

## A Qualitative Study of Women Employees in Banking regarding the Context of Gender Inequality and the Glass Ceiling Syndrome

### Cinsiyet Eşitsizliği ve Cam Tavan Sendromu Bağlamında Bankacılık Kadın Çalışanları Üzerine Nitel Bir Araştırma

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Research Article

Received: 23.03.2025; Revised: 20.04.2025; Accepted: 21.04.2025

#### ABSTRACT

In this research, we aim to address the glass ceiling syndrome arising from inequalities in business due to individual and environmental pressures, focusing on understanding the barriers women employees face in advancing their careers. The theoretical framework is based on theories that explain gender dynamics, including gender role conformity, human capital, statistical discrimination, career ladder barriers, social exclusion, social closure, and gendered organizations. Mismatched preferences, conflict, boundary management, attribution biases, stereotypes, feminist approaches, and capability-based theories also support this framework. A country-specific analysis was conducted by examining the history of women's labor force participation. Using convenience sampling, in-depth interviews were conducted with 20 white-collar female bank employees across 16 banks. Content analysis was used to explore the perceptions of female employees regarding the glass ceiling in the sector. The primary challenges hindering women's advancement include stereotypical perceptions, sticky floors rooted in social roles, mismatched aspirations, ageism, communication conflicts, managerial biases based on marital status, and discomfort in the workplace. Future-oriented solutions are provided by exploring root causes. Managers must recognize that motherhood does not inherently impede women's professional capabilities. Comprehensive training and awareness programs are crucial for management and female employees to address the sticky floor phenomenon.

**Keywords:** Glass ceiling, gender inequality, discrimination, sticky floors.

#### ÖZ

Bu araştırma, iş hayatında bireysel ve çevresel baskılardan kaynaklanan cinsiyet eşitsizliklerden ortaya çıkan cam tavan sendromuna odaklanarak, kadın çalışanların kariyerlerinde ilerlerken karşılaştıkları engelleri anlamayı amaçlamaktadır. Bu çalışmanın kuramsal altyapısı, toplumsal cinsiyet rolü uyumu, insan sermayesi, istatistiksel ayrımcılık, kariyer basamağı engelleri, sosyal dışlanma, sosyal kapanış, cinsiyetlendirilmiş örgütlenme gibi toplumsal cinsiyet dinamiklerini anlamamızı sağlayan çeşitli teorilere dayanmaktadır. Eşleşmeyen tercihler, çatışma, sınır yönetimi, atfetme yanlışlıkları, stereotipler, feminist yaklaşımlar ve yetenek odaklı kuramlar da bu altyapıyı desteklemektedir. Geçmişten günümüze kadın işgücünün analizi yapılarak, cam tavan kavramının ülke bazında analizi yapılmıştır. Kolayda örnekleme metodu ile 16 bankada 20 beyaz yakalı kadın bankacı çalışanla derinlemesine görüşmeler gerçekleştirilmiştir. Kadın çalışanların sektördeki cam tavana ilişkin algıları üzerine içerik analizi yapılmıştır. Araştırma analizine göre, sektörde kadınların ilerlemesini engelleyen temel sorunlar,

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kalıplaşmış stereotip algısı ve toplumsal rollerden kaynaklanan yapışkan zeminler, eşleşmeyen tercihler ve yaş ayrımcılığı ile birleşerek iletişim çatışmalarına, yöneticilerin evlilik durumuna göre sergilediği önyargılara ve kadınların konfor eksikliğine yol açmaktadır. Türkiye’de kadın çalışanların karşılaştıkları zorlukların kökenlerini araştırarak, gelecek odaklı çözümler sunulmaktadır. Yöneticiler, anneliğin kadınların profesyonel yeteneklerini engellemediğini kabul etmelidir. Hem kadın çalışanlar hem de yöneticiler, “yapışkan zemin” olgusunu tanımlama ve ele alma konusunda donanımlı olmalıdır. Kapsamlı eğitim ve farkındalık programlarının sağlanması büyük önem taşımaktadır.

**Anahtar Kelimeler:** Cam tavan, toplumsal cinsiyet eşitsizliği, ayrımcılık, yapışkan zeminler.

## **1. Introduction**

Throughout history, women have faced persistent challenges in their pursuit of economic independence. In the early stages of women entering the workforce, their involvement was primarily concentrated in agriculture and production, predating the Industrial Revolution. Although the number of women in the workforce has grown over time, disparities in equal pay and career progression have emerged as pressing issues. According to İçli (2001), technological alterations affect and shape working life. Structural transformations have begun to be seen in the field of employment with the penetration of information and technology into every field. Education particularly, has a crucial role in supplying information and skills to the workforce. In addition to this, it is vital in contributing to economic development.

The concept of glass ceiling syndrome, which represents invisible career obstacles for female employees to rise to senior management positions, is also an issue for banking sector employees. This is because women working in the banking sector, who think that there are invisible barriers in their career paths, as can be the case in every organization and every sector (Sağır, 2020). According to Women in Statistics 2021 published by TurkStat (2022), the rate of women in senior and mid-level management positions in companies was (14.4 %) in 2012 and (19.3 %) in 2020 according to the results of the household labor force survey. Tekeli (2019) stated that although the participation of women in business life in Türkiye has increased gradually since the 20th century, both in the world and in Türkiye, statistics and research indicate that women are not sufficiently included in senior management positions and they are employed at lower levels. At levels such as bank branch managers, bank general managers, and embassies, the rate of women is slightly above 10 %; in positions such as district governor and governor, the rate of women is lower (Derin, 2020; Yıldız, 2014). The present study will adopt a qualitative approach in order to seek answers to the following research questions:

Q1: From the viewpoint of women working as professionals in the banking sector in Türkiye, what causes the “glass ceiling” syndrome?

Q2: What solutions can be developed to break the glass ceiling?

## ***2. Women in The Workforce as a Historical Perspective***

From past to present, women have struggled to ensure their economic independence. From the beginning of women's working life, female employees were interested in agriculture and production in the period before the Industrial Revolution. There has been an increase in the number of people working from home, inequalities have occurred in terms of equal pay or career advancement (Yüksel and Ören, 2018). Foster and Clark (2018) indicated that contrary to popular ideas that the workforce is mostly male-dominated in factories, research has been proved that women initially worked in England during the Industrial Revolution.

According to Toksöz and Makal (2015), as a result of the advancement in technology and the increase in capital intensity that occurred with the industrialization process, machinery replaced labor. This situation has affected the employment of female workers more negatively than that of men. This is because of the lower level of education generally attained by women in the workforce. After the Second World War, women's employment in Türkiye weakened in dynamic sectors. That is, women's workforce began to form in various labor-intensive business lines such as weaving. Analysis of a 1957 wage survey revealed that tobacco workers comprised 31,960 of the 64,327 female workers. Coupled with a recent finding of 23,563 women employed in the textile industry, these two sectors accounted for 86 % of the total female workforce. Including the food industry, which employed 4,049 women, the proportion of women working in these three industrial sectors reached 92.61 %.

