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ORIGINAL CONTRIBUTION

A Study of Women's Glass Ceiling Beliefs and Turnover Intentions in Relation with OSE

Samar Masood^{1*}, Dr. Samina Nawab², Dr. Khurram Shafi³

^{1, 2, 3} COMSATS University Islamabad, Wah Campus, Pakistan

Abstract— The main aim of the following quantitative study is to analyze the theoretical framework based on explanatory style by analyzing the association between women's beliefs related to the glass ceiling and turnover intentions and to determine whether occupational self-efficacy (OSE) moderated the connection of women beliefs regarding glass ceiling and their turnover intentions. Self-administered questionnaires were distributed, and online surveys were conducted from females that work in the private and public service sectors. The sampling technique that is used to conduct a survey from a female population is the purposive sampling technique. Women's beliefs related to the glass ceiling were analyzed using the career pathways survey (CPS), and turnover intentions were measured through the turnover intention scale. Analysis has been conducted by establishing the reliability and validity of the questionnaire scale and descriptive statistics, correlation technique, and multiple regression analysis to test the hypothesis. The findings and results indicated that there is a significant relationship among the main constructs. The findings also proved that occupational self-efficacy had a significant moderating effect on the optimistic and pessimistic (acceptance, resignation) beliefs and turnover intentions. These findings will be helpful for women to comprehend how their beliefs related to the glass ceiling works and how their beliefs influence the level of self-efficacy and intention to quit. The organization may further incorporate this study in order to devise prevention strategies to retain female employees in the workplace. It is one of the first studies to be conducted related to the glass ceiling beliefs in the Pakistani context.

Index Terms— Glass ceiling belief, Optimistic self-efficacy, Turnover intentions, Glass ceiling phenomena, Glass ceiling theory, Gender roles, Gender discrimination, Gender diversity

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Introduction

The "glass ceiling" metaphor has been widely used in gender and business literature, which indicates the invisible ceiling that hinders women's representation in upper management positions and in their career progress in the organization (Martinez-Fierro, Sancho, 2021). According to research (Flippin, 2017), only 5.42 percent of women are included in the Fortune 500 list of chief executives despite their representation is approximately 49.6 percent of the world population. Women worldwide are performing well compared to their male counterparts but are still underrepresented in climbing the ladder to reach senior management positions (Vieito, 2012). This underrepresentation was explained through the glass ceiling effect, which explains how invisible barriers and hindrances affect women's career

^{*}Email: samar.masood@hitecuni.edu.pk

paths and slow down their career progression (Andersson, Balkmar, Callerstig, 2021). The concept of the Glass ceiling is the most acceptable and significant research area in gender research studies in order to explain the challenges faced by women in an attempt to reach the upper leadership positions in the organization (Hymowitz & Schellhardt, 1986, Rahman, & Alshammari, 2016). In this research, it is observed that even the women who were successful in reaching the business ladder that will ultimately fell into an imperceptible obstacle, and even though they are qualified enough for the high-level positions, they were still unable to break the glass ceiling (Sokmen, & Sahingoz, 2017, Faisal, & Farida, 2010). There are many researches that further reiterate the fact that more study is required to understand the factors involved in the glass ceiling phenomena through qualitative and quantitative study that eventually leads to the expansion of many theories and theoretical frameworks attempted to explain the phenomena in detail (Jabbar, & Asma Imran, 2013). Further research also indicated how glass ceiling barriers affect women working at all levels in the organization and formed an obstacle in their professional career progression (Janeen, & Olin, 2000).

The main purpose of this research study is to analyze how women's glass ceiling beliefs affect the turnover intentions of women in the organization. Furthermore, this study will look into the moderating effect of OSE on the association between women's beliefs related to the glass ceiling and turnover intentions (Kılıç, & Taşkın, 2017). In addition to the above, the study will explain the influence of optimistic and pessimistic glass ceiling beliefs in the career development of women. The analysis will ultimately help the women to understand their beliefs and how a high level of occupational self-efficacy will lead to have a positive effect on her intentions to quit.

Significance of the study

This particular study is an effort to investigate the relationship of optimistic and pessimistic glass ceiling beliefs with turnover intentions. For the past many years, the glass ceiling has always been a dilemma for the researchers, and the organization's different facets keep on identifying which is affecting women and the organizations (Bombuwela P. M., & De Alwis A. Chamaru, 2013). Beliefs related to the glass ceiling and its effect on turnover intentions bring new dimensions to understand how women positively and negatively think in an organization if they are not progressing in their careers and whether it will lead to an increase in their intentions to quit. Also, it will be interesting to see how level of occupational self-efficacy will change women's beliefs in their turnover intentions. It is specifically noted that there is not much research conducted in this area in Pakistan.

