

NEAR EAST UNIVERSITY
FACULTY OF ECONOMICS AND ADMINISTRATIVE SCIENCES
DEPARTMENT OF BUSINESS ADMINISTRATION

THE GLASS CEILING IN THE TRNC BANKING SECTOR

(MAN 400)

GRADUATION PROJECT

SUBMITTED BY: MURAT ORTAÇ 2001 0009

SUBMITTED TO: DR. ŞERİFE EYÜPOĞLU

JUNE, 2006

LEFKOŞA

ACKNOWLEDGEMENTS

In the preparation of this graduation project, I would like to thank to my Man 400 advisor, DR. Şerife EYÜPOĞLU for his patients and guidance, and Dr. Ahmet ERTUGAN for his contributions. I would also like to extend my appreciation to the Figen YEŞİLADA and Okan ŞAFAKLI for their supports.

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ABSTRACT

Research has shown that over the last 30 years, the proportion of women in lower and mid level management positions has increased greatly, whereas the proportion reaching the top has unfortunately remained small. Women in management are only able to advance just as far in corporate hierarchies before encountering the “glass-ceiling”, which prevent them from reaching top managerial positions.

The majority of the working population in the banking sector are women. However, the top managerial positions are occupied mainly by men.

This study investigates the glass ceiling phenomenon in the TRNC banking sector by measuring the attitudes of first-line bank managers towards women as managers. A total of 107 first line bank managers took part in the study. The results indicate that a glass ceiling exists in the TRNC banking sector.

Keyword: Working women, Glass-ceiling, Banking, Management.

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CHAPTER I

INTRODUCTION

1.1 Introduction

This chapter introduces the statement of the topic to be studied, the problem situation, the problem statement, and the objectives of the study.

1.2 Statement of the Topic

Research has shown that over the last 30 years, the proportion of women in lower and mid level management positions has increased greatly, whereas the proportion reaching the top has unfortunately remained small.

Women in management are only able to advance just as far in corporate hierarchies before encountering the “glass-ceiling”, which prevent them from reaching top managerial positions.

The number of women working in the banking sector over the past years has increased steadily. Also, research has shown that reaching managerial positions in the banking sector for women is very difficult. According to Aslan (2002) in the Turkish Banking Sector even though the educational level of women is higher than men, the top managerial positions are occupied mostly by men. This indicates the difficulty faced by women in advancing to top managerial positions thus indicating the presence of a glass ceiling in the Turkish Banking Sector.

1.3 Problem Situation

The majority of the working population in the banking sector are women. According to Ergeneli and Akçamete (2004) this is due to women being more efficient in organizing and communicating which are vital skills in banking. This can also be seen in the TRNC Banks. However, it can also be observed that most top managerial positions are held by men, thus indicating the presence of the glass ceiling in TRNC Banks.

1.4 Problem Statement

As mentioned previously, the number of women working in the banking sector in proportion to men are higher, as well as the educational level of women in banking also being higher than that compared to men. However, the top managerial positions are occupied mainly by men.

The purpose of this study is to explore and see whether the glass ceiling exists in the TRNC Banking sector.

1.5 Objectives of the Project

- To identify the percentage of the working population in TRNC Banks that are women
- To identify the proportion of women working in top managerial positions in the banking sector.
- To understand whether the glass ceiling exist in the banking sectors (women find it difficult to advance to top managerial positions)

1.6 Conclusion

This chapter introduced the statement of the topic to be studied, the problem situation, the problem statement, and the objectives of the study. The following chapter gives a brief literature review on the glass ceiling concept.

CHAPTER II

A BRIEF LITERATURE REVIEW OF THE GLASS CEILING

2.1 Introduction

This chapter gives a brief literature review of the glass ceiling and women at work.

2.2 Women at Work

Women have only recently begun to join the ranks of managers in large numbers. The emergence of women into the work force has precipitated many discussions. This paper discusses some of the major issues surrounding women in management and proposes some organizational and individual responses to better utilize the diversity of skills and talents available within the work force.

In 1970, only 15 percent of all managers were women. By 1989 this figure had risen to more than 40 percent. (Workforce 2000) By 1995, women made up about 63 percent of the total work force. (Salzman 1991) However, only six percent of women are classified as middle level managers. (Chusmir & Franks 1988) Currently, only three of every one hundred top jobs in the largest U.S. companies are held by women, which is about the same number as a decade ago. (Garland 1991) Of the Fortune 50 companies, only 1.3% of corporate officers are women while 1.7% are women within the Fortune 500 companies. Among 200 of America's largest companies, women hold less than a quarter of the executive jobs and less than five percent of the vice-presidents are women. (Sharpe 1994) Some experts indicate that equality in top management positions between the genders will not balance out for another 20 to 30 years.

A Labor Department study indicated that the "glass ceiling" keeps many women from moving up in management and leadership positions. (Rosner 1990) The "glass ceiling" is the subtle barrier of negative attitudes and prejudices that prevents women and minorities from moving beyond a certain level in the corporate hierarchy. (Thomas & Zeithaml 1993) One third of working women work in clerical positions and another quarter work in the fields of health care, education, domestic service, and food services. (Mishra 1986) Even in these traditionally feminine professions women do not occupy key positions in relation to their numbers. For example, in schools women teach and men organize, plan, direct, and control. In social agencies women are typically middle managers supervising direct service workers, while men plan programs, prepare budgets, etc. Even when women have earned the highest degree in their profession, which indicates that they are especially competent, they tend to occupy the lower positions. In short, American women occupy only 16% of the managerial positions and only 4% of the high level managerial/administrative positions in modern organizations.

"Although the number of women in the work force has increased from 3,680,000 to 5,382,000 between 1975 and 1985, an increase of 46.3%, the advancement of women in management has not kept pace." (Doyle 1990) While the number of working women has increased dramatically in recent years, there are a number of different views that have been asserted to explain why women are not seen in large numbers in executive positions.

The first of these is referred to as the person-centered view. This view puts the blame of limited corporate progression of women on factors that are internal to the female gender. This means that certain traits and behaviors exhibited by women are not conducive to their being promoted. (Gregory 1990) for example, communication between genders can add to the problems women face in the work force. Women and men communicate differently, both

verbally and non-verbally, and consequently women are perceived to be less empowering. (Gilbert 1990)

Another reason for fewer women in upper management that cannot be overlooked is corporate discrimination, corporate inequities in rewards and advancement opportunities, and the existence of "good old boys' networks" that ignore and discourage women from seeking top management positions. Discrimination can occur in the form of organizational structures, policies, informal networks, and cultures that are so male dominated that they become barriers for women to rise in the organization. For example, in a study by Cannings and Montmarquette, men don't rely on formal merit procedures to gain managerial momentum for success. The study found that, on average, men exhibited lower ambition in terms of bidding for promotion than women and that they had worse performance scores, yet men were offered more promotions per year of service than women, due oftentimes to the building of informal networks with superiors in the organization. (Cannings & Montmarquette) Additionally, an obstacle women often face is the lack of opportunity to "learn the ropes"-often due to a lack of mentors for females in the workplace. A mentor can be many things-teacher, ally, protector, and confidante. Research indicates that mentoring functions can be divided into two broad categories: (1) Career Functions that enhance career advancement, such as sponsorship, exposure/visibility, coaching, protection, and challenging assignments; and (2) Psychosocial Functions that enhance the protégé's sense of competence and include role modeling, acceptance and confirmation, counseling, and friendship. (Kram 1988) Mentors can offer behavioral advice, help women to get promoted, and instill confidence. The lack of mentors for women can result in an inability for females to advance.

Another obstacle, typically unique to the female gender that hinders a woman's upward mobility in the work force is the combining of a family and a career and the behavioral

expectations placed on women. The majority of the burden of child-rearing is still placed on the mother, which imposes additional responsibility on a career woman that is often not faced by a male. It is no easy task for a working woman to come home from a nine-hour day at the office and begin to take care of the family responsibilities. Times are changing, but not at the same pace that women are entering the work force.

A related barrier facing women is the negative attitudes and stereotypes created by society toward the career woman. It has been found that women in dual career marriages expressed greater dissatisfaction about role overload than did their spouses. (Falkenburg & Monachello 1990) there are three possible explanations for this. The first is that women assume more of the physical work involved in running a household than do men. Second, women assume a "higher level" of household responsibilities. The third, and most discouraging of these explanations, is that the man's job is considered more important. His high level of work involvement limits his wife's ability to satisfactorily balance career and household duties. In addition, stereotypes abound which restrict the upward mobility of women. In a recent study, 79% of CEOs agreed that "prejudice and stereotypes are among the most identifiable barriers to women's advancement in U.S. corporations. The stereotypes reported with the highest frequency were that women lack career commitment, are not tough enough, don't want to work long or unusual hours, are too emotional, won't relocate, lack quantitative and analytical skills and have trouble making decisions." (Caudron 1994) Some feel women are less committed to their work. Obviously, not all women fit this stereotype. For example, one study reported that women were significantly more likely to give up a home function that conflicted with a job-related function and significantly less likely to turn down a promotion due to its effects on lifestyle or doubts about their abilities to handle it. (Posner, & Schmidt 1984) Another study reported that women had a higher need for achievement and power than men. (Chusmir 1985)

Recent studies of gender and administrative jobs touch lightly on several aspects of the issues and questions surrounding women's entrance into management and other jobs long dominated by men. For example, (Reskin and Roos 1990) found that during the 1970s and 1980s, occupations in which women had gained a large proportion of the jobs, e.g., pharmacist, baker, bank manager, typesetter, were ones which had become deskilled, which were losing pay and prestige, and for which the demand had greatly increased. They noted as well that men were abandoning these occupations and that the women newcomers were heavily concentrated in the bottom ranks of the field. "Bank manager" was the only management occupation that showed a dramatic increase in the numbers of women. This happened at the same time as branch banks were proliferating, especially in the suburbs, and women were increasingly handling their own and the family's finances. Meanwhile, genuine authority for loans and many other aspects of banking were being removed from the local offices and centralized in the bank's national headquarters. So the number of women who were labeled as bank clerks declined and the number of managers increased, but with very little real change in the authority which they exercised. Clearly, there was an improvement in women's status within the banking industry, but the gains were not as marked as the official statistics might imply. The explanations offered by Reskin and Roos imply that currently, women will have been moving into the lowest levels of managerial work, with only small gains in authority and compensation levels.

Other insights about gender and management derive from studies conducted at different levels of aggregation. At the individual level, (Liff and Ward 2001) found that men and women working in banks in England held quite different perceptions of the requirements for promotion to *senior* managerial positions. Women saw working as a manager as much less compatible with being a parent than did men. Women also eschewed the way they thought

people must behave—being somewhat aggressive, single minded, and selfish—to be promoted. Women were reluctant to cultivate “old boy” networks or to engage in the impression management they saw as necessary for promotion. Other researchers agree that administrators and executives embody a masculine ideal and that male cultural norms pervade the workplace (Jacobs, 1992). These patterns persist despite considerable evidence that women’s more flexible, milder and more participation oriented management styles can be quite effective (Jacobs).

2.3 The Glass Ceiling

Of the various movements of the 20th century, perhaps none can be compared to women’s movement in developed countries because it has spread to all areas of public life. According to data from the European Commission (1997), women account for all the growth in the working population in the European Union over the last twenty years. However, the well-established presence of women in the world of employment and their improved qualifications are not reflected in their careers as there is a marked imbalance in the professional development of the two sexes. Gender discrimination at work still exists and is especially clear in jobs involving a high level of responsibility and social esteem, only 3% of which are held by women.

A large amount of research has been conducted and more is currently being completed to explore the phenomenon of the “glass ceiling”. Researchers no longer argue whether it exists or not, as they did in the beginning of the 1980s, but concentrate on the deeper understanding of what the glass ceiling is, and how it affects corporations and societies in the technological

age. Theorists now explore the extent and causes of it and help women and men find the way to break through it.

"Glass Ceiling" is a term which appeared in the 1970s in the United States to describe the invisible artificial barrier, created by attitudinal and organizational prejudices, which block women from senior executive positions (Wirth Linda, 2001). Whether this glass ceiling occurs in the workplace or in politics is essentially a reflection of social and economic gender inequality. With the achievement of educational parity and changes in social attitudes towards men's and women's roles, it had been somehow assumed that women would quickly move up to career ladder. This has proved hard to achieve and no more so than at the top, where the prevalence of male executives tends to perpetuate the glass ceiling and where women often find themselves without the right mix of corporate experience required for senior executive positions.

Variants of the Glass Ceiling metaphor have been used to reflect notions of durability, permeability and position when describing the barriers women face in their careers: "glass border" denoting barriers on international assignments (Lineham and Walsh, 1999); "concrete ceiling" to describe the density of barriers faced by ethnic and minority women (Korac-Kakabadse and Kouzmin (1997). Similarly, Labor Secretary Alexis Herman described the obstacles that women face in the workplace as "a double-pane glass ceiling" (*Wall Street Journal*, 1999), whereas Maclaran, Stevens and Catterall (1998) refer to the "greenhouse" to allude to horizontal *and* vertical career constraints.

Over the last 30 years the proportion of women in lower- and mid-level management positions has increased dramatically, while the proportion of women reaching top

management positions has remained relatively small (Powell, 1999). Evidence suggests that women in management are able to advance just so far in corporate hierarchies before encountering a "glass ceiling" that prevents or reduces the likelihood of reaching top management or executive status (Powell, 1999; US Department of Labor, 1991).

The "glass ceiling" is one of the most compelling metaphors for analyzing inequalities between men and women in the workplace. The expression has been used widely in the popular media as well as in official government reports and academic publications (Canberra Bulletin of Public Administration 1994; Catalyst 1990; Garland 1991; Scandura 1992; State of Wisconsin Task Force on the Glass Ceiling Initiative 1993; U.S. Department of Labor 1991). The image suggests that although it may now be the case that women are able to get through the front door of managerial hierarchies, at some point they hit an invisible barrier that blocks any further upward movement. As one of the early writers who used the metaphor commented, the glass ceiling is "a transparent barrier that kept women from rising above a certain level in corporations. . . . It applies to women as a group who are kept from advancing higher *because they are women*" (Morrison et al. 1987).

The glass ceiling seems to be confirmed by casual observation. It does not take systematic research to notice that a much higher proportion of bottom supervisors than of chief executive officers are women. Data from the comparative project in class analysis (Wright 1989, 1997) indicate that at the bottom of managerial hierarchies in most economically developed countries, around 25 to 30 percent of lower-level supervisors are women. In contrast, at most a small percentage of top executives and CEOs in large corporations are women. According to Fierman (1990), fewer than 0.5 percent of the 4,012 highest paid managers in top companies in the United States are women, while fewer than 5 percent of senior management in the

Fortune 500 corporations are women and minorities. Reskin and Padavic (1994) report that "although women held half of all federal government jobs in 1992 and made up 86 percent of the government's clerical workers, they were only a quarter of supervisors and only a tenth of senior executives." Similar patterns occur in other countries: In Denmark, women were 14.5 percent of all managers and administrators but only between 1 and 5 percent of top managers; in Japan, women were 7.5 percent of all administrators and managers but only 0.3 percent of top management in the private sector (Reskin and Padavic 1994). The report of the State of Wisconsin Task Force on the Glass Ceiling Initiative (1993, 9) states that while 47 percent of supervisors and 42 percent of middle management in Wisconsin were women, only 34 percent of upper management and 18 percent of executives were women. A 1991 U.S. Department of Labor "Report on the Glass Ceiling Initiative" makes similar observations: In 94 randomly sampled reviews of corporate headquarters of *Fortune* 1000 sized companies between 1989 and 1991, women were found to represent 37.2 percent of all employees of these companies yet only 16.9 percent of all levels of management and 6.6 percent of managers at the executive level. Such distributions would surprise no one, and they lend considerable credibility to the claim that women indeed do face a glass ceiling.

At the level of firm performance, the glass-ceiling phenomenon presents problems for at least three reasons – and thus deserves further research attention. First, if lower-level female managers perceive that the opportunity to reach senior management is limited because of gender, this may dampen their desire and motivation to compete at this level. A belief that hard work and perseverance will not pay off, among a large segment of the workforce, would be likely to have negative productivity effects at all levels of the organization (Vroom, 1964). A second reason for concern relates to a lack of diversity among members of top management teams – too much homogeneity may lead to poor and costly decisions (Elsass & Graves,

1997; Janis, 1982). Finally, under tight labor market conditions, gender-based barriers can further reduce the supply of needed talent and resources. Resource dependence theory suggests that it is to the firm's advantage to eliminate barriers to needed resources, and in some cases to focus on moving women into key management positions because they may better match the demographic characteristics of significant customer segments (Jacobs, 1992; Pfeffer & Salancik, 1978).

Thirty years after entering the work force with career aspirations women are still concentrated in business support functions like Human Resources and Public Relations instead of line functions like marketing and operations, which are the training grounds for business leaders. Despite their desire and ability to hold line positions, women "are discouraged from pursuing these roles by colleagues and superiors, who don't feel women can perform well in them (Wellington, Brumit Kropf, and Grekovich, 2003).