Technological changes impact and mold the landscape of the working environment. According to İçli (2001), structural transformations have begun to be seen in the field of employment with the penetration of information and technology into every field. Education particularly has a crucial role in supplying information and skills to the workforce. In addition to this, it is vital in contributing to economic development.

Over the three-decade period from 1988 to 2018, a notable disparity in employment rates emerged among women based on educational attainment in Türkiye. Approximately 20-30 % of women who graduated from primary school and high school were employed between 1988 and 2018. 60-70 % of women who graduated from the college of faculty were employed, almost twice as many were employed (Aksoy et al., 2019).

In 1980, among the female population aged 25 and over, illiterate individuals ranked first with 62.4 %. When we exclude those who completed master's and doctorate degrees, graduates of college or faculty came last with 1.6 %. In 2016, among the female population aged 25 and over, primary school graduates ranked first with 33.6 %, and when we exclude those who completed master's and doctorate degrees, secondary school or equivalent vocational school graduates ranked last with 7 %. In the last 36 years, the rate of illiterate women in the female population aged 25 and over has decreased from 62.42 % to 8.5 %. In addition to this, the increase in the rate of faculty graduates from 1.6 % to 14.1% is pleasing but not adequate (Keskin, 2018).

Bulut and Akçacı (2017) emphasize the substantial impact of education on women's employment, noting that higher education levels correlate with improved positions and wages for working women. Building upon this, Karabıyık (2012) argues that analyzing the structure of employment reveals key insights into labor force potential and market conditions. However, low female employment rates are multi-factor and complex. Hotar (2011) and Karabıyık (2012) identify numerous obstacles, including: traditional family structure, social value judgments, gender-based division of labor, the weakness of the demand structure for women's labor, the low employment volume of the economy, the migration movement from rural to urban areas, the disintegration of the agricultural production structure, the low level of women's education in general and particularly in the professional field, women's fertility, housework, child care are not institutionalized lacking the necessary mechanisms to enable women to enter the labor market. According to Soyutürk (2023), society's expectations differ in terms of women and men. Those roles that are determined by society hinder women's career ladder. For instance, in general, when women have more children, this seems like an obstacle in organizations.

Despite efforts made from the past to the present, women still struggle with inequalities and family roles. ILO (2022) stated that the working hours may affect women both inside and outside of work in terms of job quality. Working hours are significant in the well-being of employees. According to, patriarchy, which dominates international literature, harms women's work-life balance. In addition to this fact, it poses a major barrier to women's work-life balance in the Turkish context (Bakıcı and Aydın, 2020). Aksoy (2018) highlights that patriarchal social structures in countries like Japan, Indonesia, and Hong Kong exacerbate women's issues, as they prioritize upholding family's legacy.

The Global Gender Gap 2021 report conducted by the World Economic Forum (WEF) based on data from 156 countries states that 41 % of the professionals in senior positions are women.

Today, women are less likely to hold managerial positions than men. Even if they are competent in terms of education, profession, and experience. The underrepresentation of women in management is due to their inequalities in entering management positions. These may be seen as gender and job discrimination.

Kobal (2021) points out the fact that deep skepticism about the weakening of the glass ceiling emerged in the 14 years examined (1992-2005). The consequences indicate that there is a long way to go in achieving gender equality and removing the glass ceiling at senior management levels. In the article discussed by Atay in *Harvard Business Review Türkiye* (2023), in 2020, 31 % of total employment was made up of women. 69 % was made up of men. 31 out of every 100 individuals working in Türkiye in 2020 were women, and solely 19.3 out of every 100 managers were women. According to *Women in Statistics 2021* published by TurkStat (2022), the rate of women in senior and mid-level management positions in companies was 14.4 in 2012 and 19.3 % in 2020 according to the results of the household labor force survey. It is not easy for countries to develop and reach out the modern level without ensuring the active participation of women in management at all levels and without establishing an egalitarian gender approach at all levels of decisions (Korkmaz, 2016).

*Women in Statistics 2020* published by TurkStat (2021), the data of the Ministry of Foreign Affairs proves that the female ambassador rate was 9.4 % in 2007; this rate became 25 % in 2020. The male ambassador rate was 90.6 % in 2007, it became 75 % in 2020. According to the data of the Turkish Grand National Assembly, in 2020, it was seen that among 584 deputies, the number of female deputies was 101 and the number of male deputies was 483. The rate of female deputies entering the parliament was 9.1% in 2007. This rate became 17.3 % in 2020. Öztürk (2017) researched the academia in Türkiye, and the presence of women in academia has increased steadily since the 1940s. The rate of female academics, which was 19 % in the 1960s, has reached 40 % today. However, women are still subjected to discrimination in promotions.

Edinsel and Akdemir (2023) mention the fact that within the scope of the “Turkey Report on Women on Boards of Directors” prepared by Sabancı University Corporate Governance Forum, the increase in women’s board memberships, the slight increase in the rate of female representation, the increase in the rate of companies with women managers and the decrease in the rate of companies without women managers indicate that gender equality in Türkiye is a crucial issue. It proves that there is improvement, albeit slowly. It is analyzed that our country

will be in a better situation regarding the glass ceiling syndrome by paying more attention to the issues expressed in the coming years.

According to Sağır (2020), glass ceiling syndrome, which represents invisible career obstacles for female employees to rise to senior management positions, is also an issue for banking sector employees. This is because women working in the banking sector, who think that there are invisible barriers in their career paths, as can be the case in every organization and every sector.

According to the Gender Inequality Monitoring Report in Türkiye (2021-2022), the existence of deep inequalities in terms of access to and participation in the right to work compared to the OECD average has led Türkiye to rank in last place among 36 countries. Türkiye has the lowest score with an index value of 55.2 in 2016, along with Mexico and South Korea, due to the high gender gap in labor force participation rates and the fact that it is well below the OECD average in terms of enrolment in early childhood education. Tekeli (2019) stated that although the participation of women in business life in Türkiye has increased gradually since the 20th century, both in the world and in Türkiye, statistics and research indicate that women are not sufficiently included in senior management positions and they are employed at lower levels. Ayranıcı and Gürbüz (2012) concluded that female managers' views on the management profession, skills, and emotional advantages differ according to the number of children. According to Ögüt (2006), although the number of women in managerial positions is increasing, their career progression is uneven and slow.