The objective of the study

The research objectives of the study are as follows:

- To examine the effect of optimistic and pessimistic women's beliefs related to the glass ceiling on their turnover intentions.
- To explore how OSE effectively moderates the association between women's beliefs related to the glass ceiling and their turnover intentions.

Literature Review

In order to measure the antecedents related to women's glass ceiling beliefs, it was important to measure women's internal perception regarding the glass ceiling in the organization (Browne, 2006; Wrigley, 2002). The relationship of women's beliefs related to the glass ceiling and career-related factors has been established (Crittenden, Smith, et al., 2012) by using a Career Pathways Survey, which is a multi-factor questionnaire including four glass ceiling beliefs, i.e., denial and resilience which are considered to be optimistic glass ceiling beliefs and acceptance and resignation which are pessimistic glass ceiling beliefs (Khani, & Gholamzadeh, 2016). According to them, Denial represents an optimistic women glass ceiling belief that women face the same issues as their male counterparts in the organizations and that there is no discrimination against women to reach the top level in the organizations. The second women's glass ceiling belief i.e., Resilience, explained that women are able to control the glass ceiling barriers through their qualification and experience. On the other hand, Acceptance, a pessimistic glass ceiling belief states that women prefer their family over their careers and accepts the existence of a glass ceiling due to their family commitments. Lastly, Resignation, another pessimistic glass ceiling belief, stated that women gave up their efforts of breaking the glass ceiling barriers as they found more obstacles in their career path to reach the top position. Smith, Crittenden et al. emphasized that these women's beliefs related to glass ceiling would influence their OSE and her intention to reach to the top. While considering the barriers women have to face to reach to the top management positions, social norms are one of the biggest challenges faced by the women like family expectations, work-life balance, family responsibilities, etc. These norms and household responsibilities restrict women and their ability to progress in the organization.

Another study (Metcalfe, 2008) examines the relationship among organizations, globalization, and females in Middle Eastern countries. In another research study, the researcher affirmed the stance that women working in South Asian countries face organization and societal obstacles while applying, doing, and getting promoted in their careers in the job market. In 2003, Moghadam examined that

women in South Asian countries face worse social positions as compared to other Asian countries. Their role is considered more family-oriented rather than career-oriented. Gender discrimination is very high, and career opportunities for women are very limited in the organizations. Employers consider women as not capable enough for higher management positions and therefore create invisible barriers that prevent them from advancing in their careers (Naval, 2014).

Turnover intention is a subjective variable that explains how an employee can quit one job within a stipulated time period (Downes, Hemmasi, Eshghi, & Bentl, 2014). Joo and Park (2010) found turnover intentions are predicted by career advancement satisfaction, organizational commitment, and learning culture in the organization. They further concluded that if organizations focus on the improvement of these predictors that cause dissatisfaction related to careers in both men and women, the turnover intention will be decreased. As per the research conducted (Roman, 2017), the glass ceiling has a negative effect on women and impacts the organization negatively. Women in the organization may consider leaving the organization and quitting their job if they feel dissatisfied with their career progression opportunities (Briggs, Jaramillo, & Weeks, 2011; Poisat, Mey & Theron, 2014). An increase in women leaving the organization further stops the corporation from fulfilling its vision and objectives due to a decrease in productivity or dissatisfaction of employees. According to Roman in 2017, there is empirical evidence found regarding the association of the factors like glass ceiling beliefs of women and their intention to quit the organization. This study further examined that women having resilience and denial beliefs are more likely to feel more authorized in order to work on their career progression and also take related actions to overcome the invisible barriers. Therefore, their frequency of thinking about quitting the organization would be decreased. In the same way, a resignation which is a pessimistic women glass ceiling belief, increases the likelihood of developing intentions of quitting the organization and making plans of finding out better career opportunities. These results suggest that women's glass ceiling beliefs may positively and negatively influence their turnover intentions. In this research study, the relationship of optimistic beliefs and pessimistic beliefs with turnover intentions will be examined separately. This will be a significant contribution to the women's beliefs regarding the glass ceiling, career-related factors, and turnover intentions.