After many years of debate researchers are still divided, however more and more are coming to the conclusion that there is no difference between performance standards, managing people, attaining high quality results, behaviour, subordinates' responses, motivation and commitment levels between male and female. In fact, many researchers even argue that females are better managers than men (Wood, 1998; McShulskis, 1996) because females can motivate better, they know their subordinates better from a personal perspective and treat them as more than just warm bodies. Also, women possess inclusive energy, they accomplish goals through supporting their subordinates and colleagues, and they are better at personalizing recognition and rewards.

2.3.1 Factors of Glass Ceiling

According to a study conducted by the Minnesota's Governor's Glass Ceiling Task Force (1995) there are six major factors that perpetuate glass ceilings;

- **Lack of bold leadership** — Bold leadership at the top and dogged persistence are needed to challenge the status quo and produce real change. This leadership is lacking in many organizations.
- **Workplace environments** — Attitudes and organizational cultures must change to value diverse leadership styles. Gender and racial stereotypes frequently limit women and people of color from fully participating in their organizations.
- **Work experience** — Women and people of color frequently lack the "right" type of job experience to move ahead. The experiences they have often do not match traditional promotion criteria.
- **Family obligations** — Working parents, especially mothers, are often forced to choose between their children and their jobs. Employers need to recognize that both mothers and fathers require flexibility at work.
- **Socialization** — Pervasive, socially accepted stereotypes adversely impact the expectations, self-esteem and ambitions of some of our children, especially girls and children of color.

- **Education** — Many women and people of color do not come out of our schools with the credentials and confidence needed to succeed. Participation of women and people of color in the scientific and technological disciplines remains low.

(Johnson, B. Kristine (1995).

While specific formulations of the glass ceiling have varied, all highlight the hurdles and barriers women face as they move up the corporate hierarchy. These include: the burden of coping as 'token' representatives, lack of role models and mentors, the strain of coping with sex stereotyping and prejudice, overt and indirect discrimination and a hostile organizational climate (Cooper and Davidson, 1982; Henning and Jardim, 1977). Criteria used to establish the existence and nature of the glass ceiling have included promotion decisions to top management (Powell and Butterfield, 1994), the percentage of management positions held by women (Blum et al., 1994), salary of male versus female managers (Blum et al., 1994) as well as organizational characteristics such as an open culture and attitudes to 'token' women (Kanter, 1993/1977; Ely, 1995; Simpson, 1998). Powell and Butterfield (1994) add that women's perceptions of the ceiling may in themselves act as tangible barriers.

2.4 The Glass Ceiling and Banking

The majority of the working population in the banking sector are women. According to Ergeneli and Akçamete (2004) this is due to women being more efficient in organizing and communicating which are vital skills in banking. This can also be seen in the TRNC Banks. According to the north Cyprus Banking association around 68% of the working population in local banks are woman. However, it can also be observed that most top managerial positions are held by men, thus indicating the presence of the glass ceiling in TRNC Banks.

This study aims to investigate the glass ceiling in the TRNC Banking sector. As in the Egeneli and Akçamete (2004) study attitudes towards woman in managerial positions will be measured.

2.5 Conclusion

This chapter gave a brief literature review of the glass ceiling. The following chapter offers a Theoretical Framework of Glass Ceiling.

CHAPTER III

THEORETICAL FRAMEWORK

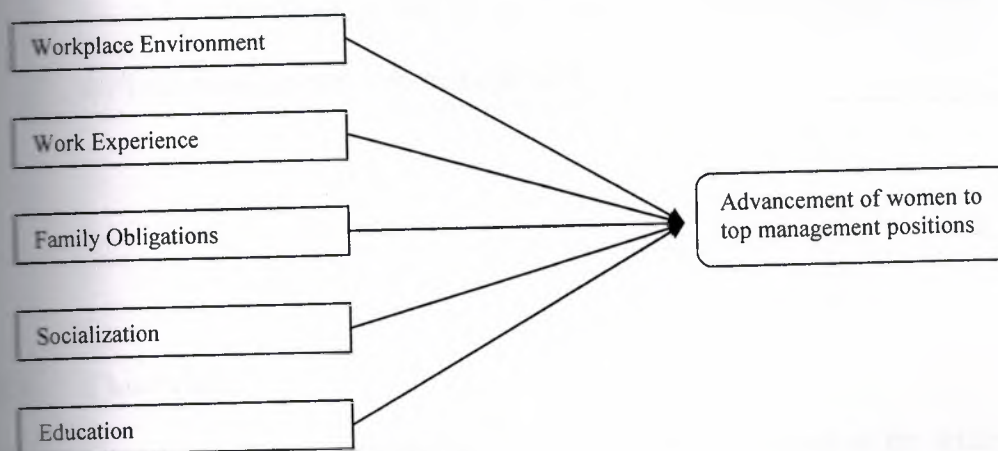
3.1 Introduction

This chapter describes the dependent variable and independent variables of the study, and presents the main theoretical framework.

3.2 Study Variables

The dependent variable is the advancement of women to top managerial positions in the TRNC banking sector. The variance of the dependent variable can be explained by five independent variables. These are indicated in figure 3.1 below;

Figure 3.1 Schematic diagram for the Theoretical Framework.



* Many of the studies presented in the literature review have measured the effects of one or two of these variables on the advancement of women to top managerial positions. Ideally being able to measure all five of the above variables and their effects on women and their

advancement to managerial positions would result in a more meaningful study, however this would take up a considerable amount of time and expense. Therefore using the Ergeneli and Akcamete (2004) study as reference, the variable “workplace environment” which measures attitudes will be measured. In other words, this study will measure the attitudes towards women in managerial positions.

3.3 Objectives

In the light of the conceptual framework illustrated in Figure 3.2. The following objectives are set for proposed study.

Table 3.1 Objectives

<ul style="list-style-type: none"> • To identify the percentage of the working population in TRNC Banks that are women.
<ul style="list-style-type: none"> • To identify the proportion of women working in top managerial positions in the banking sector.
<ul style="list-style-type: none"> • To understand whether the glass ceiling exist in the banking sectors (women find it difficult to advance to top managerial positions)

3.4 Conclusion

This chapter described the dependent and independent variables of the study, and presented the theoretical framework in a diagram form. And the following chapter outlines the methodology to be followed.

CHAPTER IV

METHODOLOGY

4.1 Introduction

This chapter describes the design of the research study.

4.2 Data Collection

As mentioned previously the objective of this study is to identify whether or not the glass ceiling exists in the TRNC Banking sector. In order to conduct the study the survey instrument to be used will be the questionnaire used in the Ergeneli and Akçamete (2004) study which was conducted in Turkey.

The original questionnaire was prepared by Ergeneli and Akçamete (2004) in Turkish. The questionnaire administered in this study was also in Turkish. The questionnaire was personally administered to first line managers in TRNC Banks. A total of 150 questionnaires were administered, and a 107 completed questionnaires were received, giving a response rate of 71%. First line managers were selected as respondents to the study, because it is observed that women occupy a very large proportion of the first line manager population in banks. Also it may have been difficult to collect information from middle and top managers due to their heavy workload.

The table below indicates the TRNC local banks, and therefore the banks that were valid for this study.

Table 4.1 List of Local Banks in TRNC

1. Akfinans Bank Ltd.
2. Asbank Ltd.
3. Deniz Bank Ltd. Şti.
4. Faisal Islamic Bank of Kıbrıs
5. Kıbrıs Altınbaş Bankası
6. Kıbrıs Continental Bank Ltd.
7. Kıbrıs İktisat Bankası Ltd.
8. Kıbrıs Türk Kooperatif Merkez Bankası Ltd.
9. Kıbrıs Vakıflar Bankası Ltd.
10. Limasol Türk Kooperatif Bankası Ltd.
11. Şekerbank Ltd.
12. Türk Bankası Ltd.
13. Universal Bank Ltd.
14. Viyabank Ltd.
15. Yakın Doğu Bank Ltd.
16. Yeşilada Bank Ltd.

The questionnaire consisted of two sections. The first section contains items related to personal characteristics of the respondents. Section Two consisted of 34 items measuring attitudes towards women as managers. And the data collection processes duration was one month.

4.3 Conclusion

This chapter described the research methodology for the study. And the following chapter is the concluding chapter of the research proposal.

Findings of Chapter 4

Table 4.1: Demographic Characteristics of the Sample

Demographic Variable	Frequency	Percent
Gender		
Male	20	66.7
Female	10	33.3
Marital Status		
Married	15	50.0
Single	15	50.0
Age		
18-24	10	33.3
25-34	10	33.3
35-44	10	33.3
45-54	10	33.3
Education Level		
High School	10	33.3
Some College	10	33.3
Bachelor's	10	33.3
Master's	10	33.3
Occupation		
Student	10	33.3
Teacher	10	33.3
Healthcare	10	33.3
Other	10	33.3
Experience with the Program		
1-3 years	10	33.3
4-6 years	10	33.3
7-9 years	10	33.3
10+ years	10	33.3

CHAPTER V

FINDINGS AND RESULTS

5.0 Introduction

This chapter includes results and analysis of the respondents received from the questionnaire (See a copy of Questionnaire in Appendix A)

5.1 Findings of the Study

Table 5.1 Demographic Factors of participants

Demographic Factors	Frequency (n)	Percent (%)
Gender		
Women	81	75,7
Man	26	24,3
Marital Status		
Married	85	79,4
Single	22	20,6
Age		
Under 30	50	46,7
31-40	33	30,8
More than 40	24	22,4
Child		
Yes	62	57,9
No	44	41,1
No answer	1	0,9
Education Status		
High School	47	43,9
Undergraduate	48	44,9
Master	10	9,3
No answer	2	1,9
Experience		
2-8 year	56	52,3
9-15 year	32	29,9
More than 16	18	16,8
No answered	1	0,9
Experience in Higher Management		
Under 3	8	7,5
3-6 year	67	62,6
6-9 year	23	21,5
More than 10	8	7,5
No answer	1	0,9

* The Reliability of the questionnaire is $= 0.69 = 69\%$

Table 5.2 Means and Standard Deviations for each Statements

	Statements	Mean	Std. D
Q1	Female are not suitable working in banking sector.	1,20	0,56
Q2	Females are working in a lower level than what they are capable of.	2,73	1,43
Q3	Females are more productive in banking sector.	3,13	1,54
Q4	In banking sector, High level management should be given to females.	3,17	1,49
Q5	Females are more suitable for team work.	3,04	1,27
Q6	Females' abilities are limited for high level management.	2,24	1,33
Q7	Females can work in discipline when it's needed in high level.	3,30	1,62
Q8	Males are more suitable than females in high level management.	2,68	1,52
Q9	There are no performance differences between female and male managers.	3,40	1,47
Q10	In situations where employees need to be fired, females should be first to be fired.	1,76	1,29
Q11	Females are better communicator than males with their colleagues.	3,23	1,44
Q12	Females are more democratic than males	3,20	1,56
Q13	It is an advantage that females are better listeners than males.	3,29	1,58
Q14	In work life, Females are more sensitive than males.	2,35	1,44
Q15	Because females are more sensitive they will not be successful in high level jobs.	2,08	1,41
Q16	In banking education There are equal opportunities for male and females.	3,05	1,52
Q17	Females are better communicators with any level colleagues.	3,01	1,56
Q18	Females shouldn't be appointed as high level managers.	1,70	1,17
Q19	Females are more supportive with their colleagues' success.	3,08	1,29
Q20	Female managers loose their feminine side.	1,85	1,29
Q21	Females start getting afraid of loneliness, when they become managers.	2,36	1,49
Q22	Females have a more organized way of working.	3,50	1,46
Q23	One of the reasons that females are preferred in higher level jobs is their creativeness.	3,12	1,26
Q24	Female managers can not give quick decisions.	2,17	1,48
Q25	Females have management abilities.	3,57	1,45
Q26	Females' managers show better performance than males.	3,02	1,41
Q27	Female managers can not adapt in male sovereign environments.	1,84	1,25
Q28	In banking sector more opportunities are given to males than females.	3,25	1,45
Q29	Confident females find it easier to solve of high level management difficulties.	3,91	1,48
Q30	Business management qualified females should have high level management jobs.	3,80	1,33
Q31	Being supported by their families reflects on females' job in a positive way.	3,32	1,39
Q32	Females are closed to criticisms when compared with males	2,64	1,64
Q33	In banking sector male puts the rules.	2,70	1,56
Q34	When it comes to wages and commissions, females are treated unfairly.	2,13	1,47

Table 5.3 Means for each statement according to by Gender

	Statements	Mean	
		Women	Man
Q1	Female are not suitable working in banking sector.	1,07	1,58
Q2	Females are working in a lower level than what they are capable of.	2,69	2,85
Q3	Females are more productive in banking sector.	3,37	2,38
Q4	In banking sector, High level management should be given to females.	3,33	2,65
Q5	Females are more suitable for team work.	3,28	2,27
Q6	Females' abilities are limited for high level management.	1,99	3,00
Q7	Females can work in discipline when it's needed in high level.	3,40	3,00
Q8	Males are more suitable than females in high level management.	2,20	4,15
Q9	There are no performance differences between female and male managers.	3,39	3,42
Q10	In situations where employees need to be fired, females should be first to be fired.	1,37	2,96
Q11	Females are better communicator than males with their colleagues.	3,37	2,81
Q12	Females are more democratic than males	3,41	2,54
Q13	It is an advantage that females are better listeners than males.	3,48	2,69
Q14	In work life, Females are more sensitive than males.	1,88	3,81
Q15	Because females are more sensitive they will not be successful in high level jobs.	1,96	2,42
Q16	In banking education There are equal opportunities for male and females.	2,68	4,15
Q17	Females are better communicators with any level colleagues.	3,13	2,64
Q18	Females shouldn't be appointed as high level managers.	1,44	2,50
Q19	Females are more supportive with their colleagues' success.	3,28	2,46
Q20	Female managers loose their feminine side.	1,68	2,35
Q21	Females start getting afraid of loneliness, when they become managers.	2,33	2,46
Q22	Females have a more organized way of working.	3,78	2,62
Q23	One of the reasons that females are preferred in higher level jobs is their creativeness.	3,36	2,38
Q24	Female managers can not give quick decisions.	2,05	2,54
Q25	Females have management abilities.	3,73	3,08
Q26	Females' managers show better performance than males.	3,25	2,31
Q27	Female managers can not adapt in male sovereign environments.	1,82	1,92
Q28	In banking sector more opportunities are given to males than females.	3,58	2,23
Q29	Confident females find it easier to solve of high level management difficulties.	4,25	2,88
Q30	Business management qualified females should have high level management jobs.	4,05	3,04
Q31	Being supported by their families reflects on females' job in a positive way.	3,51	2,73
Q32	Females are closed to criticisms when compared with males	2,58	2,85
Q33	In banking sector male puts the rules.	2,66	2,81
Q34	When it comes to wages and commissions, females are treated unfairly.	2,14	2,12

Statements		Woman	Man	Woman	Man
Female are not suitable working in banking sector.		1,08	0,050	4,203	0,000
		Man	1,58	0,113	
Females are more productive in banking sector.		Woman	3,37	0,163	2,936
		Man	2,38	0,304	0,004
In banking sector, High level management should be given to females.		Woman	3,33	0,153	2,055
		Man	2,65	0,337	0,042
Females are more suitable for team work.		Woman	3,28	0,139	3,772
		Man	2,27	0,197	0,000
Females' abilities are limited for high level management.		Woman	1,99	0,136	-3,561
		Man	3	0,272	0,001
Males are more suitable than females in high level management.		Woman	2,2	0,146	-6,847
		Man	4,15	0,22	0,000
In situations where employees need to be fired, females should be first to be fired.		Woman	1,37	0,095	-6,448
		Man	2,96	0,321	0,000
Females are more democratic than males		Woman	3,41	0,165	2,539
		Man	2,54	0,32	0,013
It is an advantage that females are better listeners than males.		Woman	3,48	0,173	2,252
		Man	2,69	0,303	0,026
In work life, Females are not as strong when compared to males.		Woman	1,88	0,135	-7,256
		Man	3,81	0,215	0,000
In banking education There are equal opportunities for male and females.		Woman	2,68	0,166	-4,685
		Man	4,15	0,213	0,000
Females shouldn't be appointed as high level managers.		Woman	1,44	0,114	-4,331
		Man	2,5	0,25	0,000
Females are more supportive with their colleagues' success.		Woman	3,28	0,138	2,909
		Man	2,46	0,262	0,004
Female managers loose their feminine side.		Woman	1,68	0,135	-2,316
		Man	2,35	0,283	0,023
Females have a more organized way of working.		Woman	3,78	0,149	3,774
		Man	2,62	0,294	0,000
One of the reasons that females are preferred in higher level jobs is their creativeness.		Woman	3,36	0,129	3,620
		Man	2,38	0,261	0,000
Females have management abilities.		Woman	3,73	0,155	2,030
		Man	3,08	0,313	0,045
Females' managers show better performance than males.		Woman	3,25	0,146	3,091
		Man	2,31	0,298	0,003
In banking sector more opportunities are given to males than females.		Woman	3,58	0,155	4,474
		Man	2,23	0,237	0,000
Confident females find it easier to solve of high level management difficulties.		Woman	4,25	0,15	4,438
		Man	2,88	0,285	0,000
Business management qualified females should have high level management jobs.		Woman	4,05	0,138	3,560
		Man	3,04	0,263	0,001
Being supported by their families reflects on females' job in a positive way.		Woman	3,51	0,15	2,555
		Man	2,73	0,275	0,012

* $p < 0.05$

** $p < 0.01$

*** $p < 0.0001$

Using Independent Sample T Test with 95 % confidence level shows that man and women have different attitudes on twenty two statements listed in table shown above.