Menteş (2018) found that female employees with doctorate, master's, and undergraduate degrees constitute the majority compared to men in the Turkish banking sector, they do not take part in the boards of directors sufficiently. In the history of the sector, the first female branch manager was appointed at Istanbul İşbank in 1953, and women have been in senior positions for the last 70 years. The Banks Association of Türkiye (TBB) 2023 announced in its current study that there are 52 banks in the Turkish Banking System. In its March study in TBB (2022), it was announced that in 2021, the ratio of female managers in the banking sector was 19 %, and the number of female managers working at senior levels was 125. At levels such as bank branch managers, bank general managers, and embassies, the rate of women is slightly above 10 %; in positions such as district governor and governor, the rate of women is lower (Derin, 2020; Yıldız, 2014).

According to Günlük- Senesen and Özar (2001), the banking sector in Türkiye involves a broad female working population. It indicates relatively lower gender-based occupational segregation

compared to other sectors. Tuncay and Kaloğlu (2020), in their study, mentioned that women who proceed to work in public banks have more complications in entering the informal communication network compared to participation and private banks. A recent study conducted in Adıyaman sheds light on a transformative shift in the perception of the glass ceiling within banks, particularly regarding female employees. The findings reveal a notable break in the glass ceiling perception, indicating improved opportunities for female professionals. Furthermore, the study observes a diminishing trend in stereotypical judgments among male employees, signifying positive progress when compared to historical perspectives (Kırpık, 2019).

Aligning with Erkan's (2017) observations, the perception of the glass ceiling appears consistent among female employees across both public and private sectors. Building on this, Güler (2020) highlights a noteworthy discrepancy in the banking sector—despite the higher educational attainment of women, there is a notable absence of women at senior levels. Importantly, the duration of their tenure within the institution does not seem to significantly influence their progression to higher positions. Expanding the discourse, Toy (2022) delves into the multifaceted challenges faced by female employees in banks. These challenges encompass factors such as marital status, workplace structural features, the role of motherhood, and the overarching market structure. This comprehensive examination serves to emphasize the nuanced dimensions of the glass ceiling phenomenon within the banking sector, shedding light on various aspects that contribute to the complexity of the issue.

### ***3. Understanding Glass Ceiling Syndrome***

The glass ceiling has attracted significant attention in business, media, and academia. Although the glass ceiling mostly affects women, it also affects people of different ages. The term "vertical discrimination," which refers to the gender-based discrimination women experience in the labor market, is a pressing social issue in today's society. Gender roles negatively affect women in the business world. Women fail to progress in organizations and suffer from salary inequalities, biases, working hours, etc. The glass ceiling issue is significant for the progression of women in business life and the prevention of discrimination they experience, and it affects not only women but also people of different races and older individuals in a disadvantageous way. Studies on the glass ceiling proceed in the world. The glass ceiling, which varies from country to country, appears to be an obstacle faced by women in the business world. These conditions grow due to the absence of an egalitarian approach in the organizational culture, prejudices, discrimination, and this negatively affects women's participation in economic life.

Discrimination such as unequal wages, having to do additional work, and invisibility of labor hinder the advancement of women. In this article, unlike many other studies, a comprehensive evaluation of the glass ceiling phenomenon is conducted by considering Türkiye alongside developed, developing, and underdeveloped countries. The primary objective is to generate solutions to the challenges faced by female employees in the banking sector. The glass ceiling, a concept first introduced in the USA in the 1970s, states that women are prevented from coming to high-level positions due to prejudices. It also means invisible and artificial barriers (Örücü et al., 2007).

According to Gül and Oktay (2009), in the 1970s, 12 million women participated in business life in the USA. This number increased day by day. However, even though all that time has passed, it cannot be said that women have achieved full equality in business life because in some countries, women's advancement is prevented by invisible barriers.

Ng and McGowan (2023) examine executive positions in Canada from barriers to promotion. Women questioned their place both in their careers and in society. In 1980, the proportion of undergraduate students who appeared to be enrolled was analyzed. It was declared that at this time in Canadian universities, 45 % of the students were women. By the middle of this year, the female rate was higher than the male.

According to Randle (1999), the concept of the glass ceiling, which is widely used in social sciences and media, explains that women see the way to go in terms of upper positions, but the transition is hindered. The concept of the glass ceiling has been mentioned in the article called "The Corporate Woman," published in 'Wall Street' in 1986, which is one of the first references.

Ng and McGowan (2023) prove the fact that the first female managers' resistance to family-friendly policies is striking. They think that these policies stigmatize them. In management, it is seen that the mentality of sacrificing the family for the sake of business prevails. In terms of careers, these policies may seem beneficial. However, they may place limits on women who aspire to become managers. According to Edinsel and Akdemir (2023), today, the term "glass ceiling syndrome" is often used to describe the barriers and difficulties women face in ascending to senior management positions.

According to Babic and Hansez (2021), the glass ceiling is a concept that explains the stopping of a qualified person who wants to rise in a hierarchical environment within the organization. Mızrahi and Aracı (2010) explain the glass ceiling as the invisible but insurmountable barriers



that are placed in front of women regardless of their success or merit regarding advancement in senior management. Therefore, it causes even people with many qualifications to not be able to take charge in the upper-level management steps. According to Acker (2009), the glass ceiling manifests itself within organizational structures. In addition to this, it prevents men and women of color from attaining the top level. “Glass Ceiling Syndrome” or “Glass Ceiling” is the sum of all the factors that will prevent female employees working at the managerial level from being promoted after reaching a certain level. The invisibility of barriers to women’s access to high positions is explained by the metaphor of “glass”. In this direction, it is seen that a female manager could not get the promotion she wanted for reasons that cannot be determined exactly when she was waiting for the promotion. (Örücü et al., 2007). These obstacles in front of women are the blockages that occur in the upward movement in the business environment. As a result, there is a social and economic gender inequality at the core of the glass ceiling (Utma, 2019: 7).

One of the analogies made in the studies in the literature to express the discrimination process, particularly against women, is the “wall of fire”. Therefore, these barriers that women face in the business world can occur not only in high-level employees, but also in all levels of employees. In addition, it expresses the injustice that occurs in income distribution. In this framework, the glass ceiling, in addition to the hierarchical progress barrier, also brings inequality. Therefore, it seems that women face many inequalities in matters related to control, enforcement, and initiative (Derin, 2020).

### ***3.1. Factors Causing the Glass Ceiling***

Glass ceiling literature clarifies that the glass ceiling term is not limited to gender-based discrimination; it is also associated with other disadvantages such as age, race, ethnic origin, sexual orientation, and so on. It is stated that the mechanism affecting the formation of the glass ceiling is still in question. In this direction, the reasons for the glass ceiling have been discussed in different ways in the literature: İpçioğlu et al. (2018) stated in their study that the fact that women have various roles, both as an individual and as an employee with a mother, brings with it a drawback for women to reach senior management. For this reason, women managers sometimes find it difficult to balance their family and work. This causes women to achieve the career ladder in a longer time compared to men, although they are more educated in business life. They stated that displaying a prejudiced attitude towards women within the organization caused the glass ceiling obstacle.