 H_1 : Women's beliefs related to the glass ceiling will have a significant influence on their women's turnover intentions.

 H_{1a} : Denial Optimistic glass ceiling beliefs have a negative effect on their turnover intentions.

 H_{1b} : Resilience Optimistic glass ceiling beliefs have a negative effect on their turnover intentions.

 H_{1c} : Acceptance Pessimistic glass ceiling beliefs has a positive effect on their turnover intentions.

 H_{1d} : Resignation of glass ceiling beliefs has a positive effect on their turnover intentions.

Occupational self-efficacy (OSE) is related to individuals' belief in their personal ability to be successful in their respective job-related tasks (Abele, & Spurk, 2009, Spurk, & Abele, 2014, Damasio, Koller, 2014). If any employee has complete trust on his or her abilities to perform a certain task on the job and accomplish their goals, they will have the capability of taking the risk to achieve it (Sullivan, & Mahalik, 2000, Carter, Nesbit, Badham, Parker, & Sung, 2016).

Davids, and Anees. (2011) established OSE theory by highlighting the factors of self-efficacy related to an employee's behavior regarding his or her career progression. OSE has an effect on women's career goals and their decision related to career progression. As the organization's processes are working, expectations related to stereotypical male actions and behavior are rewarded (Lai, & Chen, 2012). Consequently, women tend to be more focused on networking, building relations, to provide cooperation, and being emotionally intelligent (Berkery et al., 2013, Khalid & Ayesha, 2014, Çelik, Yeloğlu, & Yıldırım, 2016). This personal behavior seems supportive but not a part of any reward system. Therefore, women are evaluated based on the negative beliefs attached to their ability to perform a task and gender stereotypes attached to them (Aziz, & Kamal, 2015).

Women having pessimistic glass ceiling beliefs and low occupational self-efficacy don't have any desire to have a prominent position in the workplace, resulting in their omission from performing upper management tasks and negatively affecting their future career progression (Bandura, 1997, Bandura et al., 2001, Borshey, 2008, Litzky, & Greenhaus, 2007, Powell, & Butterfield, 2003, Sandberg, 2013). Women having high occupational self-efficacy and optimistic glass ceiling beliefs consider the organizational barriers as challenges and never give up in looking for more opportunities for themselves (Kılıç, 2017). Women having resilience has the capability to remove the barriers related to their careers as they will have more self-efficacy and satisfaction to generate more opportunities for themselves (Lyons, Schweitzer, & Ng, 2015). These relationships of glass ceiling belief with turnover intentions in the presence of occupational self-efficacy will be examined.

H₂: OSE effectively moderates the relationship between women's beliefs related to the glass ceiling and their turnover intentions.

 H_{2a} : OSE effectively moderates the relationship between denial optimistic women's beliefs related to the glass ceiling and their turnover intentions.

 H_{2b} : OSE effectively moderates the relationship between resilience optimistic women's beliefs related to glass ceiling and their turnover intentions.

 H_{2c} : OSE effectively moderates the relationship between acceptance of pessimistic women's beliefs related to the glass ceiling and their turnover intentions.

 H_{2d} : OSE effectively moderates the relationship between resignation pessimistic women's beliefs related to the glass ceiling and their turnover intentions.

Research objective

The primary objective of this research study is to get an improved perceptive related to the connection of women's thoughts regarding the glass ceiling with OSE and turnover intentions. Although women's glass ceiling beliefs have been researched to some extent, its relationships with turnover intention and occupational self-efficacy are not widely researched. There are a number of women participating and working in different types of organizations and face glass ceiling barriers that directly or indirectly affect their occupational self-efficacy and turnover intentions, but the research in this area is limited. The role of OSE in addition to women's beliefs related to the glass ceiling and its relation with turnover intention needs to be included in the literature. This study will contribute to the existing literature and also highlight the new research areas in terms of three variables, women's beliefs related to the glass ceiling, turnover intentions, and OSE.

Theoretical Model

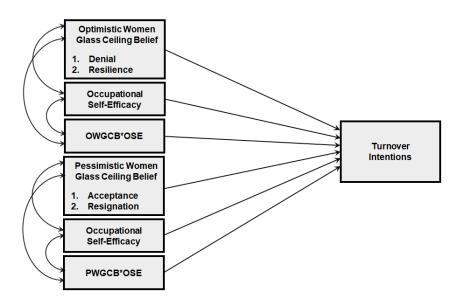


Fig. 1. Theoretical framework

Methodology

Research hypotheses were examined by taking the sampling framework of females that works in the private and public sector in banking sector. Purposive sampling was selected to collect the data for this research as it is difficult to precisely describe the probability sample (Nachmias & Frankfort-Nachmias, 2008).