These statements measured by Likert Scale which it is (1= Strongly Disagree and 5= Strongly agree). According to gender there is a meaningful deficits in these 22 statements and Means and Standard Deviations in table shows us a participation degree of each statement.

For Example: In sixth statement (Males are more suitable than females in high level management) women said that disagree but men said that agree. This shows us men don't want work under women managers.

Table 5.5 Significant status of Marital Status for signified statements

Statements	M. Statue	Mean	s.d.	t	P
Females are better communicators with any level colleagues.	Married	2,76	1,544	-3,353	0,001
	Single	3,95	1,253		**

* $p < 0.05$

** $p < 0.01$

*** $p < 0.0001$

Using Independent Sample T Test with 95 % confidence level shows that married and single people have different attitude on one statement listed in table shown above.

This statement measured by Likert Scale which it is (1= Strongly Disagree and 5= Strongly agree). According to Marital Statue there is a meaningful deficit in one statement and Mean and Standard Deviation in table shows us a participation degree of each statement.

For Example: In a statement (Females are better communicators with any level colleagues) married people said that mostly neither agree nor disagree but Single people said that agree.

Table 5.6 Significant status of different age groups for signified statements

Statements	Age	Mean	s.d	P
Females are more productive in banking sector.	Under 30	2,88	1,452	0,004 **
	31-40	3,85	1,544	
	More than 40	2,67	1,435	
Females are more suitable for team work.	Under 30	3,12	1,239	0,049 *
	31-40	3,3	1,468	
	More than 40	2,5	0,834	
There are no performance differences between female and male managers.	Under 30	3,02	1,464	0,035 *
	31-40	3,63	1,385	
	More than 40	3,88	1,424	
Because females are more sensitive they will not be successful in high level jobs.	Under 30	2,1	1,292	0,038 *
	31-40	2,45	1,697	
	More than 40	1,5	0,978	
In banking education There are equal opportunities for male and females.	Under 30	2,78	1,433	0,021 *
	31-40	2,91	1,553	
	More than 40	3,79	1,474	
Female managers can not give quick decisions.	Under 30	2,47	1,487	0,030 *
	31-40	2,22	1,699	
	More than 40	1,5	0,885	
Being supported by their families reflects on females' job in a positive way.	Under 30	3,22	1,373	0,039 *
	31-40	3,79	1,386	
	More than 40	2,88	1,296	

* $p < 0.05$ ** $p < 0.01$ *** $p < 0.0001$

Using One Way ANOVA Test with 95 % confidence level shows that three different age group samples have different attitudes on seven statements listed in table shown above.

These statements measured by Likert Scale which it is (1= Strongly Disagree and 5= Strongly agree). According to the age there is a meaningful deficit in seven statement. Mean and Standard deviation in table shows us a participation degree of each statement.

For Example: In a third statement (There are no performance differences between female and male managers.) People under 30 year said that neither agree nor disagree, People between 31-40 year said that agree and People more than 40 said that mostly agree.

Table 5.7 Correlation status of different age groups for signified statements

	Statements	P
Q8	There are no performance differences between female and male managers.	0,011 Positive
Q20	Female managers loose their feminine side.	0,001 Positive
Q27	Female managers can not adapt in male sovereign environments.	0,000 Positive
Q30	Business management qualified females should have high level management jobs.	0,049 Negative
Q33	In banking sector male puts the rules.	0,000 Positive

This table shows us a correlations of statements according to different age groups. In positive correlation, relatively older age group members have different attitudes than each member of their group. But in negative correlation, relatively younger group members have different attitudes than each member of their group.

Table 5.8 Significant status of child for signified statements

Statements	Child	Mean	s.d.	t	P
There are no performance differences between female and male managers.	Yes	3,74	1,34	3,057	0,003
	No	2,89	1,498		**
In banking education There are equal opportunities for male and females.	Yes	3,34	1,537	2,643	0,010
	No	2,58	1,384		**
Female managers loose their feminine side.	Yes	1,57	1,056	-2,725	0,008
	No	2,26	1,498		**

* p<0.05 ** p<0.01 *** p<0.0001

Using Independent Sample T Test with 95 % confidence level shows that people have a child and don't have child have different attitudes on a statement listed in table shown above.

These statements measured by Likert Scale which it is (1= Strongly Disagree and 5= Strongly agree). According to Child ownership there is a meaningful deficit in three statements. Mean and Standard Deviation in table shows us a participation degree of each statement.

For Example: In a third statement (Female managers loose their feminine side.) people have a child said that strongly disagree but people don't have a child said that disagree.

Table 5.9 Significant status of different education groups for signified statement

Statements	Education	Mean	s.d	P
Confident females find it easier to solve of high level management difficulties.	High School	4,28	1,259	0,050 *
	Undergraduate	3,55	1,626	
	Master	4,1	1,197	

* p<0.05 ** p<0.01 *** p<0.0001

Using One Way ANOVA Test with 95 % confidence level shows that these three different education group samples have different attitudes on a statement listed in table shown above.
 These statements measured by Likert Scale which it is (1 = Strongly Disagree and 5= Strongly agree). According to the different education groups there is a meaningful deficit in one statement. Mean and Standard deviation in table shows us a participation degree of each statement.
 For Example: In a statement (Confident females find it easier to solve of high level management difficulties). We can look in this statement P value is 0,05 and this means every different education group members' answers are nearly same.

Table 5.10 Correlation status of different education groups for signified statement

	Statements	P
Q27	Female managers can not adapt in male sovereign environments.	0,019 Negative

This table shows us a correlation of statement according to different education groups. In positive correlation, master graduated members have different attitudes than each member of their group. But in negative correlation, relatively high school graduated members have different attitudes than each member of their group.

Table 5.11 Significant status of different experience levels for signified statement

Statements	Experience	Mean	s.d	P
Female are not suitable working in banking sector.	2-8 year	1,13	0,336	0,039 *
	9-15 year	1,41	0,875	
	more than 16	1,06	0,236	
In banking education There are equal opportunities for male and females.	2-8 year	2,56	1,288	0,003 **
	9-15 year	3,53	1,565	
	more than 16	3,59	1,698	
When it comes to wages and commissions, females are treated unfairly.	2-8 year	2,47	1,574	0,049 *
	9-15 year	1,72	1,350	
	more than 16	1,89	1,132	

* $p < 0.05$ ** $p < 0.01$ *** $p < 0.0001$

Using One Way ANOVA Test with 95 % confidence level shows that these three different experience level samples have different attitudes on a statement listed in table shown above.

These statements measured by Likert Scale which it is (1= Strongly Disagree and 5= Strongly agree). According to the different experience level groups there is a meaningful deficit in three statement. Mean and Standard deviation in table shows us a participation degree of each statement.

For Example: In second statement (In banking education There are equal opportunities for male and females). People have 2-8 year experience said that disagree, people have 9-15 year experience said that neither agree nor disagree and people have more than 16 year experience said that agree.

Table 5.12 Correlation status of different experience levels for signified statement

	Statements	P	
Q9	There are no performance differences between female and male managers.	0,024	Positive
Q16	In banking education. There are equal opportunities for male and females.	0,002	Positive
Q23	One of the reasons that females are preferred in higher level jobs is their creativeness.	0,041	Negative
Q29	Confident females find it easier to solve of high level management difficulties.	0,019	Positive
Q34	When it comes to wages and commissions, females are treated unfairly.	0,046	Negative

This table shows us a correlation of statement according to different experience levels. In positive correlation, relatively higher experience members have different attitudes than each member of their group. But in negative correlation, relatively lower experience members have different attitudes than each member of their group.

Table 5.13 Significant status of different experience in higher management levels for signified statement

Statements	Exper. in Hmng.	Mean	s.d	P
Females are more suitable for team work.	Under 3 year	1,50	1,414	0,042 *
	3-6 year	1,23	0,490	
	6-9 year	1,09	0,288	
	More than 10	1,00	0,000	
Females can work in discipline when it's needed in high level.	Under 3 year	4,25	1,488	0,045 *
	3-6 year	3,05	1,602	
	6-9 year	3,26	1,630	
	More than 10	4,38	1,188	
Males are more suitable than females in high level management.	Under 3 year	1,25	0,707	0,031 *
	3-6 year	2,85	1,511	
	6-9 year	2,83	1,557	
	More than 10	2,25	1,488	
In banking education There are equal opportunities for male and females.	Under 3 year	3,50	1,517	0,001 **
	3-6 year	2,70	1,436	
	6-9 year	3,30	1,579	
	More than 10	4,88	0,354	
Female managers loose their feminine side.	Under 3 year	1,00	0,000	0,048 *
	3-6 year	2,10	1,416	
	6-9 year	1,50	1,058	
	More than 10	1,50	0,756	
When it comes to wages and commissions, females are treated unfairly.	Under 3 year	1,86	1,215	0,034 *
	3-6 year	2,43	1,588	
	6-9 year	1,48	0,994	
	More than 10	1,63	1,188	

* p<0.05

** p<0.01

*** p<0.0001

Using One Way ANOVA Test with 95 % confidence level shows that these three different experience in higher management level samples have different attitudes on a statement listed in table shown above.

These statements measured by Likert Scale which it is (1= Strongly Disagree and 5= Strongly agree). According to the different experience in higher management level groups there is a meaningful deficit in six statement. Mean and Standard deviation in table shows us a participation degree of each statement.

For Example: In fourth statement (In banking education There are equal opportunities for male and females). People have under 3 year experience in higher management said that agree, people have 3-6 year experience in higher management said that neither agree nor disagree, people have 6-9 year experience in higher management said that neither agree nor disagree and people have more than 10 year experience in higher management said that mostly agree.

Table 5.14 Correlation status of different experience in higher management levels for signified statement

	Statements	P
Q1	Female are not suitable working in banking sector.	0.046 Negative
Q16	In banking education There are equal opportunities for male and females.	0.002 Positive
Q33	In banking sector male puts the rules.	0.034 Negative
Q34	When it comes to wages and commissions, females are treated unfairly.	0.048 Negative

This table shows us a correlation of statement according to different experience in higher management levels. In positive correlation, relatively higher experience in higher management members have different attitudes than each member of their group. But in negative correlation, relatively lower experience in higher management members have different attitudes than each member of their group.

CHAPTER VI

CONCLUSIONS

6.1 Introduction

The following chapter is a conclusion to the research proposal, giving details on the significance, contribution, and limitations of the study.

6.2 General Conclusion and Discussion

A questionnaire was distributed in first-line managers in TRNC banks to evaluate the attitudes towards women as managers.

The results of the study indicate that, 75.7% of the respondents were woman. About 75% of the employees in banks are woman. In these banks most of the women are well educated. Even though they are well educated, top managerial positions are occupied mostly by men. The study indicates that men do not have positive attitudes towards women as manager. However the attitudes of women towards women managers are positive.

Probably the reason of that comes from cultural problems. Before the 1970s women were not accepted as equal with men. There were sexism and men were putting the rules in the family and in general. After 1970s human rights and equalisation of male and female rights appeared. Shortly after these rights being accepted, women's situations started to change and women became equal with man in European countries.

Some of the results of this questionnaire showed us that the equalisation did not change Cyprus's culture much. But I believe it will start to change with the new generation. In the first and the fourth statement in the questionnaire showed us men are still not accepting women on higher level positions, it is because they don't like working under women managers. In some of the other statements showed us women are ready to work in high level positions and they don't have any problems working with men or work under men manager. But women prefer working under men managers instead of working under women managers

As part of the study the number of top managers in the banks was also studied and it can be seen that around 20% of top managers are female.

When comparing the results of this study to the results of the Ergeneli and Akçamete (2004) study, differences can be seen. This study indicates that a glass-ceiling does seem to exist in the TRNC banking sector, however the glass ceiling is not very low. However this is not indicated in the Ergeneli and Akçamete (2004) study.

6.3 Significance and Contribution to Business Administration

As mentioned in the literature review the glass ceiling phenomenon presents problems to organizations. The problems include demotivation of lower level women managers, a lack of diversity among members of top management, and a reduced supply of needed talent and resources. Through this study the glass ceiling phenomenon will be illustrated in banks and will provide vital information to businesses relating to the problems associated with the glass ceiling and how overcoming these problems will be an advantage for all organizations.

6.4 Limitations

The main limitation of the study will be the limited amount of time for its completion. A greater time span would allow for a more sound study however it is felt that the results obtained will be a good enough reflection of the glass ceiling concept. Cost is also a limitation in terms of time and finances.

This study concentrated on the banking sector. It would be interesting to see and further studies are recommended to be conducted in different sectors.

6.5 Conclusion

This chapter gave details on the significance, contribution, and limitations of the study.

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APPENDIX A

BANKACILIK SEKTÖRÜ ÇALIŞANLARI ARAŞTIRMASI

Aşağıdaki sorulara yanıt vererek araştırmamıza yardımcı olmanızı rica ediyoruz. Yakın Doğu Üniversitesi, İşletme Bölümü öğrencilerinin yürüttüğü bu araştırma tamamen akademik amaçlara yönelik olup verdiğiniz bilgiler gizli kalacaktır.

Cinsiyetiniz	<input type="checkbox"/> Kadın	<input type="checkbox"/> Erkek
Medeni Durumunuz	<input type="checkbox"/> Evli	<input type="checkbox"/> Bekar
Yaş	<input type="checkbox"/> 30 -	<input type="checkbox"/> 31-40
Çocuk Sahibi Olup Olmadığı	<input type="checkbox"/> Var	<input type="checkbox"/> Yok
Öğrenim Durumu	<input type="checkbox"/> Lise	<input type="checkbox"/> Üniversite
Sektörde Çalışılan Süre	<input type="checkbox"/> 2-8 yıl	<input type="checkbox"/> 9-15 yıl
Yöneticilik Pozisyonunda Çalışılan Süre	<input type="checkbox"/> 3 yıl -	<input type="checkbox"/> 3-6 yıl
		<input type="checkbox"/> 6-9 yıl
		<input type="checkbox"/> 10 yıl +

Bu bölümde yer alan soruları 1 den 5 e kadar olan kutulardan işaretleyiniz. 1 = Hiç Katılmıyorum , 5 = Kesinlikle Katılıyorum

1-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
2-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
3-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
4-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
5-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
6-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
7-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
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11-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
12-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
13-	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

Kadınlar Bankacılık Sektöründeki iş ortamına uygun değildirler.

Kadınlar yeteneklerine göre daha düşük konumlarda çalıştırılmaktadırlar.

Bankacılık sektöründe kadınlar erkeklerle göre daha verimli çalışmaktadır.

Bankacılık sektöründe üst düzey yöneticilikler kadınlara verilmelidir.

Kadınlar takım çalışmasına daha yatkındır.

Kadınların yetenekleri, üst düzey yönetici olmaları için sınırlıdır.

Kadınlar üst düzey yöneticiliğin gerektirdiği disiplini çalışma alışkanlığına sahiptirler.

Erkekler kadınlara göre üst düzey yöneticilik konumuna daha uygundurlar.

Kadın ve erkek üst düzey yöneticilerin performansları arasında farklılık yoktur.

Personel çıkarılması gerektiğinde (kriz döneminde), öncelikle kadınlar işten çıkarılmamalıdır.

Kadınlar erkeklerle göre çalışma arkadaşlarıyla daha iyi iletişim kurarlar.

Kadın yöneticiler erkeklerle göre daha demokratik, daha katılımcıdır.

Kadınların erkeklerle göre daha iyi dinleyici olmaları, iş yaşamlarında avantaj sağlar.

Kadınlar iş dünyasının güçlüklerine erkekler kadar direnç gösteremezler.

Kadınlar erkeklerle göre daha duygusal olduklarından üst düzey yöneticilikte başarılı olamazlar.

Genel olarak, ciktöründe kadın ve erkeklere eğitim konusunda eşit fırsatlar tanınmaktadır.

Bankacılık sektöründe kadın yöneticiler erkek yöneticilere göre, üstleri veya astları ile daha iyi iletişim kurarlar.

Kadınlar üst düzey yönetici olarak atanmamalıdır.

Kadın yöneticiler erkek yöneticilere göre çalışanlarının mesleki gelişimlerini daha fazla destekler.

İst düzey kadın yöneticiler kadın olma özelliklerini yitirirler.

kadınlar üst düzey yönetici olduklarında vanlız kalma korkusu yaşarlar.

Kadın yöneticiler daha planlı çalışma alışkanlıklarına sahiptirler.

Yine de yöneticilerin iş hayatına getirdiği yenilikler üst yönetici olmalarında tercih nedenidir.

Kadın yöneticiler, hızlı karar alamazlar.

Kadınlar yöneticilik özelliklerine sahiptirler.