In another study, three different views on the concept of the glass ceiling are discussed. One of these views is that women can reach the upper management levels with more work, and this may cause reluctance in some cases. According to another view, it is claimed that the main obstacle in front of women stems from the lack of balance between work and life. Finally, it is mentioned that the situation will differ according to the enterprises. For instance, in small businesses, it is thought that it is more possible for women to rise to the upper management levels. That is, particular studies have been conducted on the factors that cause the glass ceiling. The reason for this is explained as the glass ceiling differs according to time, intensity, and culture in the organization (Sağır, 2020).

In the current studies in the literature, it is seen that the obstacles that cause the glass ceiling are mostly expressed by three factors. These factors are considered as individual, organizational, and social factors.

### ***3.1.1. Individual Factors***

In some cases, it is seen that female managers have difficulties in arranging the desired place and time, therefore they abstain from taking initiative to rise to the top position in their careers (Mızrahlı and Aracı, 2010: 2). Likewise, it is stated that they have a sense of guilt due to work-family conflict in connection with gender roles, and therefore they internalize social values (Örücü et al., 2007). According to Mavi and Çelik (2019), the main factor in work-family conflict is timelessness; women cannot adapt to the busy working environment in business life due to the given roles that are supposed to have woman and man differently in the family. This internalized conflict can also contribute to the tendency among some women to engage in “moonlighting” activities. Moonlighting: involving additional employment outside one’s primary job, is a concerning practice often motivated by the belief it safeguards against potential job loss and enhances personal income (Okakın, 2009; Söyler et al., 2019).

On the other hand, according to Barreto, Ryan, and Schmitt (2009), the concept of “so-called choice rhetoric” is used to investigate how women are affected by their work experiences. In job sharing based on gender, it is explained that doing the aforementioned jobs comes about as a result of the choices made by women and men. On the other hand, the lack of methods used in fulfilling workplace flexibility negatively affects women’s working opportunities as well as their preferences. Women, therefore, make their choices in an environment where alternatives are weak and systemic bias exists. Likewise, uncertainty comes with it due to discrimination and electoral boundaries.

### **3.1.2. Organizational Factors**

Another obstacle that generates the glass ceiling in the literature is organizational factors (communication and trust problems in organizations, unsupportive organizational culture, inequality of opportunity in training inside and outside the organization). Beginning with career planning, organizational culture has a strong influence on employees' ability to set and achieve career goals. The ability of employees to make career planning increases their performance positively and increases their work motivation. One of the organizational factors is the lack of opportunity for the employees to realize themselves. In addition, promotion policies are maintained very slowly and unprofessional evaluations are made that are not related to performance (Bora and Şahin Perçin, 2021: 10).

In their study, Aksu and Erenel (2021) mention the injustice that occurs in the practices related to employment in organizations when organizational culture is male-dominated. Additionally, with men taking more part in business life, it is seen that there are prejudices that women can act emotionally or that they cannot make the advisable decisions.

### **3.1.3. Social Factors**

According to Aksu and Erenel (2021), stereotypes are among the social factors; occupational distinctions occur, such as men's and women's jobs, especially due to stereotypes. That is, it is seen that there is a perception that the socially approved behaviors of men and women differ. Therefore, society unquestioningly assigns various roles to men and women. For instance, it is typically thought that men are more appropriate for technical, physically strong and managerial jobs. On the other hand, there is the idea that women are more inclined to tasks related to housework. These differences between professions put limits in front of women in business life. The achievements or talents of women in their careers are ignored.

According to Bayat and Baykal (2021), women are symbolically involved in the business world to hide discriminatory practices. However, the way to achieve realistic equality is to generate alterations that considerably break gender stereotypes. World Economic Forum (2023) proves that women leave the workforce early for reasons beyond personal preference. The reason for this circumstance is explained by the evidence of a glass ceiling. The breaking of the second glass ceiling may only be possible when male colleagues and different generations are ready to move forward together in the years. That is, an inclusive and egalitarian work environment may be generated. According to Pekel (2019), men and women should not be seen as competing

individuals, but as complements to each other. According to Öztürk (2017), discrimination against women in the labor market negatively affects women in terms of income, health, and education. The transfer of these negative factors to future generations also causes gender inequality to occur.

### **3.2. Breaking the Glass Ceiling**

Even if the individual efforts of women to break the glass ceiling are essential, they are not enough on their own. Therefore, both employees, society, and organizations must struggle to break the glass ceiling. According to Knutson and Schmidgall (1999) in their study titled “Dimensions of the Glass Ceiling in the Hospital Industry”;

- The government and states are to regulate legal sanctions to eliminate gender inequality, giving significance to the fair application of labor laws and ensuring justice and social rights,
- Equal opportunities to be given to male and female employees in the promotion and recruitment processes of the enterprises,
- Procuring consultancy services to the business so that women can ensure their own progression,
- Giving equal opportunities to women who are investors and entrepreneurs,
- Having programs in order to advance in career, activities related to increasing participation in social relations, vocational training activities and mentoring support may be worthwhile in order to break the glass ceiling (Çalış Duman, 2017: 32-33).

In addition to the ones mentioned above, today, transformational leadership is mentioned in the prevention of work-family conflict. Such leaders ensure personalized support to their employees. For instance, when there is an issue related to the families of the employees, they look positively to fulfill their demands. Thus, while paying attention to the needs of the employees, they also try to create the needful conditions for the employees to realize their full potential. In this context, they want to assure the concurrency of work and family demands at the highest level. For instance, with this type of support, employees can organize their workday, facilitate after-school activities, and enjoy their free time on the weekends (Gillet et al., 2016: 4).

In this direction, employers have a grand role in ensuring balance in work-family life. In this context, training can be organized to prevent conflicts, and it can be made to comprehend what the expectation of the team is. It is also very worth for the employer to be an active listener. An

equitable approach by employers in their interactions with their employees will assist in alleviating concerns (Bayar, 2022).

Additionally, it has become very crucial for governments to take measures to ensure work-family balance (Kablay and Elma, 2018: 6). In this sense, employers' close attention to their employees and a relationship of trust between them will ensure that employees are motivated for their jobs and careers. For a healthy business relationship, it will be valuable for the manager to support employees in matters such as career opportunities, promotions, career satisfaction, career advancement, access to information and to provide this to all employees in an impartial manner (Singh et al, 2006).

As London et al. (2019) stated, it is very significant that performance evaluations are accurate, clear, comprehensive, behavior-oriented and provide constructive feedback. The significance of performance feedback in reducing blind spots is mentioned. In this way, it will be possible to prohibit inequalities in careers.