Data collection and sample

The initial sample was drawn by initiating a survey through a self-administered questionnaire and social media platforms. The initial survey was sent out through email and social networking sites apart from questionnaires. As in today's times, social media affects how a certain individual conducts him or herself; the process of conducting online surveys is considered an acceptable way for social and basic science research (Kayam and Hirsch, 2012). For data collection, a list of private and public banks in the province of Punjab was shortlisted, and data was collected from women in positions like an accountant, finance manager, customer services representatives, relationship manager, senior manager, etc. The response rate is 91% as out of 200 respondents, 182 respondents completely filled the survey. Based on the survey responses, the results of this research study were generalized.

| Demographics | | Respondents | Responses | Frequency |
|--------------|------------------|-------------|-----------|-----------|
| Age | 20-29 | 182 | 34 | 19% |
| | 30-39 | | 85 | 47% |
| | 40-49 | | 37 | 20% |
| | 50 & above | | 26 | 14% |
| Education | Bachelor | 182 | 28 | 15% |
| | Masters | | 132 | 73% |
| | MS/Mphil | | 22 | 12% |
| Sector | Public | 182 | 72 | 40% |
| | Private | | 110 | 60% |
| Tenure | Less than 1 year | 182 | 33 | 18% |
| | 1-5 years | | 42 | 23% |
| | 6 – 10 years | | 46 | 25% |
| | 11 – 19 years | | 35 | 19% |
| | 20 & above | | 26 | 14% |

Fig. 2. Frequency percentages

Measures

This research study was a cross-sectional study according to the time dimension where data was being collected by observing the sample extracted from women at the same time in order to avoid disparity among the data. Data was being collected related to two independent and one dependent variable, including one moderator. The data was collected primarily on the basis of two independent and one dependent variable.

Glass ceiling beliefs construct: In this study, a career pathways survey has been used to determine women's internal perceptions related to the glass ceiling taken from research study (Smith, Crittenden et al.'s (2012). In order to check the validity and reliability of the instruments and scales, Cronbach's alpha and confirmatory factor analysis were used. According to the results, all the constructs and scales used are reliable and valid. Optimistic glass ceiling beliefs, i.e., denial and resilience, have 22 items, whereas pessimistic glass ceiling beliefs i.e., acceptance and resignation have 17 items.

In the following research study, the CPS scale and instrument is used (Smith, Caputi et al., 2012), i.e., denial, resilience, acceptance, and resignation attained Cronbach's alpha of 0.70 and greater than that. Exploratory factor analysis was determined to check the construct validity, which indicates that optimistic glass ceiling beliefs constructs explain 71.79%. Optimistic glass ceiling beliefs i.e., denial and resilience have Cronbach's alpha of 0.85. According to exploratory factor analysis, pessimistic glass ceiling beliefs explained a variance of almost 65.42%. Cronbach's alpha coefficient of pessimistic glass ceiling beliefs is 0.90.

Turnover Intention: In this research study, this construct was measured through the scale, i.e., intention to quit having a 3-time measure (Colarelli, 1984). 3-items of turnover intentions indicate 79.33% of the variance according to exploratory factor analysis. Cronbach's alpha reliability of the scale is 0.75 (Colarelli, 1984).

Occupational Self-Efficacy (OSE): In order to measure occupational self-efficacy (OSE), occupational self-efficacy scale from personality and organizational constructs (Schyns & Collani, 2002). Exploratory factor analysis indicates that the 6-items of OSE explain 69.33% of the variance. Cronbach's alpha coefficient for this scale was .90.

Data Analysis

Descriptive statistics and pearson correlation analysis

Descriptive statistics in the following Table 2 explains the responses of all the independent and dependent scales, and later hypothesis will be tested through regression analysis.

The mean of optimistic glass ceiling beliefs, i.e., denial and resilience, has 3.12 and 3.91 respectively and pessimistic glass ceiling beliefs, i.e., Acceptance and Resignation, has 3.36 and 3.51 respectively from 182 respondents. The likert scale has been used, ranging from the maximum response of "strongly agree" to "strongly disagree" as the minimum frequency response. With respect to this study, there was variation in the responses mainly because of attitude and difference in designations of the women respondents. The mean in case of turnover intentions and occupational self-efficacy from 182 respondents is 3.36 and 3.51 respectively, with the same Likert scale used. An individual respondent's mean has deviated with a percentage of approximately 81.5%.