Özet: Bu çalışmada, Türkiye'de yaşayan ve COVID-19 pandemisiyle ilgili kaygılarla mücadele eden kadınların üst düzey erkek yöneticilere göre daha yüksek performans gösterirler.

Ust düzey yöneticiler katılmıyor

kadın yöneticiler arasında yaygın olarak görülen bir fenomendir.

Bankacılık sektöründe üst düzey yöneticilerin için en önemli

yöneticilik eğitimi almış kadınlar üst düzey yönetici olmalıdır.

Wendler ve arkadaşları, aileleri tarafından desteklenmeleri yönetici olmaları olumlu yönde etkiler.

Kadınlar erkeklere göre eleştirilere daha kapalıdır.

Bankacılık sektöründe iş yaşamı erkeklerin kurallarıyla yönetilmektedir.

Kadınlar, maas, prim, statü gibi konularda ayrımcılığa maruz kalırlar.

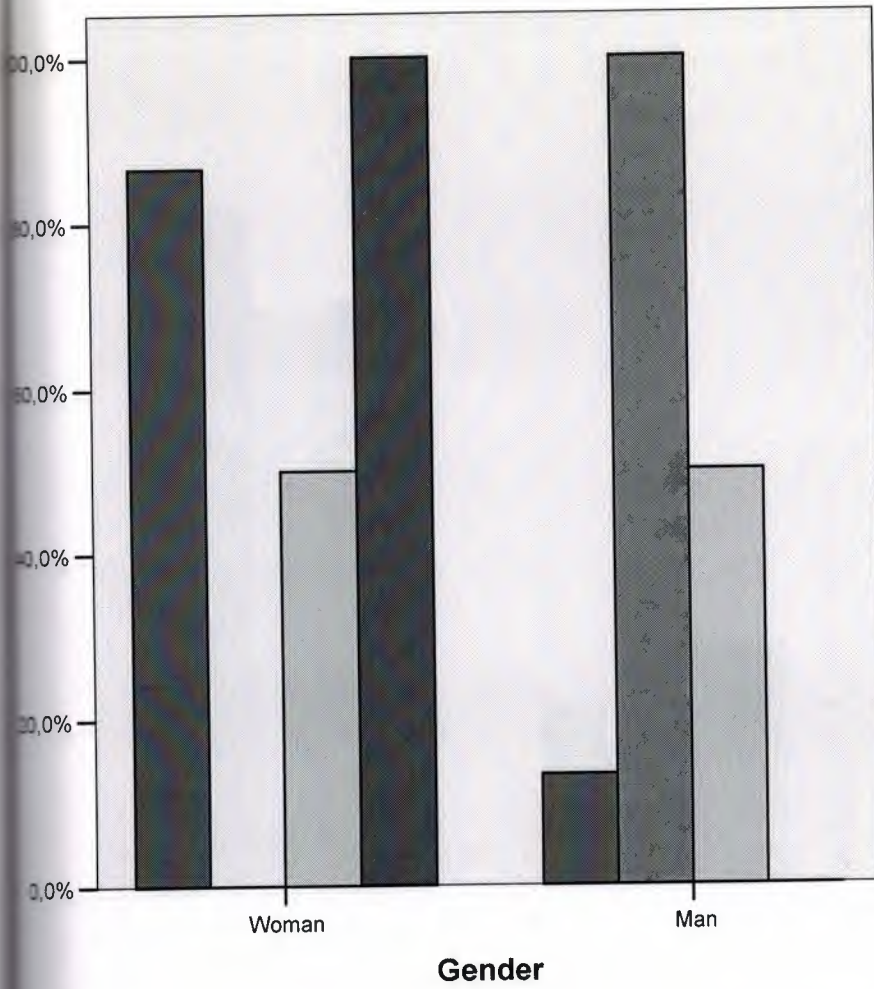
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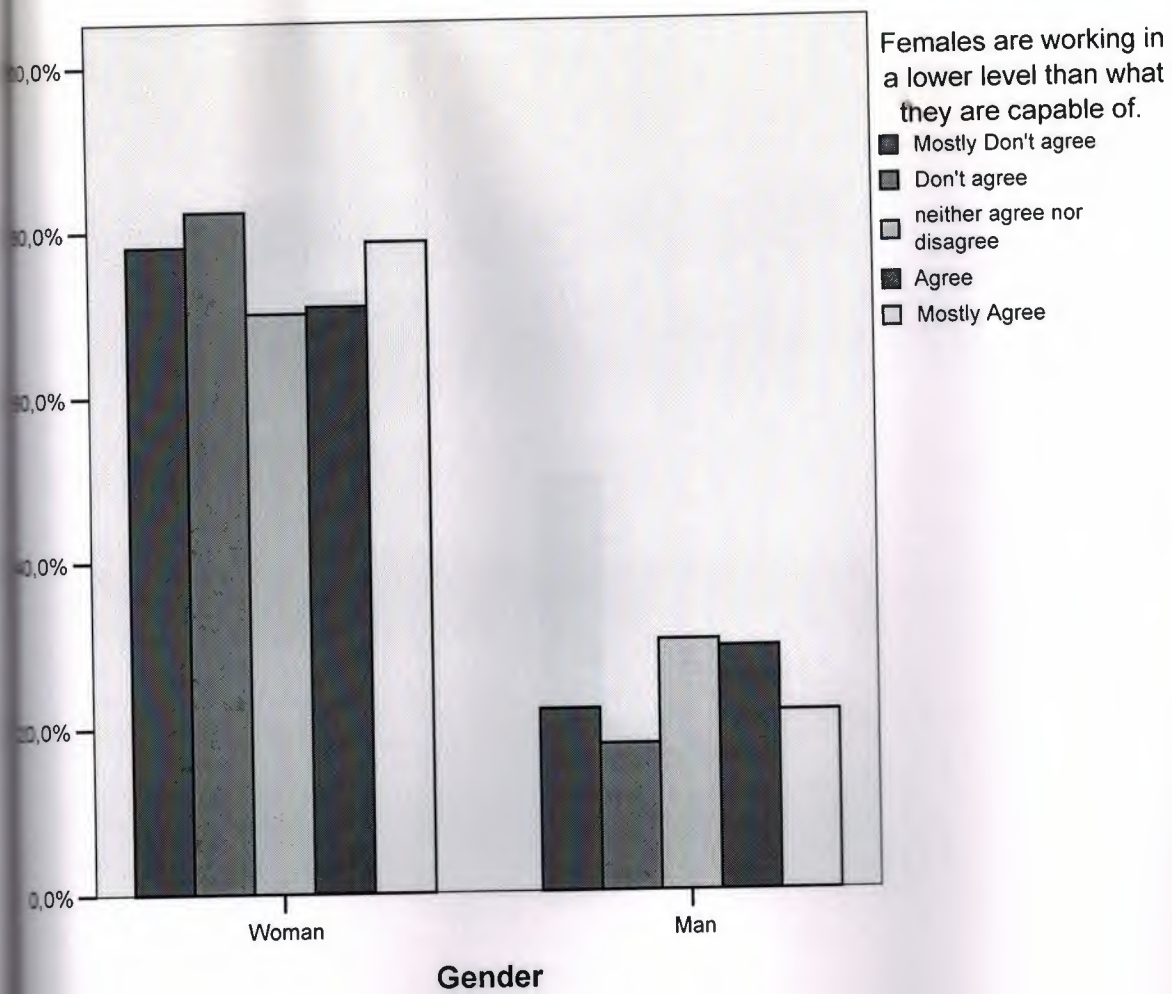
APPENDIX B



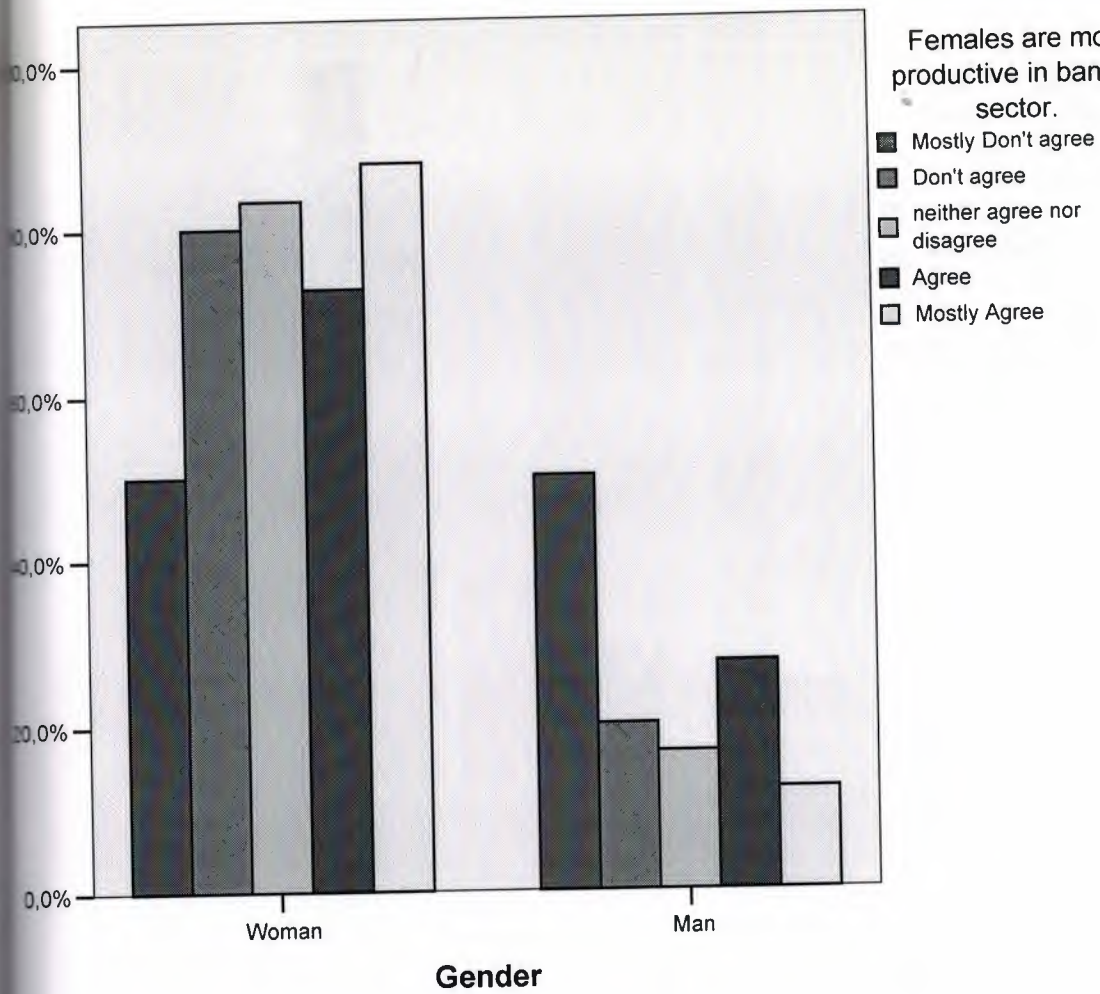
Female are not suitable working in banking sector.

- Mostly Don't agree
- Don't agree
- neither agree nor disagree
- Mostly Agree



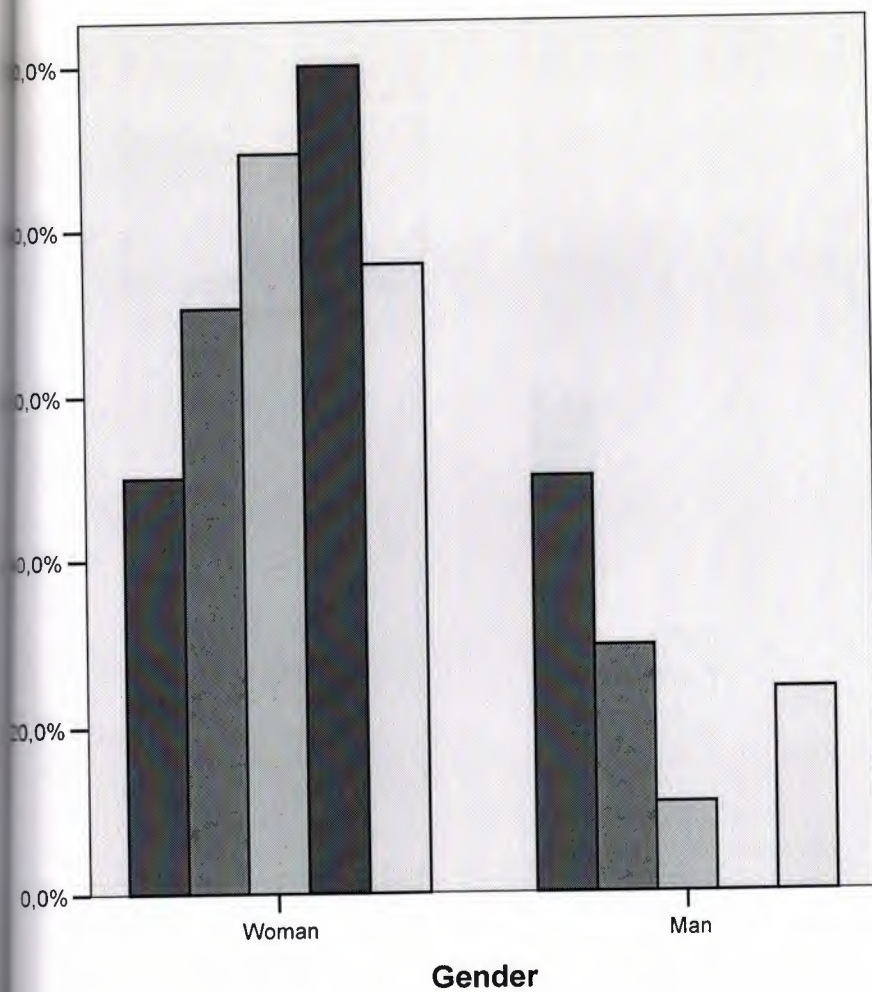


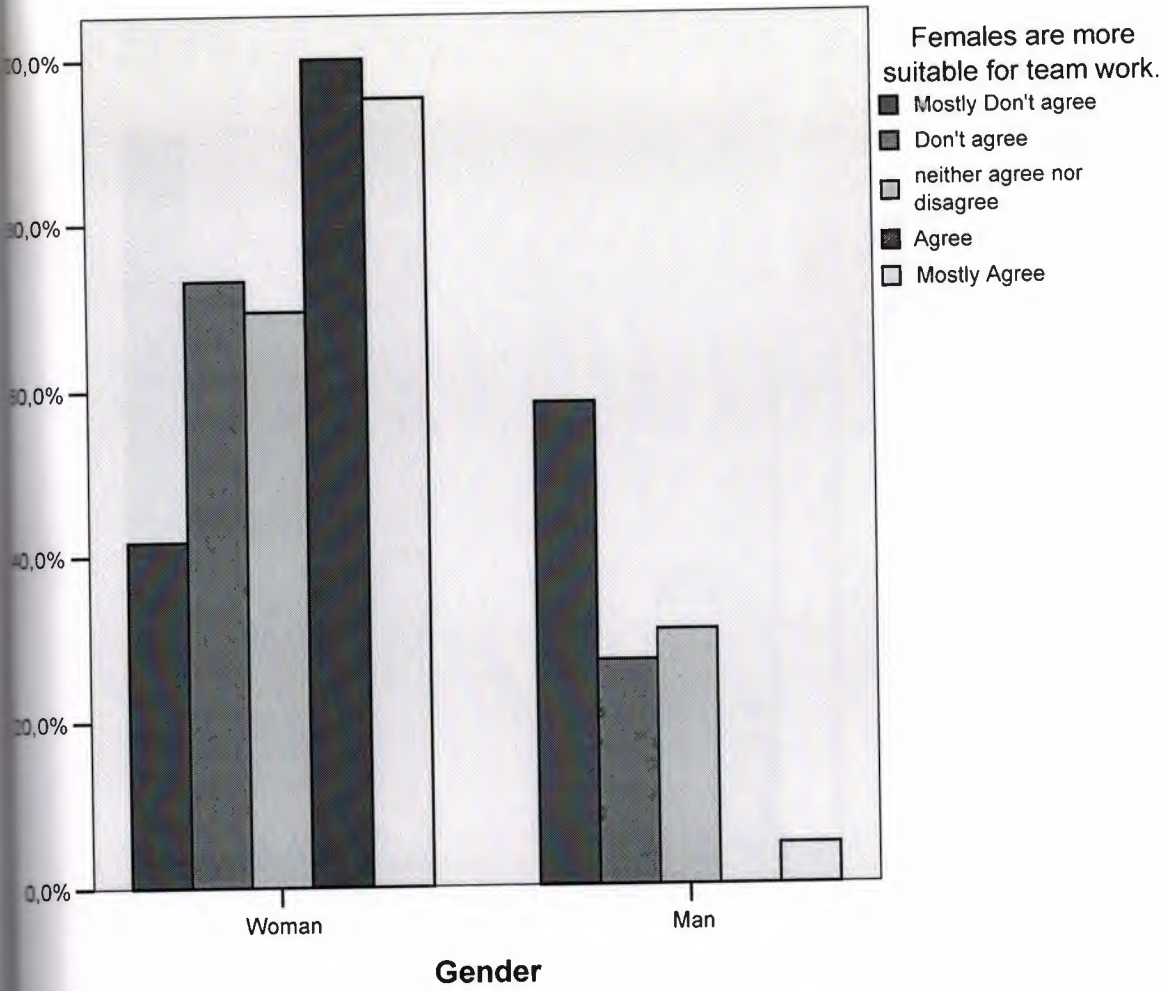
Females are more productive in banking sector.