According to Akdemir and Çalış Duman (2017), it would be substantial to gain insight into the reasons for the use of policies in organizations. When these issues are discussed, it will be ensured that the employees better comprehend what is being conveyed. The society also should support the participation of women in the public sphere and be free from prejudices. In this way, favorable results will be achieved with the efforts of everyone.

### ***3.3. Other Metaphors Related to the Concept of Glass Ceiling***

According to Alhas (2020), it is known that various barriers have been placed on female managers recently. That is, female managers face new career obstacles when they want to become senior managers.

Coşkun (2021) points out the fact that women face many obstacles at different levels of the organizational hierarchy. To emphasize these obstacles, metaphors involving the concept of "glass" as an object that "exists but cannot be seen" are often used. Another crucial point about metaphors is the issues on which the obstacles are concentrated. The wage system, recruitment process, and promotion are at the focal point of the metaphors produced for the obstacles that female employees face in organizational life. Principally, metaphors are used to enucleate the barriers that restrain the vertical and horizontal mobility of female employees within the organization. The barriers also arise in front of them progressing their careers. The following

concepts enables a comprehensive discussion of these barriers associated with the glass ceiling: glass cliff, double bind, glass labyrinth, glass door, glass escalator, sticky floor, and leaky pipe.

According to the article written by Dukach in Harvard Business Review Türkiye (2022), an analysis of 26,000 managers appointed over 16 years found new evidence regarding the “Glass Cliff” idea. The research proved the fact that firms in crisis were 50 % more likely to appoint a female director than those not in crisis. Women are promoted the roles where success is less likely. That is, women are forced to fail.

Glass Cliff: According to Yıldız et al. (2016), the concept of the Glass Cliff refers to women who overcome the glass ceiling and find themselves in senior management positions in the company’s adverse conditions. This concept is a risky position given to women to fail during company crisis periods. The factors that cause the glass cliff are gender, personality, organizational performance, organizational factors, group dynamics and ambivalent sexism.

Female managers face obstacles that prevent them succeeding, regardless of their efforts. Double Bind: Alhas (2021) mentions the fact that the double bind is an obstacle expressed as a behavioral norm that generates a circumstance in which a female manager cannot be accomplished no matter what she does. If there are male and female managers in a business, it is believed that female managers should behave like male managers.

The maze shows many challenges people face. Glass Labyrinth: Yıldız (2017) points out that the idea of the labyrinth metaphor helps organizations comprehend and address the barriers women face in their career advancement. Rather than depicting a single specific obstacle, the maze indicates the complexity and variety of challenges that arise along the way. Passing through the labyrinth requires a person’s awareness and determination. This metaphor acknowledges the obstacles, but also involves a positive approach for women to overcome problems in their careers.

Organisations often discriminate against women, hiring them for lower-level positions. Glass Door: Coşkun (2021) mentions the fact that the barriers faced by female employees in business life are not restricted to the unfair practices they face while working in an organization. Many organizations may not accept women because of their gender. Women are mostly hired for positions that are lower in the organizational hierarchy.

Glass Escalator: The glass escalator is a term used to describe the faster career advancement experienced by men in female-dominated professions, such as nursing, teaching and social

work, compared to their female colleagues. This includes biases towards leadership that are based on gender (Hemeraj, 2020).

**Sticky Floor:** Women working at lower levels in public institutions are generally not promoted and stay in their places. Accordingly, in general, their wages are low (Gül and Oktay, 2009). Coşkun (2021) mentions the fact that a sticky floor describes the employment conditions that cause female employees to receive lower wages and have less chance of promotion than male employees. On a sticky basis, gender differences are huge at the lowest levels in the organization hierarchy. Women working in low-income jobs at lower levels cannot move from their positions due to sticky floors. Women working at higher levels who are stuck in the glass ceiling barrier may face injustice in remuneration compared to men working in similar positions.

**Leaky Pipe:** Coşkun (2021) also points out the fact that women have initiatives outside of work, which caused them to have difficulty in fulfilling the expectations of the ideal employee. Inflexible organizational structures and a lack of institutional support alienate women from organizational life. That is because this pipe is truly a danger to all female employees working at different levels in organizations in terms of maintaining their career ladders. Some female employees are most likely to end their careers in the early years of their careers or in the later stages of their careers.

### ***3.4. Theories Related to Glass Ceiling and Gender-Based Discrimination***

The theories on gender discrimination are: dual role theory, which emphasizes women's work and family dilemma. Human investment/human capital theory; male-dominated workplaces invest in men who have permanent status and high job expectations. Statistical discrimination theory; decisions are made by looking at previous statistical data such as turnover rate, affiliation, etc. This theory is closely associated with hiring decisions. Gender role conformity theory; in which women and men behave under the roles expected from society (Yıldız, 2017).

According to Üstünoldu (2024), feminist theories are analysed within sub-theories such as liberal feminism, Marxist feminism, and radical feminism. Although there are different approaches and theories in feminist theories, each approach tries to define gender inequalities, explain their causes and consequences, and propose strategies and policies for the liberation of women. Liberal feminism suggests generating laws that widen women's opportunities for professional achievement and intellectual development to generate equal opportunities for

everyone. Marxist analysis emphasizes that the main reason for inequality is class difference. They believe that societies with class distinctions and inequalities do not have equal opportunities. From their point of view, the cause of inequality is capitalism. Another theory is called radical feminism. The main reason of this theory is explained by the concept of patriarchy. It is declared that patriarchy emerged because men, who have an inherently aggressive tendency, tried to control women. To women to fully liberate themselves, they must break all ties with male society and generate their society. That is, within the framework of these theoretical approaches, the reasons for the Glass Ceiling effect may be more easily understood.

Çakır (2022) applies Conflict Theory to explain how the roles individuals assume in work and family life can become a source of conflict. These roles may generate tension and stress, which, in turn, can lead to conflict. Essentially, the tension an individual experiences in one sphere can create conflict in other areas of their life. Boundary theory; is possible for individuals to shape the environment in which they live in line with their own needs and demands. It is also analysed that the individuals are shaped according to the environment in which they live. That is, this theory is explained as ensuring that individuals enjoy their work and private lives equally by experiencing minimal role conflict.

Career ladder theory; Barelka and Downes (2019) demonstrate that in early career, individuals focus on themselves. This is because they enter the working world. In mid-career, women are less likely to consider changing careers. The first barrier women face in their lives is that the roles associated with housework. In such circumstances, it seems that they have to choose between home and career. Accordingly, the family-work dilemma brings a glass ceiling.

Social exclusion theory; Yanmaz and Korkmaz (2021) mention the fact that one the reasons why there are very few female employees in senior management positions is the social exclusion theory. This theory controverts that resources and career advancement opportunities within the organization are only available to male employees. In addition to this, this theory imparts how female employees are hindered from accessing these opportunities and how they are excluded from the organization. That is, this outcome caused very few female employees to hold middle and upper management positions.