According to Pearson correlation analysis, turnover intentions were negatively correlated with denial and resilience and positively related with acceptance and resignation. OSE has a strong relationship with denial, resilience, and acceptance.

Table I Mean, standard deviation and correlation values

| Variable | M | SD | 1 | 2 | 3 | 4 | 5 |
|-----------------------------------|------|------|---------|---------|---------|---------|--------|
| Denial (Optimistic Belief) | 3.12 | 0.84 | | | | | |
| Resilience (Optimistic Belief) | 3.91 | 0.83 | 0.75** | | | | |
| Acceptance (Pessimistic Beliefs) | 3.36 | 0.91 | -0.44** | -0.52** | | | |
| Resignation (Pessimistic Beliefs) | 3.51 | 0.86 | -0.28** | -0.33** | 0.09** | | |
| Turnover Intentions | 3.36 | 0.78 | -0.58** | -0.32** | 0.77** | 0.78** | |
| OSE | 3.51 | 0.72 | 0.71** | 0.84** | -0.52** | -0.29** | 0.74** |

Note: * p < 0.05; ** p < 0.01; *** p < 0.001; N = 182

Multiple regression analysis

For this research study, SPSS 20 and AMOS were used to analyze the structural relationships between the variables. Multiple regression analysis was conducted to analyze the four glass ceiling beliefs and their effect on turnover intentions with moderation effect of occupational self-efficacy explained in Table II.

According to the results, optimistic glass ceiling beliefs i.e. denial and resilience had a negative effect on turnover intentions which means women having denial and resilience glass ceiling beliefs have negative effect on turnover intentions. As they think they are capable enough to break the glass ceiling, therefore the chances of their intention to quit are low. Whereas, pessimistic glass ceiling beliefs i.e. acceptance have a mild negative effect on turnover intentions whereas resignation has a positive impact on turnover intentions as more women are willing to quit the job while giving up on their chances of promotion in the current job.

Table II

Multiple regression analysis for the moderating effect of OSE in the relationship between glass-ceiling beliefs and turnover intentions

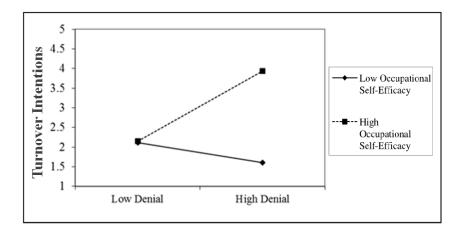
| Variables | Coefficients | t-values | Significance |
|----------------------------|--------------|----------|--------------|
| Constant | 2.45 | 6.14 | 0.00 |
| Denial | -0.35 | -6.51 | 0.00 |
| Resilience | -0.43 | -3.64 | 0.00 |
| Acceptance | -0.12 | 7.68 | 0.00 |
| Resignation | 0.23 | 8.19 | 0.03 |
| Occupational Self-Efficacy | -0.59 | 11.45 | 0.01 |
| Denial * OSE | -0.44 | -4.74 | 0.00 |
| Resilience * OSE | -0.53 | -3.71 | 0.00 |
| Acceptance * OSE | -0.37 | 5.32 | 0.02 |
| Resignation * OSE | 0.13 | 4.28 | 0.03 |

| Model Specifications | | | |
|----------------------|--------|--|--|
| R2 | 0.647 | | |
| R2adj | 0.645 | | |
| F Value | 21.235 | | |
| F Sig. | 0.000 | | |
| Durbin-Watson | 1.95 | | |

Occupational self-efficacy as a moderator with denial decreases the likelihood of a woman quitting the job; therefore, it has a negative effect on turnover intentions, as shown in Figure 3. The higher level of resilience in moderation with occupational self-efficacy has a significant effect on the turnover intentions, as shown in Figure 4. Both denial and resilience in moderation with OSE decrease the women's intention to quit their current job. The interaction plots show that occupational self-efficacy moderated the relationship of denial-turnover

intentions more than resilience-turnover intention. If women have high OSE, then the negative effect of acceptance will be more on the turnover intentions means self-efficacy will lead to women becoming more concerned about their careers while managing their personal life, as shown in Figure 5. Resignation doesn't have a direct negative effect on turnover intention as if a woman gave up on her opportunities, then her turnover intentions will be increased, but it does have an effect in moderation with occupational self-efficacy, as shown in Figure 6. R statistics of 64% shows the variation of women's glass ceiling belief and their effect on turnover intentions in moderation with occupational self-efficacy. Furthermore, the F-statistics shows that glass ceiling beliefs and OSE significantly affect turnover intentions. Durbin-Watson statistics show no autocorrelation in the model variables.