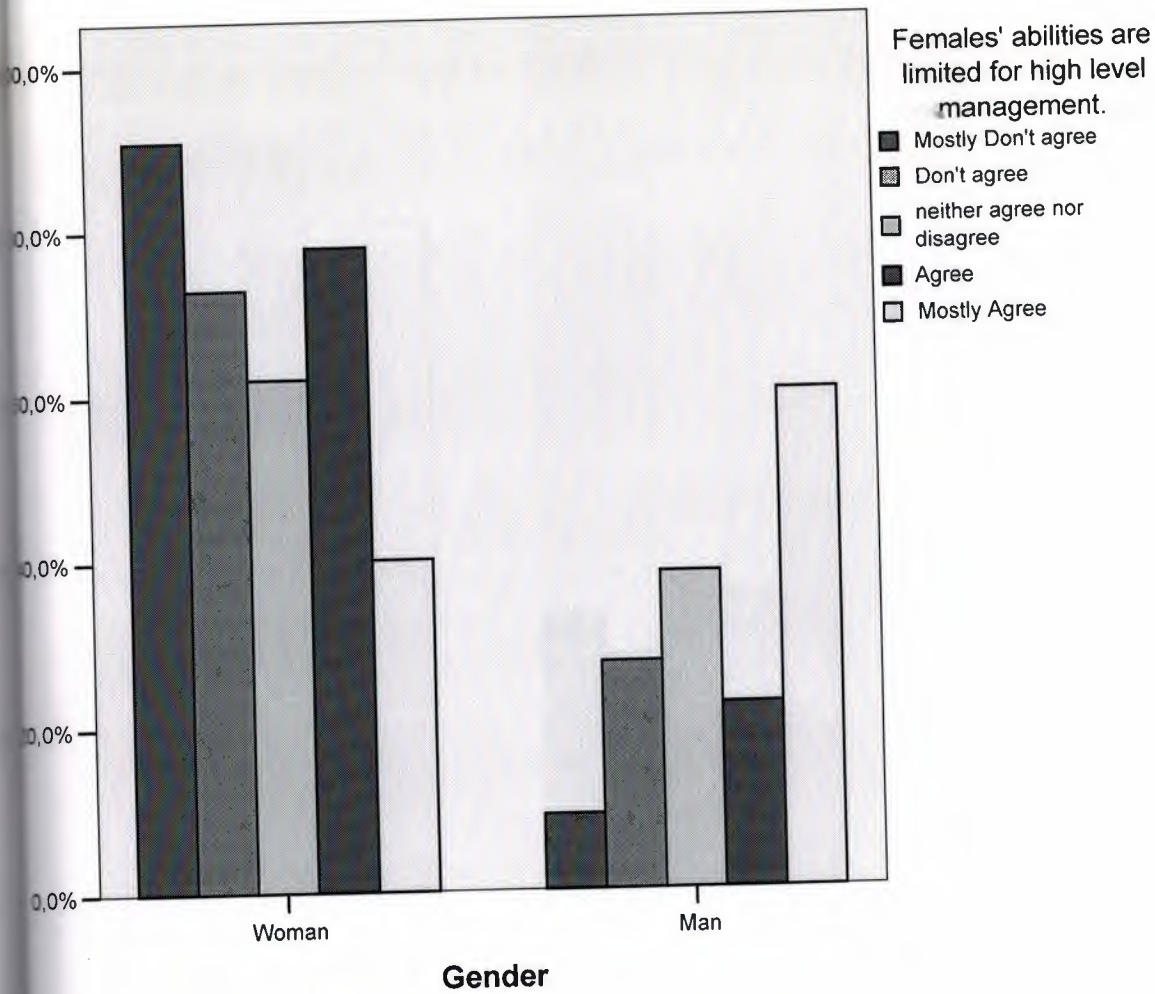


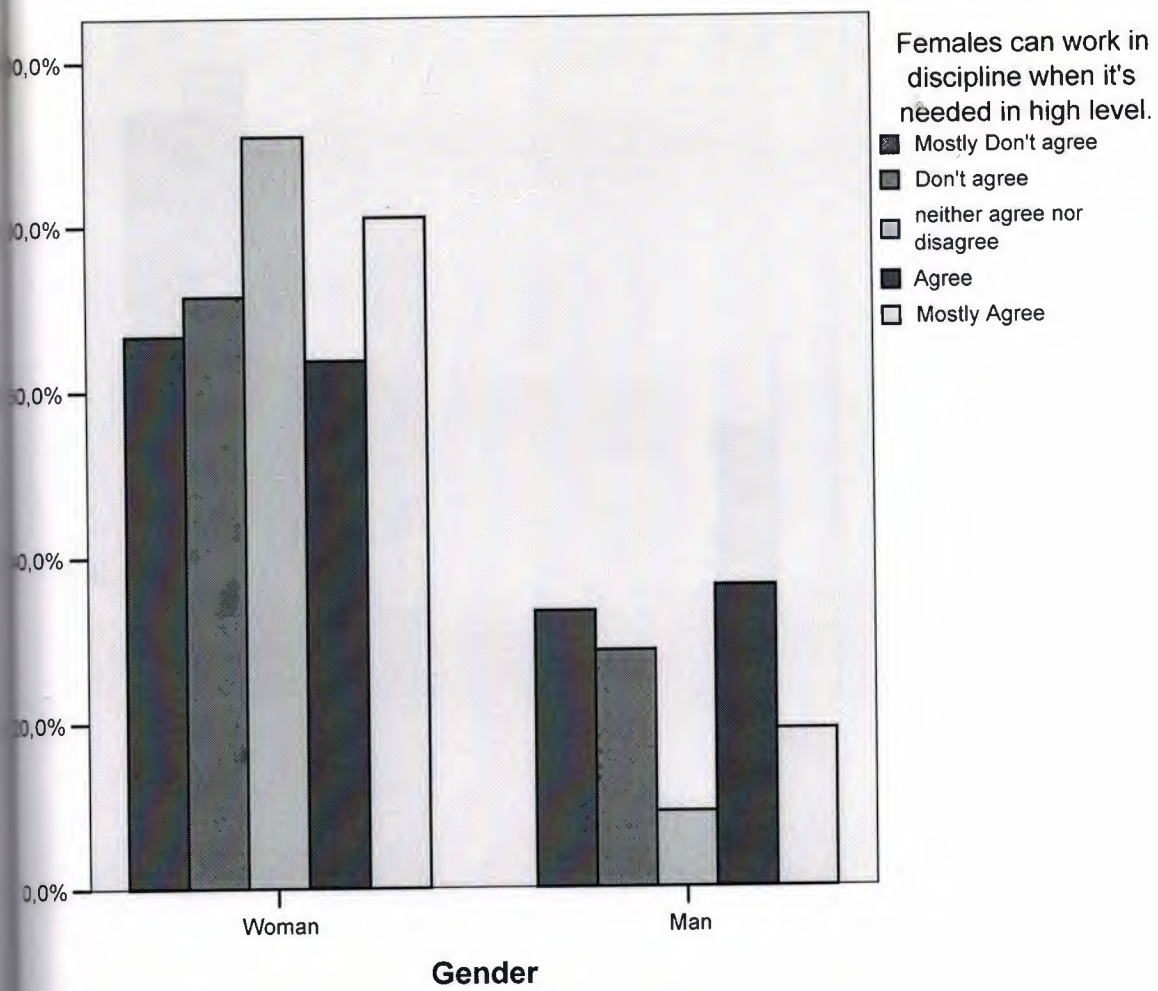
In banking sector, High level management should be given to females.

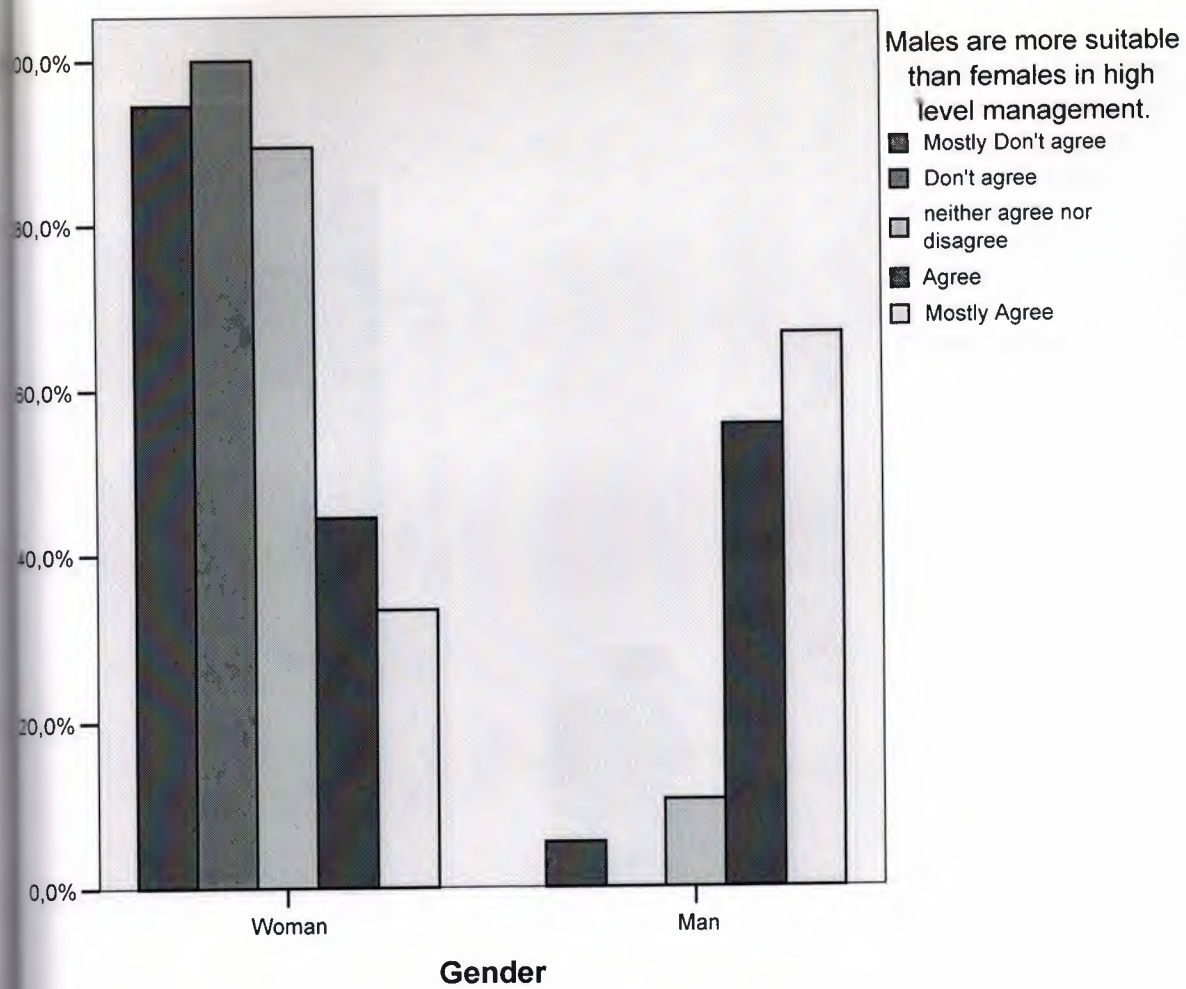
- Mostly Don't agree
- Don't agree
- neither agree nor disagree
- Agree
- Mostly Agree