Attribution Theory; Asoy (2018) points out the fact that a distinction is made based on gender when making managers' contributions in cases of success and failure. If the male manager is accomplished, the ability to manage is presented. That is, a woman's success as a manager is



attributed to factors such as luck rather than their talent, and their failure is attributed to their lack of qualifications for the job. While the achievement in male managers is entirely explained by the male manager's abilities and job-appropriate qualities. Failure is interpreted only as bad luck. That is, the success of the female managers is attributed to external factors; it becomes possible for them to be deprived of the incentive related to their current position and to face discrimination in treatment.

According to Asoy (2018), Stereotype Theory explains why women in management are often subject to preconceived notions. This categorization as a subgroup based on stereotypes significantly affects their access to opportunities and the fairness of their treatment.

Preference Theory analyzes and interprets women's choices in association with both work and family. Society generates opinions about women's roles. Women make a choice between family and work. Particularly, this is mostly seen in patriarchal values. This is the decisive factor in life choices. On the other hand, in modern societies, *modus vivendi* is monitored association with its causal factors (Hakim, 2006).

Social Role Theory; according to Bayat and Baykal (2021), some of the social behaviors attributed to men are aggression, leadership, self-confidence, assertiveness, being strong in negotiations, ambition, and dominance. On the other hand, social behaviors attributed to women are kindness, politeness, compassion, nurturing, sensitivity, empathy, and helpfulness.

Gendered Organization Theory; Rodriguez and Guenther (2022) point out the fact that gender lens should be considered in organization theory. That theory especially settles down to how gender affects each other with distinct dimensions of economic, technological, political and social life. This generates the formula about how to tackle the organizations that encourage inequalities.

Social Closure Theory, as described by Matusitz and Simi (2023), suggests that organizations often prioritize reinforcing existing behaviors rather than addressing employee needs, hindering long-term change. This perspective helps illuminate how older female students face systemic barriers that impede their academic and professional advancement.

Capabilities Theory, as understood by Cornelius and Skinner (2005), examines how women advance in their careers. They look at things that affect this from within a woman's life as well as outside factors. They claim that a woman's progress at work is shaped by her personal qualities (such as self-confidence and ambition) and the environment she finds herself in at

work (including the culture and policies of the organization). The combination of these aspects gives rise to “combined capabilities”, which shape how women think about ambition and risk. HR management policies should take this into account to provide better assistance to women in their careers.

#### **4. Research Method**

##### **4.1. The Purpose of the Research**

This qualitative study aims to seek solutions by investigating the perceptions of women working in various positions within the banking sector regarding the glass ceiling.

In this study, it has been tried to designate what are more realistic approaches to the solution with the elaborative and many dimensions of the concept of glass ceiling. Consequently, this study is anticipated to serve as a good reference for promoting positive changes in the business environment.

##### **4.2. Research Method, Population & Sample**

Qualitative research places a significant emphasis on understanding meaning. In this research, the focus is on candidly determining the viewpoints of the employees by using an in-depth analysis method that explores the "how" and "why" of their perspectives. It's worth noting that all the interviewed employees are white-collar professionals in the banking sector. According to Bankalar.org (2023), the number of branches of 28 different banks in Istanbul districts and centers is 3.751 in total, and this number forms the universe of the research. The interviewees were recruited with the convenience sampling technique. A non-probability or non-random sampling technique called convenience sampling is used when study participants satisfy practical requirements like being present or giving their agreement (Dörnyei, 2007; Etikan et al., 2016).

##### **4.3. Data Collection**

With the use of the in-depth interview method, open-ended inquiries were asked to 20 female employees from 16 different bank branches in Istanbul, and a semi-structured interview form with demographic information and open-ended inquiries was used. An environment was created where the employees are not busy and may express themselves easily. The interviews lasted

approximately 30 minutes. In the bank branches, information was given about the purpose and confidentiality of the study, and interviews were held within the framework of trust.

#### **4.4. Data Analysis**

While analyzing the data, the names of the participants and the bank they worked with were kept confidential. Content analysis was made in this study. The data were noted during the interview and then transcribed. Thus, it was provided more unambiguously to produce solutions by keeping apart the answers into themes while obtaining the findings.

#### **4.5. Demographic Information**

The study participants ranged in age from 26 to 45. Among them, 9 had no children, 8 had one child, and 3 had two children. The participants included 14 married employees and 6 single employees. In terms of education, the majority held undergraduate degrees (n=16). The remaining participants included one doctoral student, one high school graduate, one master's degree holder, and one associate degree graduate. Participants' employment tenure ranged from 8 months to 23 years. Interviews were conducted with each employee for an average of 30 minutes, with data recorded in writing on forms. No voice recordings were made. The interview schedule was tailored to accommodate employees' availability, and participants were given time to review the questions beforehand. Given their experience and the range of positions held at bank branches, the interviewed female employees represent a knowledgeable and seasoned cohort.

#### **4.6. Opinions of Participants about the Glass Ceiling**

##### **4.6.1. Work-Family Balance**

Akın et al. (2017) highlight the vital interaction between work and non-work life for employees' well-being. Keklik et al. (2020) further emphasize the importance of work-life balance, suggesting that increased free time, reduced working hours, and limited overtime can all contribute to its achievement. According to Women in Statistics 2020 published by TurkStat (2021), the length of employment is defined as the number of years a person is expected to be active in the labor market during lifetime. The results of the household labor force survey prove that the length of time in working life was 16.7 years for women and 37.7 years for men aged 15 and over in 2013. In 2019, the length of time in working life was 19.1 years for women and 39.0 years for men.

The most mentioned issues are that women make extra effort to progress, are thought to be emotional, and are prejudiced when it comes to marital situations. When it comes to senior management positions, women and men may be evaluated differently in promotions. The lack of trust in the woman results in the questioning of her participation if she is married, in case of participating in the events. One of the participants expressed her thoughts as follows: *“If a woman deserves a promotion, the possibility of her getting married later might lead them to promote someone else instead.”* One of the participants expressed her thoughts as follows: *“Generally, seniority is valued in the banking sector, which often favors older male employees.”* That is, there is both a male-dominated way of doing business and more male employment in senior positions. Communication conflicts between employees may also hinder career advancement. In addition to this situation, there may be a higher demand for the promotion of men in the senior management staff.

Women had difficulties in maintaining their work-life balance due to the long working hours. Having a child makes it more difficult for a woman to establish a work-life balance. The main reason for this is the roles given to women in housework. One of the respondents expressed her thoughts as follows: *“It was New Year time. Yet, even as I sat ready to enjoy the festivities, thoughts intruded: would I have to work overtime tomorrow? Would there be a meeting?”* The interviews revealed that, as a result, long working hours are the most significant issue for women, along with the roles assigned to them. Women are prejudiced in terms of marital status, emotionality, and career advancement. The woman has to exert more effort to progress. That is, work-life balance is severely disturbed.