According to Figure ??, occupational self-efficacy has a positive relationship with denial. With a low OSE, there will be a low level of denial, optimistic glass ceiling belief, and vice versa. High occupational self-efficacy and high denial will lead to low turnover intentions.



 $Fig.\ 3.\ Interjectional\ plot\ for\ denial, turnover\ intentions, and\ occupational\ self-efficacy$

Figure ?? shows that high occupational self-efficacy leads to high resilient glass ceiling beliefs, and low occupational self-efficacy has low resilient glass ceiling beliefs. High OSE and high resilience will lead to low turnover intentions.

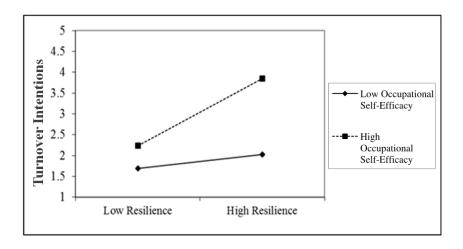


Fig. 4. Interactional plot for resilience, turnover intentions and occupational self-Efficacy

According to Figure ??, low occupational self-efficacy leads to high acceptance pessimistic glass ceiling beliefs and high occupational self-efficacy results in low acceptance which later affects turnover intentions.

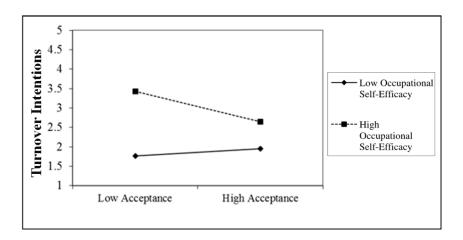


Fig. 5. Interactional plot for acceptance, turnover intentions, and occupational self-Efficacy

Figure ?? shows that low occupational self-efficacy leads to high resignation, which results in high turnover intention, whereas high OSE results in less resignation, which leads to a decrease in turnover intention.

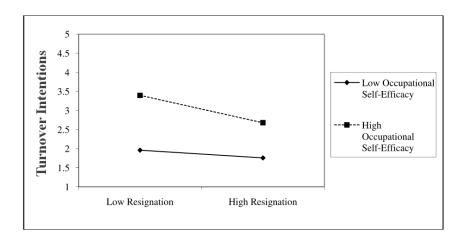


Fig. 6. Interactional plot for resignation, turnover intentions, and occupational self-Efficacy

Discussion

In this research study, denial and resilience have a significant negative effect on turnover intentions. It means women having optimistic glass ceiling beliefs, i.e., denial and resilience are more likely to feel ambitious and empowered to know their worth and control their career progression irrespective of any invisible glass ceiling in the organization. A moderating variable OSE further enhances the relationship between optimistic glass ceiling beliefs and turnover intentions. According to the results, women having denial and resilience beliefs and high OSE will have low turnover intentions. The regression results further show that woman's pessimistic glass ceiling beliefs i.e., resignation and acceptance, increase the likelihood of an increase in their turnover intentions. In the first instance, this finding seems to be in conflict with the research study (Smith, Crittenden, et al., 2012) as the meaning of resignation mentions that women gave up on their promotional opportunities, which isn't always true. First, the above-mentioned research study was related to career progression factors for women in the organization. Secondly, in this research study, it is stated that even if a women think that there are organizational and social barriers in order to move ahead in their career, she still can have a resignation belief of quitting her job and looking for more external job opportunities. These results were further proved by the evidence of moderation analysis which indicated that the resignation

pessimistic glass ceiling beliefs didn't comprise of a significant moderating effect on women's intention to quit through occupational self-efficacy.

The moderation analysis shows that OSE has a significant moderating effect on the optimistic beliefs, i.e., denial and resilience, and also pessimistic beliefs, i.e., acceptance in relationship with turnover intentions. These results recommend that a female's career progression if it is associated with occupational self-efficacy, may affect whether women will be handling the invisible glass ceiling barriers in the organization and eventually affect her intention to quit the organization. In other words, occupational self-efficacy may help out in shaping her beliefs related to the glass ceiling and will result in managing her career and personal decisions well.

