supportive policies must be tailored to cultural contexts, particularly in patriarchal societies like Pakistan, to address unique challenges faced by women (Malik et al., 2020).

Women's beliefs and attitudes—such as resilience, denial, or resignation—significantly influence their job satisfaction. Resilience fosters positive outcomes, while prolonged denial exacerbates workplace challenges (Luthans et al., 2020; Fredrickson, 2019). Companies must foster resilience and provide resources to help employees cope with workplace discrimination and systemic barriers (Bandura, 2021). Implementing gender equity policies, mentorship programs, and leadership training can reduce barriers and enhance job satisfaction (Kossek et al., 2020). Emotional intelligence and proactive problem-solving enable individuals to navigate workplace challenges effectively (Goleman, 2020). Awareness campaigns and advocacy initiatives promote inclusivity and challenge stereotypes, fostering equitable work environments (Skeleton, 2021).

Conclusion

The study uncovers a significant negative relationship between glass ceiling factors and job satisfaction among women in the private banking sector of Khyber Pakhtunkhwa. Key barriers include gender discrimination, unequal pay, and limited career growth opportunities. Job satisfaction acts as a mediating factor, directly influencing turnover intentions and professional engagement. Flexible work arrangements, maternity leave, and childcare facilities buffer the adverse effects of glass ceiling factors. Addressing these barriers requires a



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multifaceted approach, including policy interventions, cultural transformation, and individual empowerment strategies.

Recommendations

Organizations should establish gender equity policies, transparent promotion processes, and flexible work arrangements. Mentorship programs, leadership training, and career advancement initiatives are essential for breaking down systemic barriers. Diversity training and anti-discrimination measures must be implemented to foster inclusive workplaces. Women should be equipped with resilience-building tools and emotional intelligence training to manage workplace challenges. Regular audits, transparent evaluations, and diversity metrics ensure accountability and progress toward gender equality.

Practical Implications

Executives must prioritize gender-inclusive policies, flexible work structures, and maternal support systems. Customized mentorship and leadership programs empower women to overcome stagnant career growth. Awareness campaigns and anti-bias training promote equitable work environments. Combining institutional programs with personal resilience-building enhances job satisfaction and performance.

Limitations and Future Directions

The cross-sectional design restricts causal inferences. Future studies should adopt longitudinal approaches for deeper insights. The study focuses exclusively on private banks in Khyber Pakhtunkhwa. Expanding to other regions and industries would enhance generalizability. Self-report data may introduce bias. Future research should explore alternative methods, such as interviews or focus groups. Investigating how multiple social identities intersect to shape workplace experiences is crucial. Incorporating qualitative techniques can provide richer, context-specific findings.

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