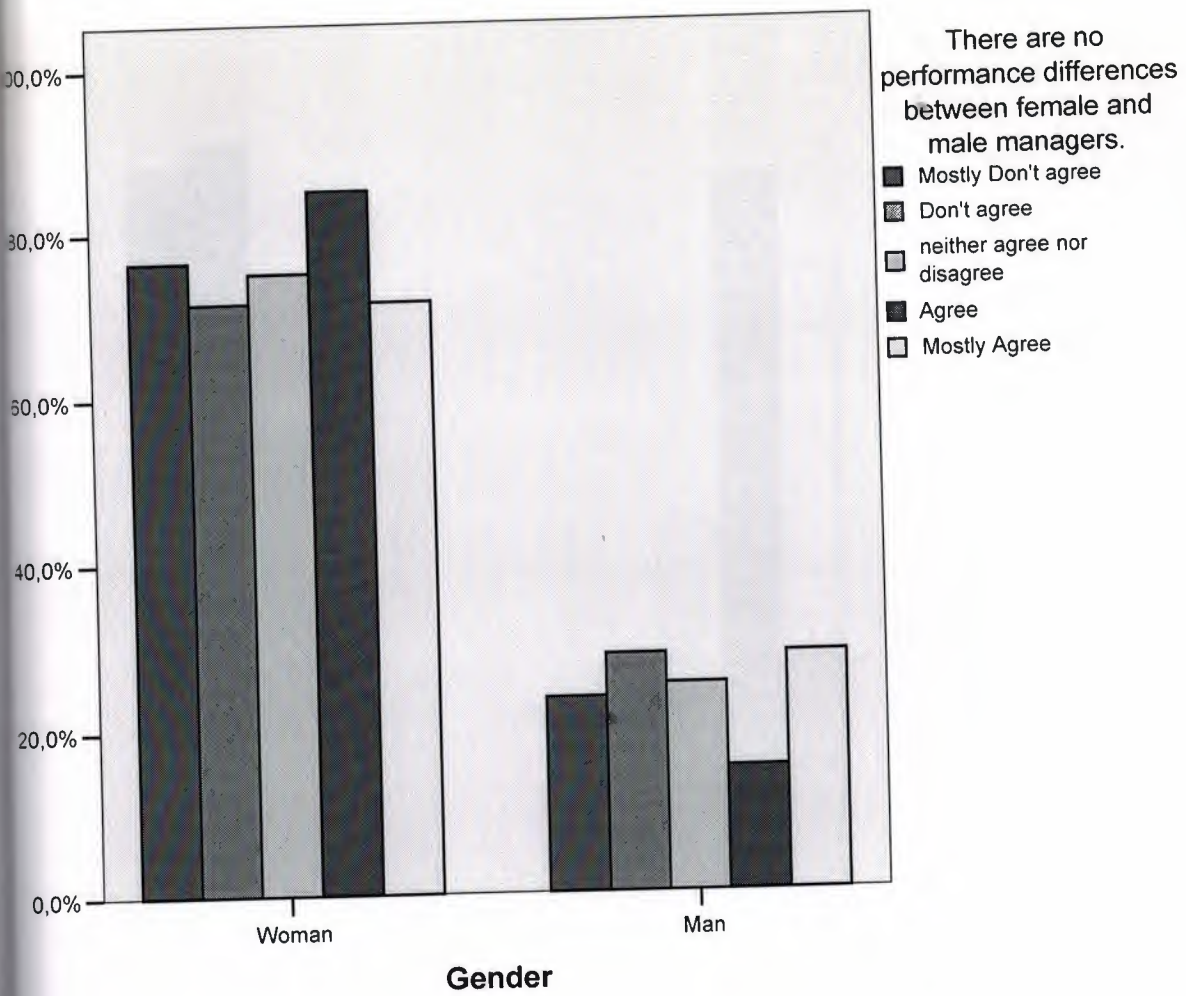


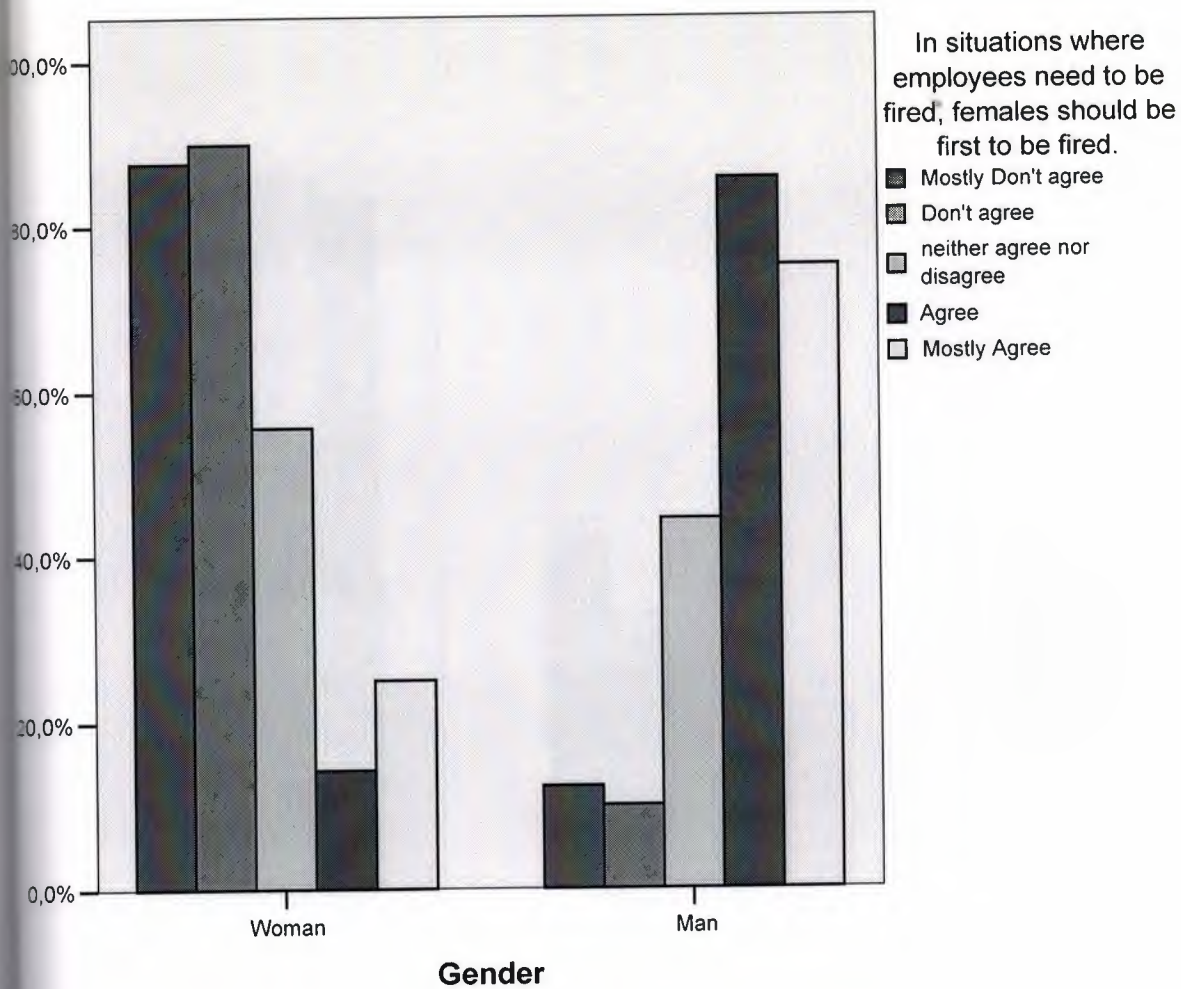






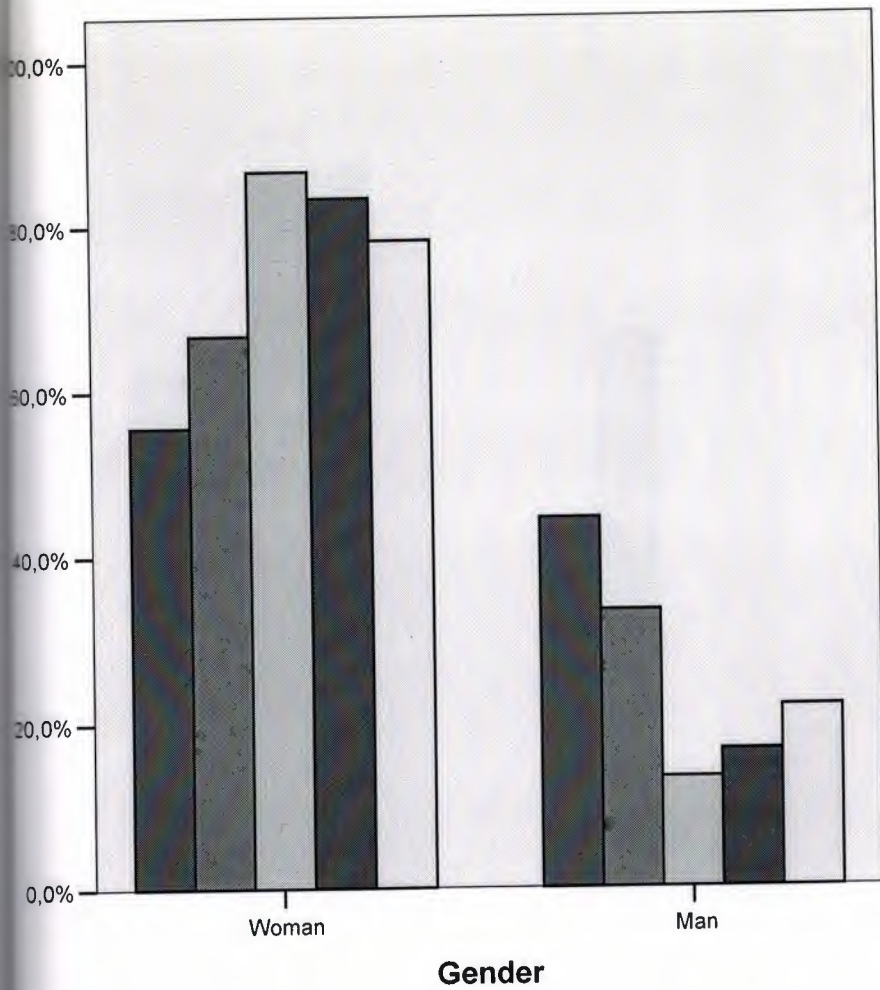


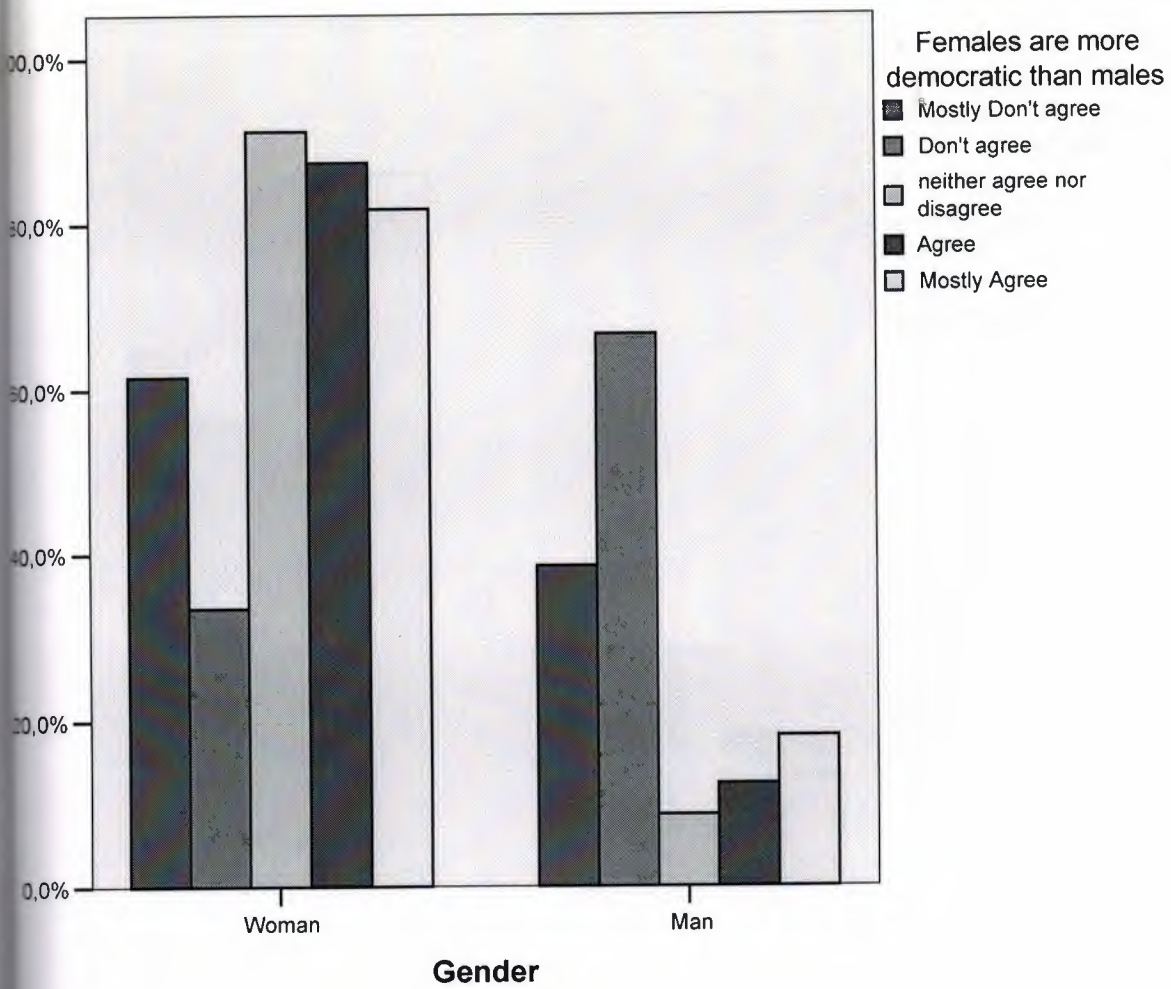


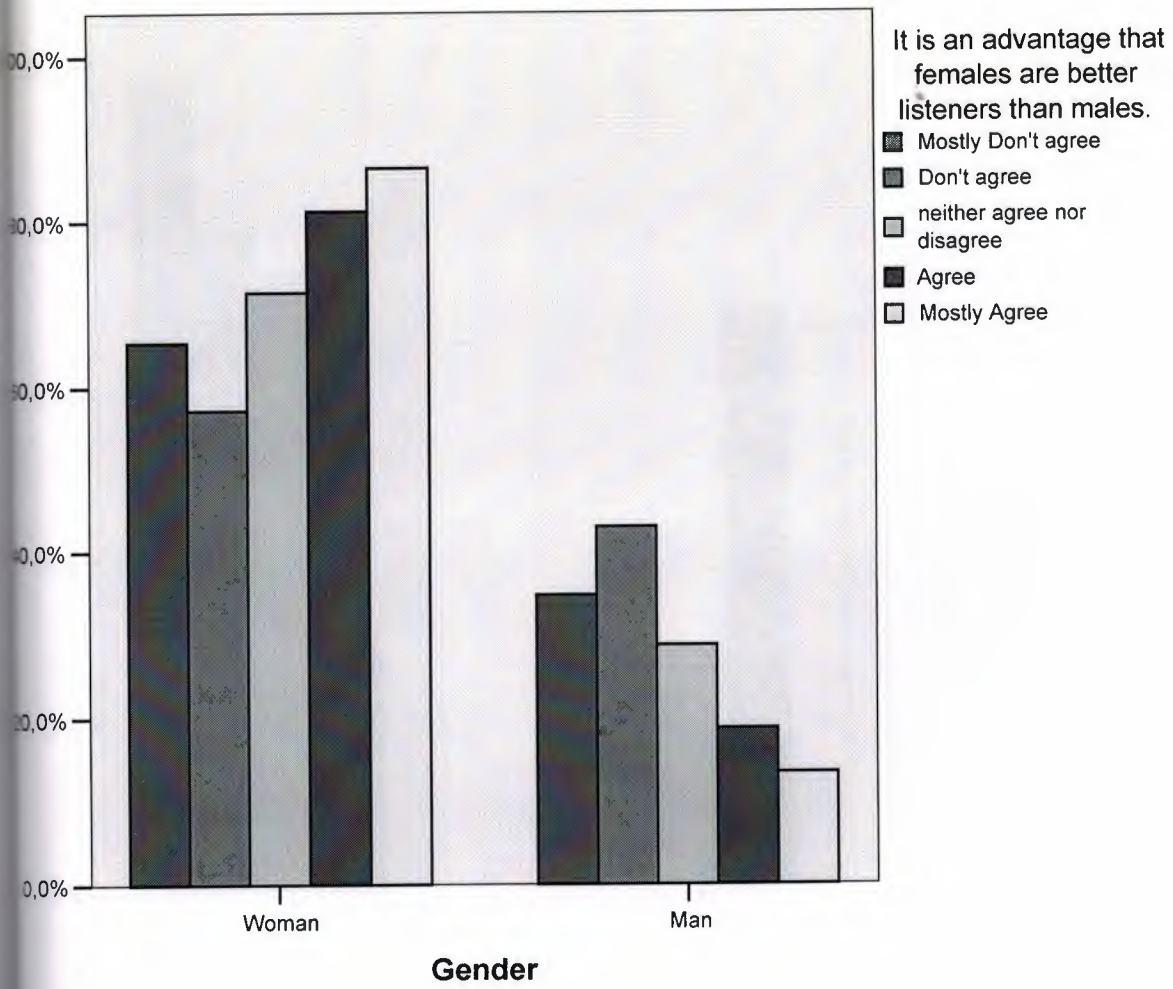


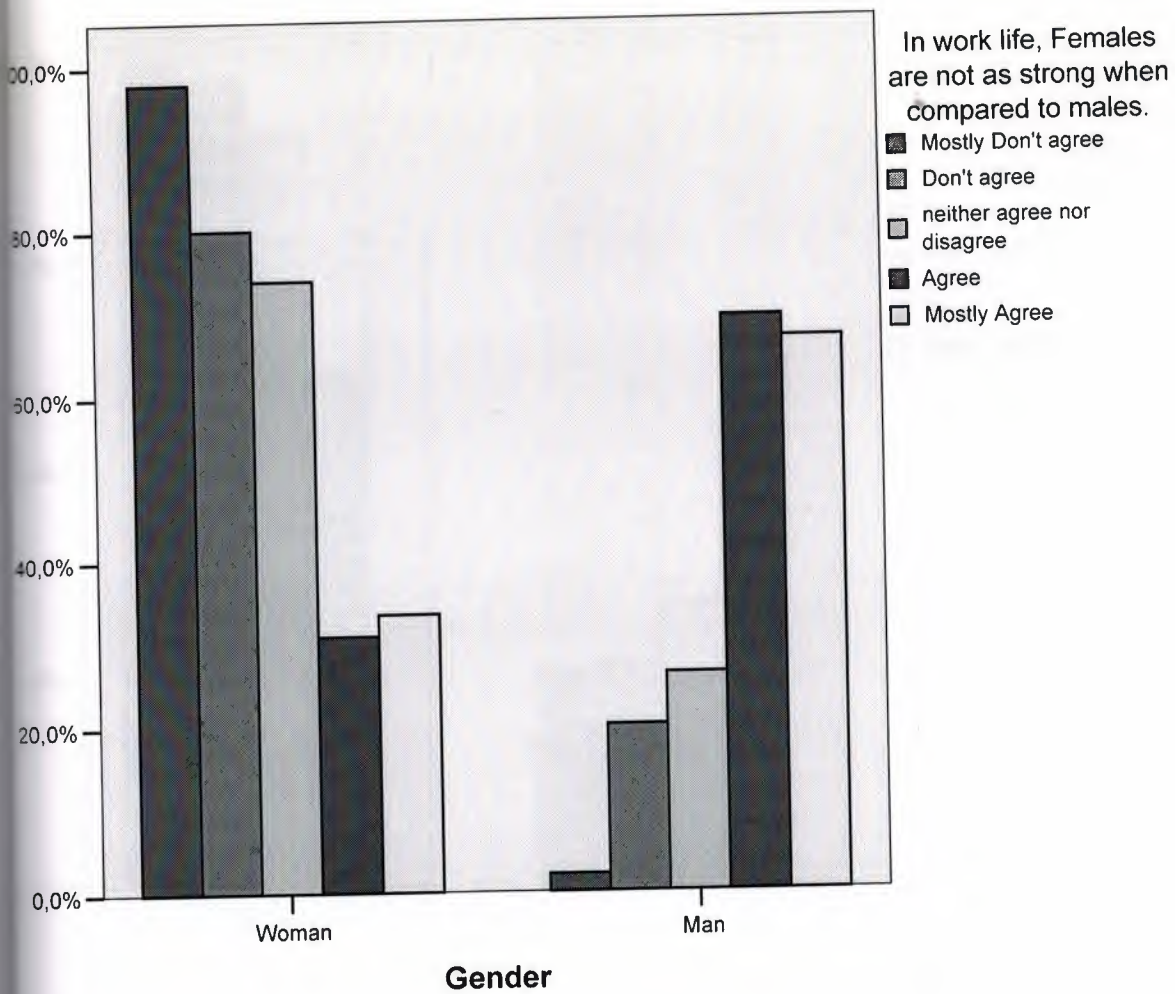
Females are better
communicator than
males with their
colleagues.