Implications of the study

This study aims to have several positive potential implications related to expanding the literature on the beliefs related to the glass ceiling (e.g., Mohammad Khani & Gholamzadeh, 2016; Smith, 2012) and also fills out the gap as it is the first study to examine the relationship of women's optimistic and pessimistic glass ceiling beliefs with their turnover intentions in moderation with occupational self-efficacy. Therefore, this awareness of positive and negative glass ceiling beliefs affects women's career progression and personal preferences. This result in influencing women's turnover intentions can be helpful for the employers to identify specific job satisfaction and career progression driver to retain the female talent in the organization. Also, in countries like Pakistan, with higher gender disparity among males and females along with limited job opportunities despite major female labor participation, the banking sector and other sectors can be able to plan structural and organizational changes to enhance optimistically and reduce pessimistic women glass ceiling beliefs which can affect their career progression in a positive way. These structural changes can include training and development, mentoring, cooperation, guidance, and career progression opportunities to increase their OSE level and positively affect their glass ceiling beliefs (Jarmon, 2014). Organizations can incorporate career pathway surveys in Recruitment Testing and Annual Performance Reviews and can also be part of a psychographic test that can be taken at the time of hiring or before yearly increments or promotions. Incorporating these women's belief questions in the test will give the organization a clear idea about each woman's opinion about getting promoted or staying at the current job and their level of occupational self-efficacy.

Limitations and Future Research Direction

This study is related to women's beliefs related to the glass ceiling with many of their other antecedents, and further research is recommended related to the connection between women's glass ceiling beliefs, and personality factors are recommended (Smith, Caputi, et al., 2012). Also, further study on the optimistic and pessimistic glass ceiling beliefs may be conducted as acceptance belief can be studied from an optimistic point of view as well. It will also be beneficial that women's beliefs related to the glass ceiling will also shape up if the effects of choosing between life, career, and family choices must have been explored optimally, and this also helps in filling up an important research gap in the literature. Further research in different job categories needs to be conducted in all the constructs under study in this research, given the relationship differences amongst them.

According to another relevant research study (Smith, Caputi, et al., 2012), as a relatively few numbers of female employees participated, that's why a larger sample from different career levels would be appropriate to study further in order to extract meaningful results out of that. Also, in order to draw a comparison between women's and man's beliefs, it will be recommended to include male counterparts in the future study to have a comparative analysis of upper management positions. Finally, replication of results is recommended to strengthen generalizability (Atkinson & Flint, 2001).

Conclusion

This research study was conducted to analyze the women's beliefs related to the concept of a glass ceiling in the service sector of Pakistan specifical banks in relation to two other factors, i.e., OSE and turnover intentions. The study concluded that there is a strong relationship between optimistic women's beliefs regarding the glass ceiling and their intention to quit the organization while understanding the moderating effect of OSE. OSE significantly moderates the relationship between optimistic and pessimistic glass ceiling beliefs.

Furthermore, the study also strongly established that the optimistic beliefs that include denial and acceptance reduce women's turnover intentions while OSE positively moderates the relationship. Whereas pessimistic beliefs, i.e., resignation had a negative effect on women's turnover intentions and had no major moderating effect of OSE. The inclusion of OSE as a moderator further established a new aspect of the association of all the factors that if women are happy with the job they are doing, they instantly think positively regarding their career progression in the organization, which leads to less turnover intention. These findings allowed for more robust analyses of the relationships between the principal variables.

The key study findings indicated significant relationships between glass ceiling beliefs, occupational self-efficacy, and turnover intention. This study has an important contribution to make in terms of defining practical implications which can be used to motivate women in understanding the role of glass ceiling beliefs in a better light and also what are their career progression drivers in the organization apart from OSE (Smith, Caputi, et al., 2012). The research finding may further be used to initiate proactive selection, development, and retention strategies for employees.

The main principle of the hypothesis conducted in the study was that the meaning of the need for achievement is entirely different for both genders. This shows that not all women are willing to move up the career ladder and be at a senior management position but are more focused on meeting their current needs while balancing their work and life. The key takeaway from this research study is that employers can be able to put proactive talent retention strategies in place for women so that they will be able to assess their worth, personal beliefs, and career progression path in the organization, which will be able to shatter the glass ceiling in the organization.

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