#### **4.6.2. Women Positions-Job Segregation**

Job Segregation by gender meaning that men and women tend to work in different jobs or at different levels within the same job. According to Besler and Oruç (2010), analysing sectoral distribution indicates that the sector in which the female workforce is most employed in Türkiye is the agricultural sector (48.5 %). The second sector after agriculture is the service sector (33 %). Some of the business areas in this sector have been socially accepted as “convenience areas for women”. In Türkiye, women work in the service sector as civil servants, bank clerks, caregivers, secretaries, box Office clerks, etc. The sectors where most women working in the public sector are; the Ministry of health and the Ministry of national education. The third sector, the industrial sector, maintains to be a sector where female workforce is quite restricted.

It is often believed that women have stronger communication skills than men, which makes them more preferred candidates in the banking sector. Consequently, women frequently hold positions in the sales and operations departments. This preference for women in the banking sector is attributed to the perception that women excel in effective communication. As a result, women are often employed in branch roles, particularly in retail banking. However, one participant expressed a different perspective, stating, *"Women may be less likely to be considered for positions requiring overtime due to assumptions about their family responsibilities, particularly if they are married or mothers. Realistically, if I need to care for a sick child at home, I shouldn't be burdened with excessive work obligations."* The argument is that women may be seen as less suitable for senior management positions, because these roles often demand long hours, inflexible schedules, and significant overtime. This perspective suggests that women are better suited to roles like sales and operations, rather than managerial positions within the banking sector.

#### **4.6.3. Workload Related Inequalities in Covid-19**

According to Erdirençelebi et al. (2022), Covid-19 has extended working hours from home. This is felt mostly by women because their workload increases. According to Beken (2020), women who work remotely during the epidemic become unemployed as a result of decreased productivity due to the burden of housework and child care. This is not being shared too much due to gender stereotypes. Women also have more workload due to fear of losing their jobs.

During the COVID-19 pandemic, bankers experienced discomfort, and significant transformational changes took place within the sector. In this process, some maintained their work routines, as well as those who had a difficult time. For instance, one of the respondents expressed her thoughts as follows: *"As a woman in banking, I always felt the expectation to be constantly available. During a recent illness, I found myself working from home, driven by the relentless pressure to meet targets. The result was a deep sense of demotivation, a loss of faith in the organization, and feelings of worthlessness."* Another respondent conveyed her experience as follows: *"We've seen a reduction in customer intimacy. Previously, I would meet with two customers at a time in my office, but now it's just one. This change has made customers feel less connected, and as a result, sales have declined."* They also experienced manifold health concerns. For instance, one participant stated: *"Customers made things more difficult; there was no place to sit, etc. Instead of approaching the situation consciously, they made demands."* Another employee, unlike the other participants, shared her experience as follows: *"We were*

*able to work from home for an extended period due to our chronic illnesses, until our doctors advised a return to the branch. The bank's medical staff was proactive in contacting us, inquiring about our well-being and any problems we were facing. Occupational health and safety sent daily emails, and we benefited from private health insurance and comprehensive healthcare support within the hospital network."*

#### **4.6.4. Evaluation of Labor Equality**

According to Albar (2019), there are inequalities in women's participation in working life, even at the recruitment stage. The essence of this discrimination is that women have to balance their home and business life due to their social role, affecting women's career choices in business life. The Glass Ceiling Syndrome experienced particularly by women displays the discrimination experienced during the promotion process.

In the banking sector, while some women believe they receive equitable compensation for their work, some do not share this perception. The fact that women are not provided with equal opportunities for promotion has led to situations of injustice and inequality. Women are generally considered to be more disadvantaged in the case of marriage, pregnancy, and having children, and it is more appropriate for men to be promoted. One of the respondents expressed her thoughts as follows: *"When we are not promoted, we get lower wages, which is unfair. Men and women are given equal targets, then they should be treated equally in promotion"*. However, one of the respondents, thinking that labor is earned equally, commented as follows: *"In recent years, women and men work equally in workplaces, women have been allowed to be equal and even one step ahead by giving more attention to them"*.

#### **4.6.5. Analysing Age Discrimination on Women**

Jyrkinen (2014) argues that assumptions and uncertainties about age and gender influence power dynamics in management. The idea that managers should be individuals who gain experience is associated with older men. However, once women reach the age of 40, their experience and knowledge is not valued as much as men.

As a result of their survey, Subramaniam et al. (2014) concluded that marital status, educational degree, job level, and age are the obstacles that female managers face in career development.

According to the World Economic Forum, Raj (2022) mentions the fact that the youngest and oldest workers are most likely to experience age-related discrimination. It is very crucial that the institutions where all four generations work together are inclusive.

In today's banking sector, older individuals, regardless of gender, are often less preferred. Banks typically have specific age limits for recruitment, and exceptions are made to hire older individuals only when they possess exceptional qualifications and skills. In the formation of this situation, banks do not prefer to take those who are older in terms of the necessity of paying more salaries with the increase in experience, the status of marriage, and the use of technology. Recruitment in the banking sector often becomes more challenging for individuals after age 40. However, interviewees noted that experienced salespeople over 40 can still be hired, particularly for branch positions where strong sales performance is essential. Despite this, the marital status may be a disadvantage for women. One of the respondents commented on this subject as follows: *“Unlike men, women are frequently subjected to discriminatory questioning during job interviews, such as inquiries about their marital status, parental status, and childcare arrangements.”*

#### **4.6.6. Managers' Perception in Terms of Promotion**

According to Çalış Duman (2017), it seems that employers are still not used to women working part-time and do not want to hire them for some reasons such as marriage, birth, etc. To eradicate this perception and meet the needs of women, practices have been initiated such as child care services and maternity leave arrangements. Despite this fact, they are not adequate. This is because there is role tension. This leads to role conflict, tension and fatigue. In the end, this negatively affects the satisfaction of female managers in business life.

Lup (2018) mentions the fact that men are given more importance in terms of enabling satisfaction in promotion. However, when women are promoted, their job satisfaction begins to decline. According to Chernesky (2003), issues may be solved with the help of the connection between practitioners and academics.

Recognition generally has a positive impact on employees' motivation. They desire genuine listening from their managers when they encounter problems. Additionally, they appreciate social events that foster a sense of teamwork. One of the respondents expressed her thoughts as follows: *“Managers should express their wishes by asking instead of orders”*. One respondent commented on motivation as follows: *It is very motivational when the manager trusts me and offers support in times of problems at work.”* Another respondent mentioned a method implemented in their company and expressed her thoughts as follows: *“The bank provides several channels for employee input. We can present requests in meetings, share ideas through a dedicated unit, and submit questions to Human Resources, which are always addressed.”*

Employees also think that more financial assistance, additional allowances and opening a section for their children in the branch would be beneficial. Employees typically expect genuine support when they face problems and a flexible approach from their managers in addressing these issues.