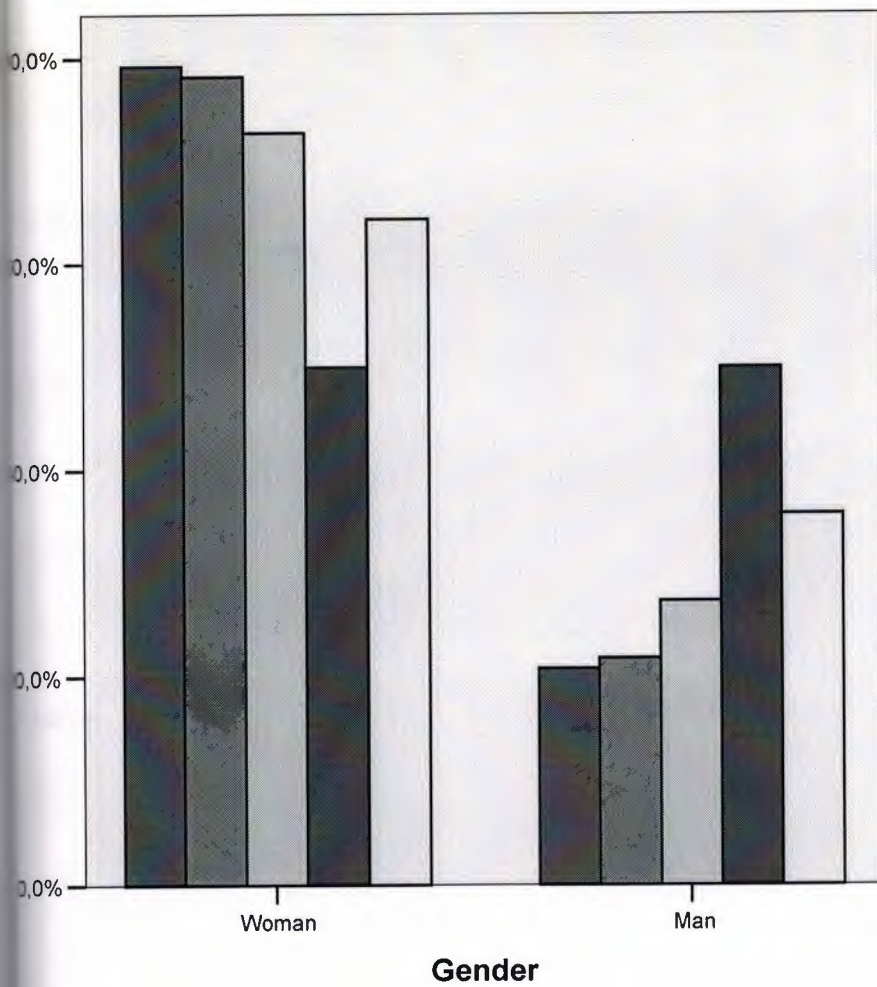
- Mostly Don't agree
- Don't agree
- neither agree nor disagree
- Agree
- Mostly Agree





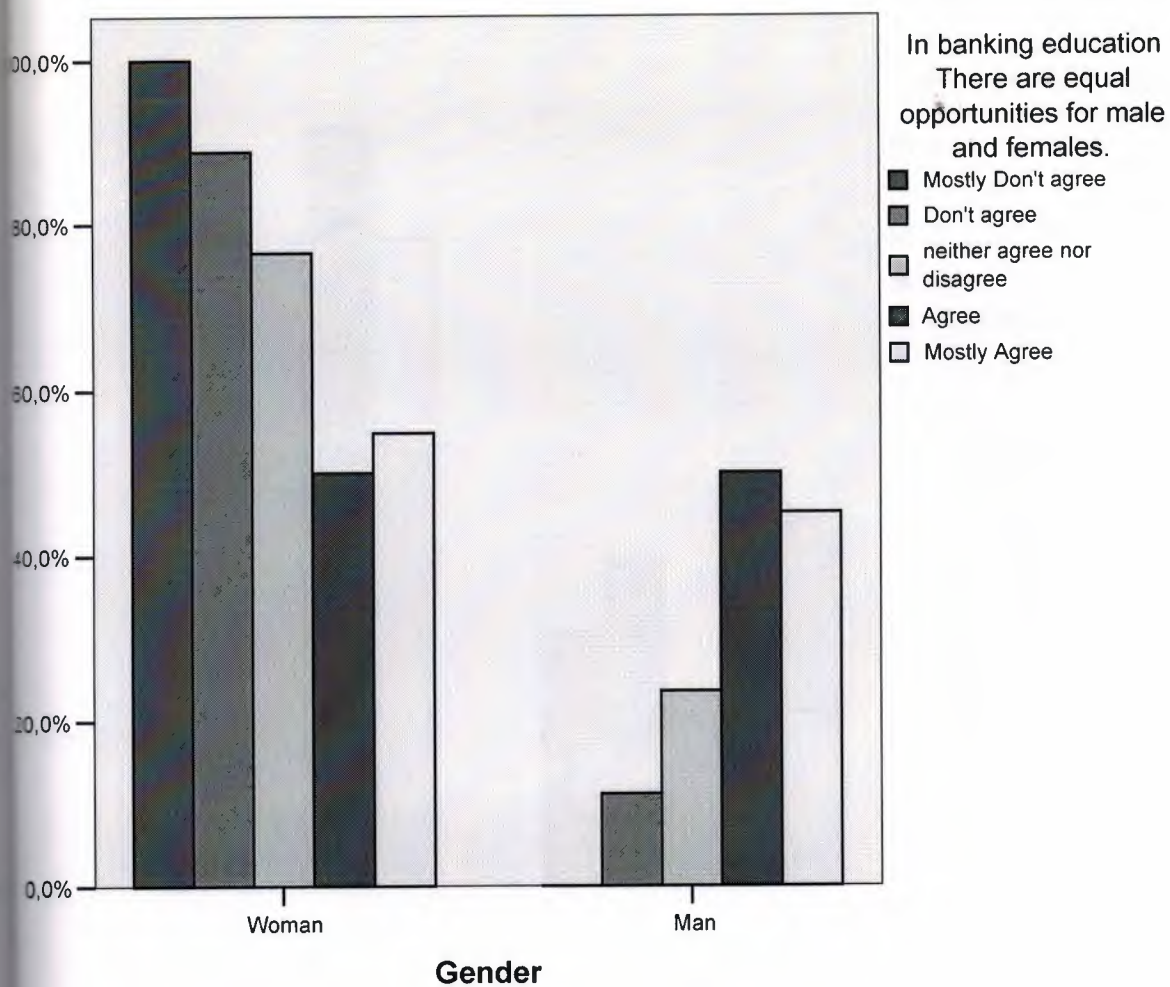


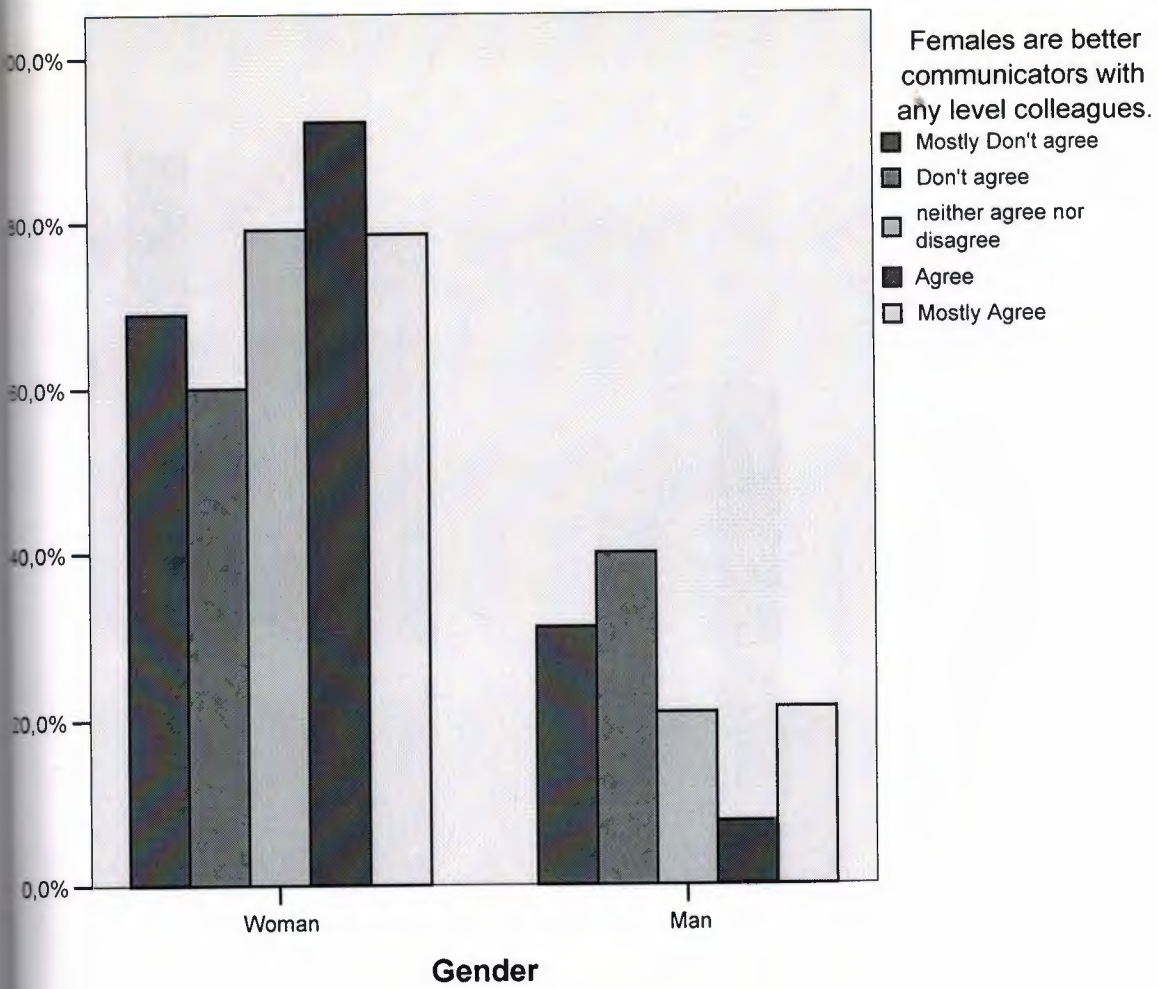




Because females are more sensitive they will not be successful in high level jobs.

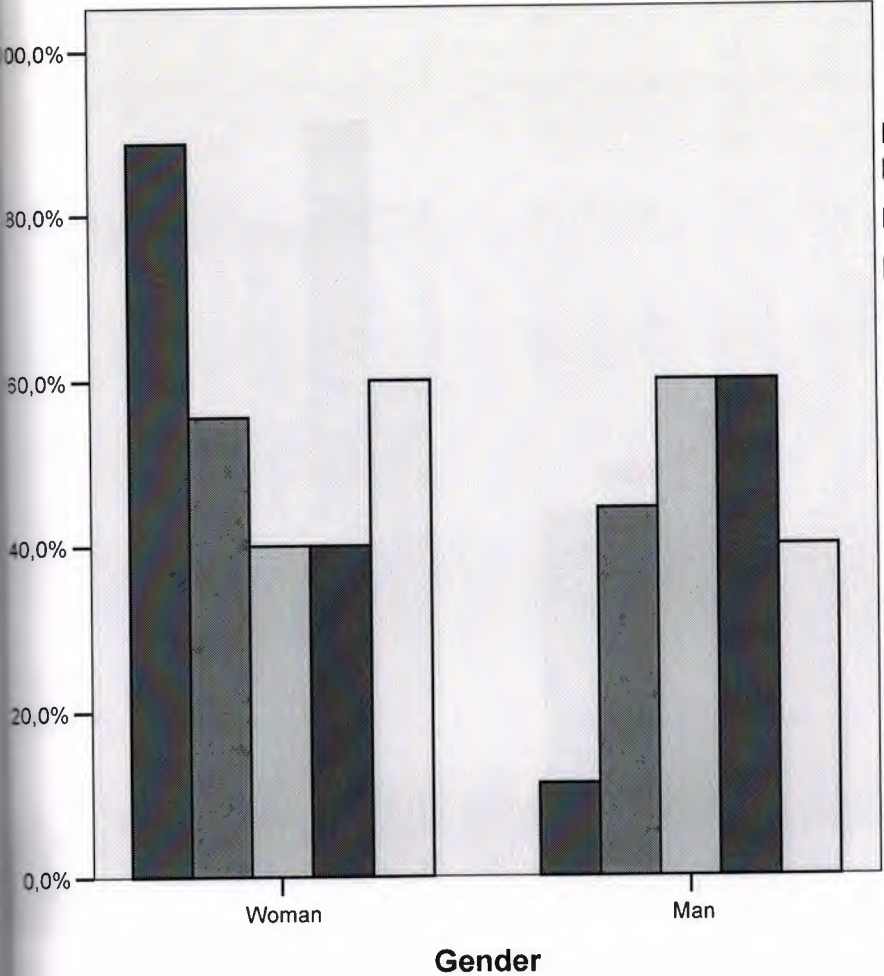
- Mostly Don't agree
- Don't agree
- neither agree nor disagree
- Agree
- Mostly Agree