#### **4.6.7. *The Perceptions on Flexible Working***

According to Boz and Akyaz (2022), flexible working has been found to affect work-life balance positively and significantly.

According to Çiftçi (2010), companies should support employees' work-life balance by offering day care, nurseries, pre-determined leave periods, and organizing sports and cultural events for family members, all of which contribute to overall well-being and work-life balance.

According to Çalış Duman (2017), the flexible working style gives individuals the opportunity to work from home or from an environment where they may do their work more freely. Women prefer flexible working styles more due to their multiple roles, in particular, their family responsibilities. The rate of female employees employed flexibly is higher than male employees. This way of working enables benefits to women in terms of location and working hours. However, it widens the gap between men and women in terms of income.

In the banking sector, it is often observed that targets are set at a high level, and employees are expected to meet these targets. This can pose challenges, especially for those with children, regarding regular working hours and the need for flexibility. Furthermore, participants reported inconsistencies in the company's accommodation of their medical needs, even with documented medical reports. One respondent stated, *"We feel ashamed to submit medical reports when we're sick. This perception needs to change. If a doctor grants me a 5-day leave, I shouldn't feel pressured to shorten it to 3."* Another respondent suggested, *"Women should be allowed a day off each month."* Further, the economic burden of childcare was raised: *"Even if we can find someone to care for our children, the cost is prohibitive. Nursery fees are a significant expense. Companies should consider opening childcare centers, or the bank should provide a nursery."* Participants also emphasized the need for comprehensive support and guidance at all levels, with one stating, *"There should be support and guidance in every section."* As potential solutions, employees suggested access to a designated individual for discussing negative experiences and the implementation of flexible working arrangements, such as intermittent flexible working, allowing employees to structure their 8-hour workday according to their individual needs and circumstances. As a result, when employees receive a



medical report, they believe it would be beneficial to have the flexibility to use it as needed. Additionally, implementing nursery and caregiving support could be considered as a solution.

#### **4.7. Findings**

In today's business environment, the contributions of both men and women are considered pivotal in addressing economic requirements and enhancing living conditions. A recent study of interviews conducted in the banking sector revealed a tendency for women to be predominantly represented in branch roles. The issue of extended working hours and the roles assigned to women in the banking sector are significant concerns, with women often perceived as less suited to senior management positions due to their demanding schedules and overtime. The ongoing pandemic has further exacerbated existing disparities, resulting in a state of discomfort and transformative change for bankers, leading to a rise in inequality and injustice. Women are often disadvantaged in terms of marriage, pregnancy, and having children, and men are perceived as better suited to promotion. In the banking sector, older individuals are often less preferred due to age limits and exceptions for those with exceptional qualifications and skills. Individuals over the age of 40 encounter heightened challenges in the recruitment process. However, the hiring of competent salespeople remains a possibility, given the pivotal role sales play in facilitating successful deals. Furthermore, marital status can also disadvantage women. Employees expect financial assistance, additional allowances, and a flexible approach from managers. The imposition of ambitious targets within the banking sector can present significant challenges with regard to the demands of regular working hours and the necessity for adaptability.

#### **5. Discussion and Conclusion**

This article confirms that the glass ceiling creates a form of vertical discrimination against women, negatively affecting them psychologically, socially, and economically. This study examines potential solutions to address the glass ceiling in the banking sector. Based on face-to-face interviews with 20 female, white-collar employees across 16 banks, the study evaluated their perceptions of the glass ceiling. The glass ceiling in the banking sector negatively impacts women both economically and socially, with work-family conflict being a major contributing factor. Long working hours and roles assigned to women in the banking sector are significant issues, with women often seen as less suitable for senior management positions due to their demanding schedules and overtime. During the Covid-19 pandemic, bankers experienced

discomfort, leading to inequality and injustice. Women are generally disadvantaged in terms of marriage pregnancy, and having children, and men are seen as more appropriate for promotion. In the banking sector, the age of the candidates is a pertinent factor in the selection process, with individuals over a certain age being less likely to be recruited. Exceptions to this rule are permitted for those candidates who can demonstrate that they have exceptional qualifications or skills that are in demand in the current job market.

A key finding was that participants generally experienced challenges related to work-family balance. Specifically, they perceived that the greatest inequality in promotion opportunities occurred upon marriage. The study also identified employer prejudice as a significant factor. Indeed, the evidence suggests that men are more likely to receive opportunities for promotion and salary increases than women.

In order to address the issues identified, the study proposes that employers should consider taking proactive initiatives. These could include the implementation of training programmes and the fostering of company-wide awareness of gender bias. Furthermore, given that participation of both men and women in the workforce is essential for economic well-being, the study examined the experiences of women in branch banking. Interview results indicated that women were often disproportionately assigned to branch positions, based on the perception that they possess superior communication skills. However, women faced significant barriers when seeking advancement to higher-level positions.

Maternity leave emerged as a specific challenge. Persisting patriarchal ideologies resulted in negative consequences for women who took maternity leave. The practice of providing unpaid maternity leave, coupled with the denial of regular raises to other employees during this period, resulted in reduced compensation or a lower rate of advancement upon the mother's return to work. Conversely, the contrasting perception that women are more suited for part-time work and should receive lower wages reinforces the existence of a "sticky floor" effect in the banking sector.

In light of these findings, employers must recognize that motherhood should not be viewed as a barrier to employment or advancement. Employers should demonstrate empathy and understanding when addressing employees' family-related challenges. This is particularly relevant given the long working hours, exacerbated by the COVID-19 pandemic, and the expectation that women bear primary responsibility for household duties.

While age is not a barrier to hiring experienced and competent female salespeople, they often encounter safety concerns and social prejudices in the field, particularly depending on the region. Addressing these challenges requires concerted efforts from society, businesses, and governments to dismantle these biases. Future research could benefit from comparative studies examining the experiences of women in the banking sector across different countries, using in-depth interviews to gather nuanced perspectives. Such studies would provide valuable insights to inform future interventions and policies.

## **6. Limitations of the Research**

This research focused on bank branches within the Turkish Banking Sector located in Istanbul, which limits the generalizability of the findings to other regions of Türkiye. Another constraint is that this research does not explicitly address women at the headquarters of these bank branches. Future research could explore the presence of the glass ceiling within headquarters departments and compare those findings with the perceptions identified in branches. Qualitative work is, by its very nature, non-generalizable. The utilization of quantitative methodologies in subsequent studies is recommended.

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