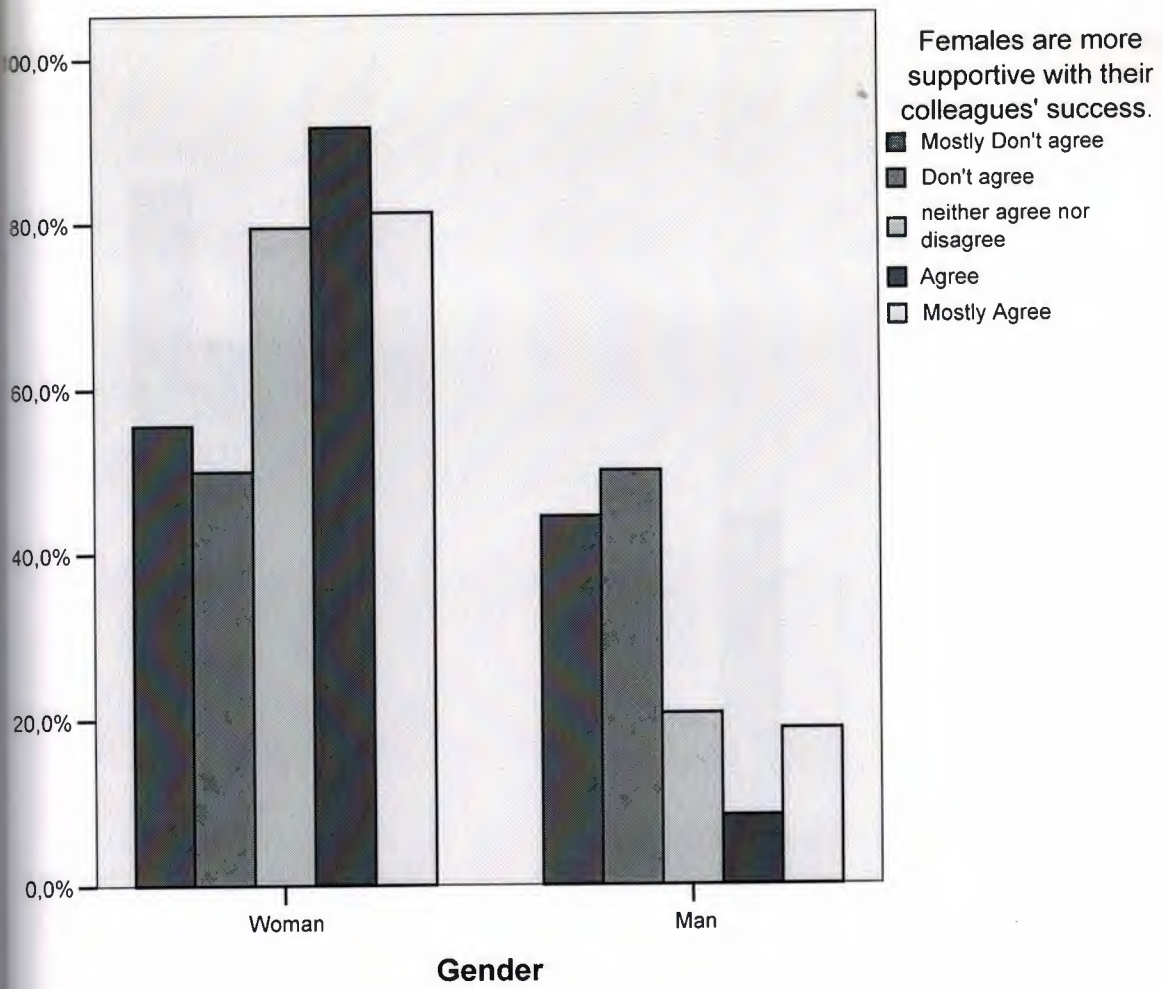


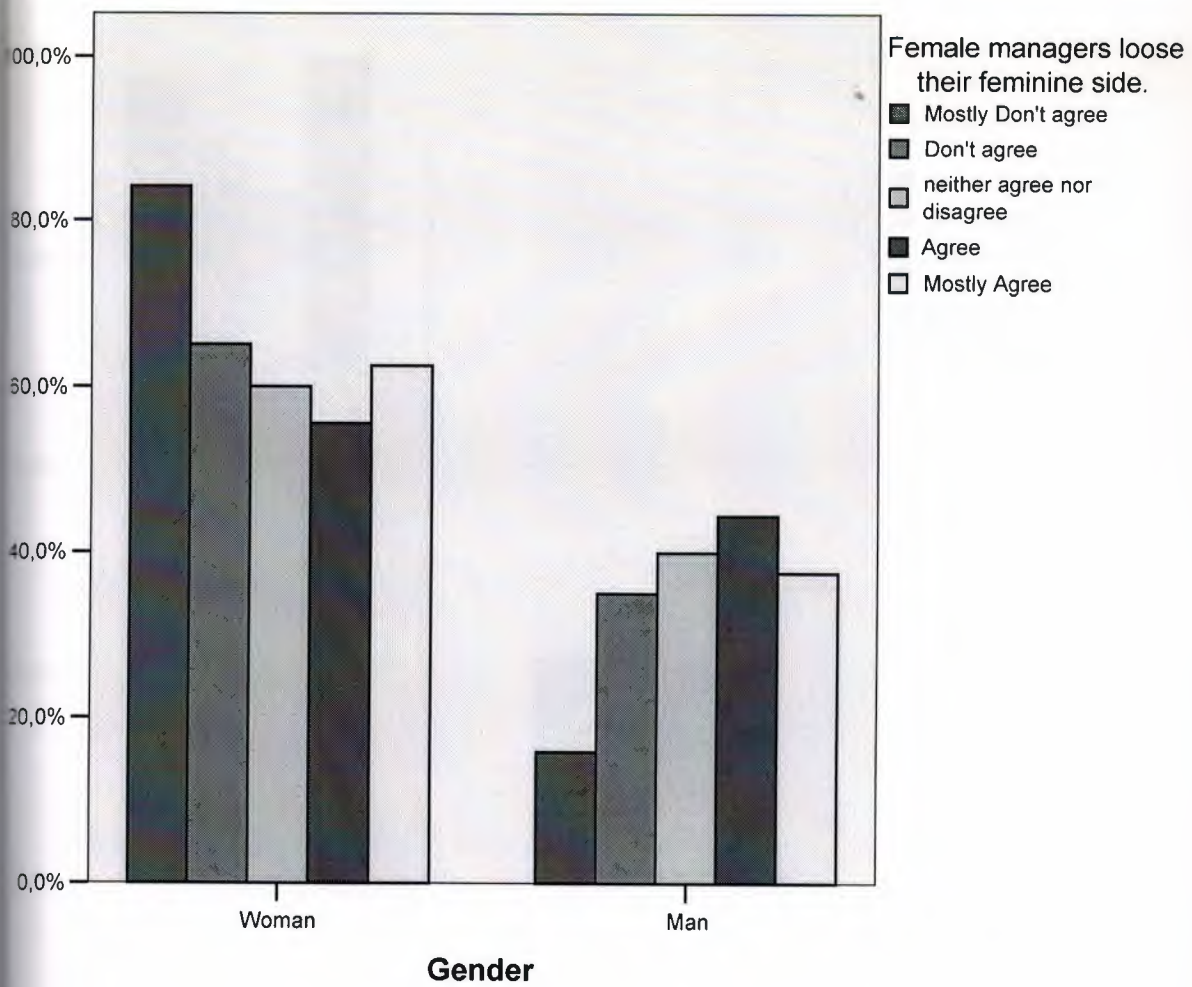


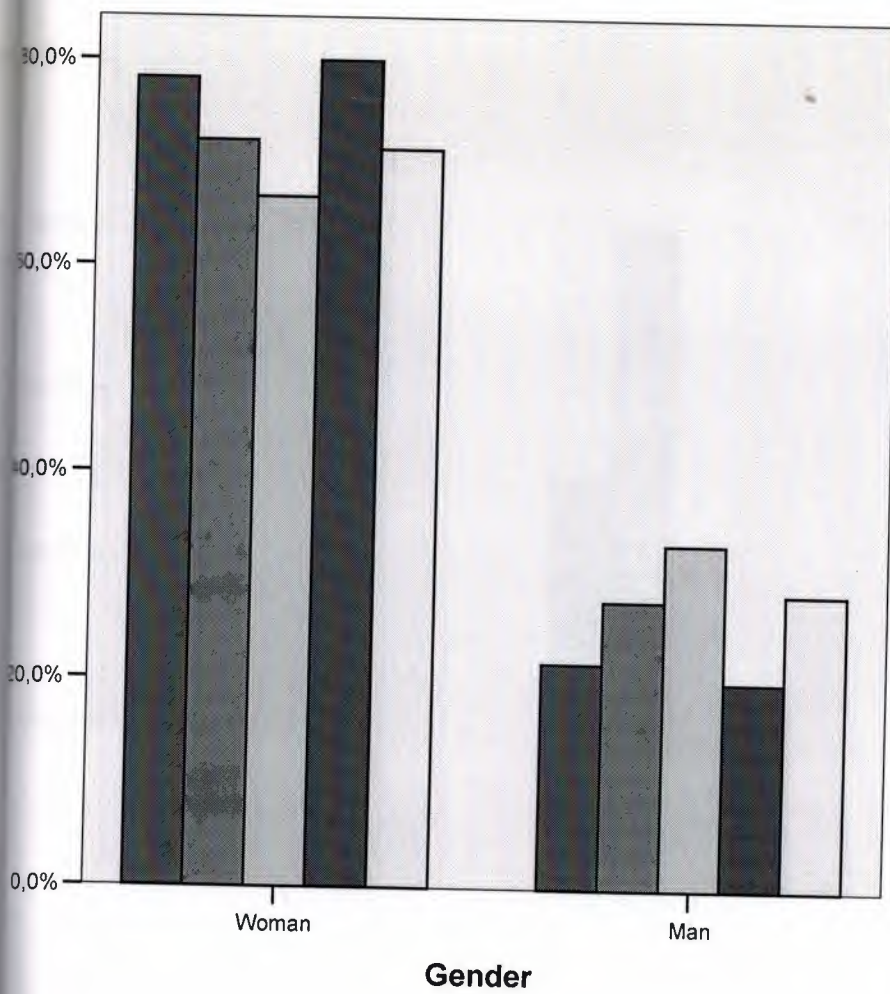
Females shouldn't be appointed as high level managers.

- Mostly Don't agree
- Don't agree
- neither agree nor disagree
- Agree
- Mostly Agree



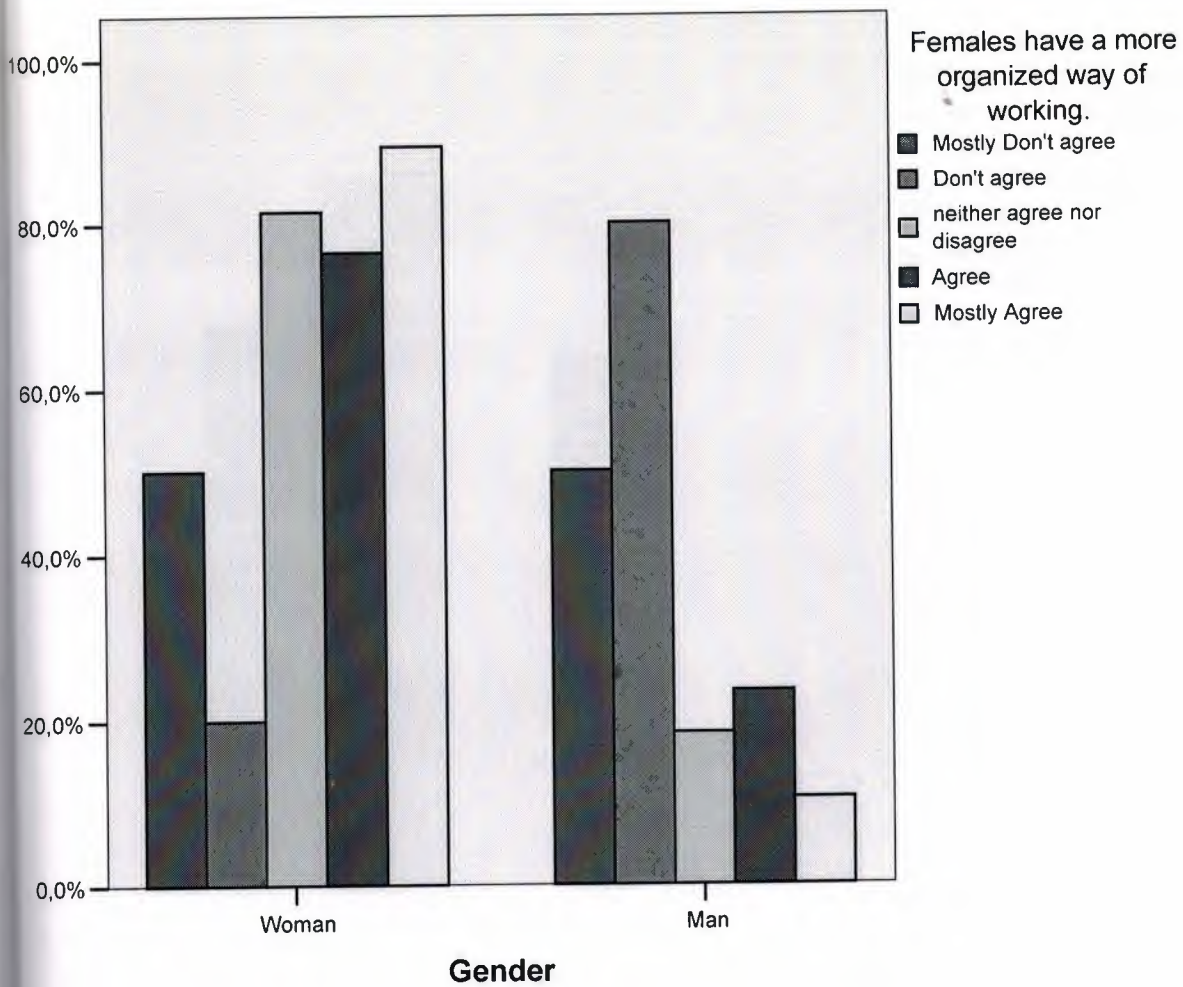




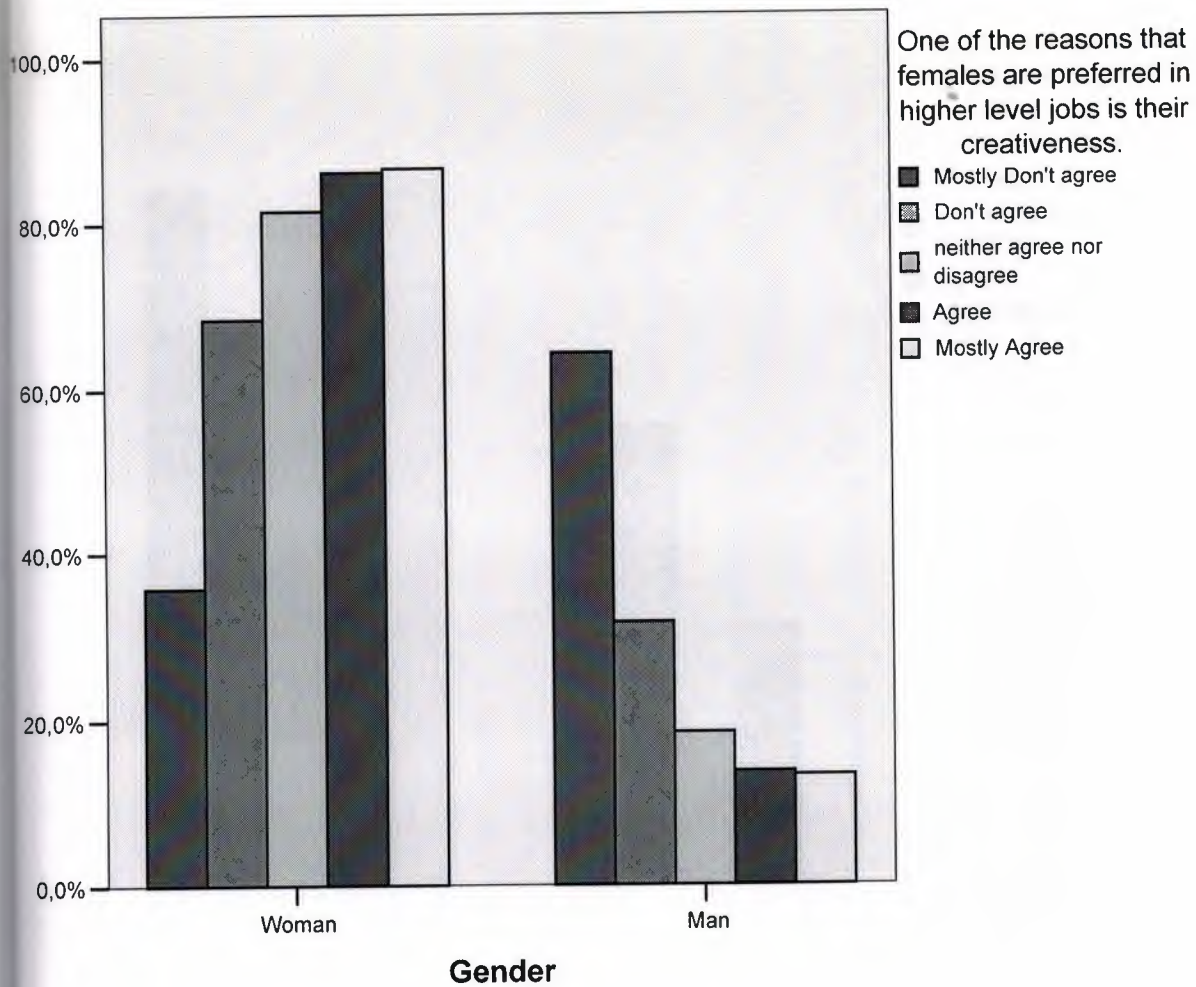


Females start getting afraid of loneliness, when they become managers.

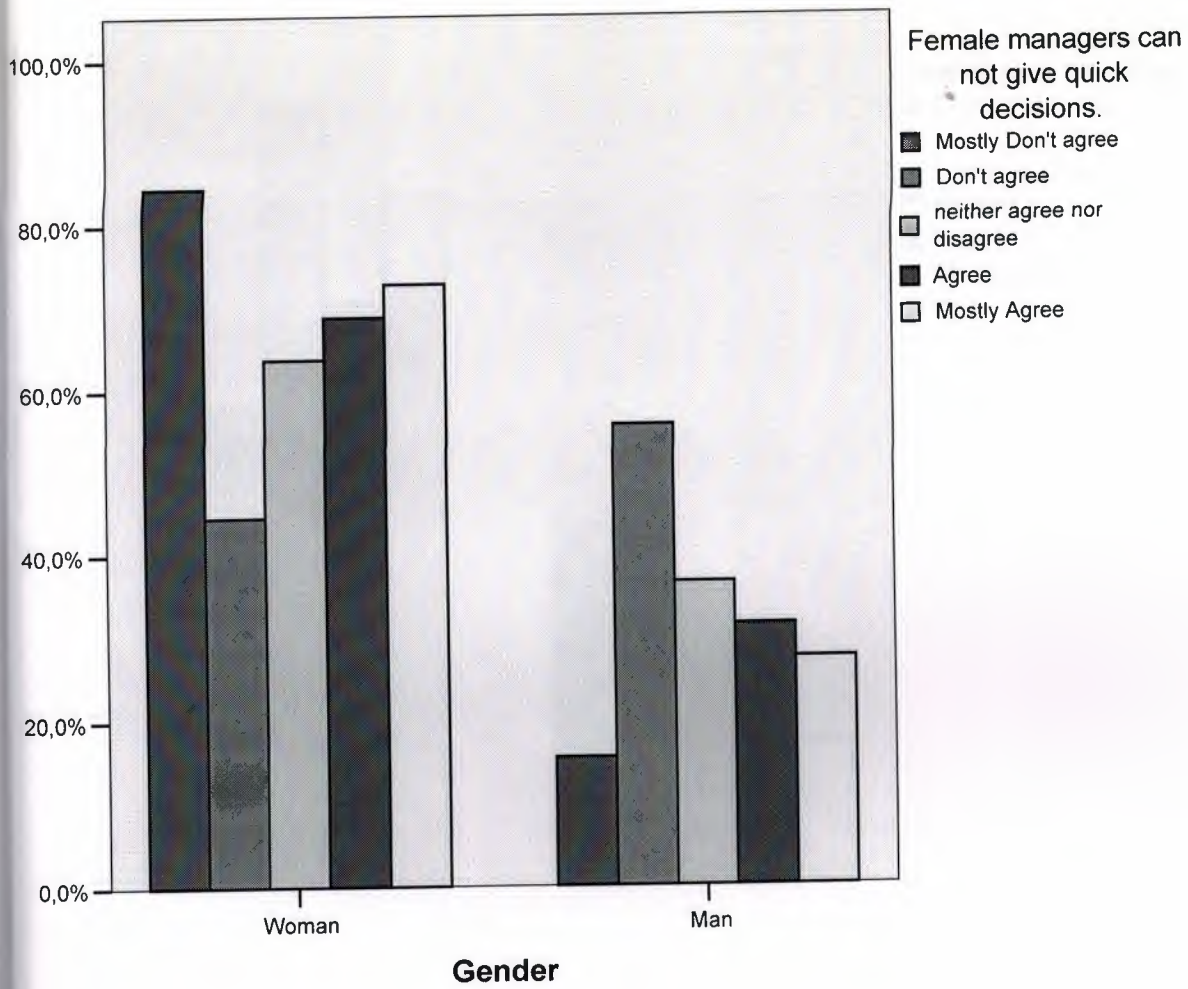
- Mostly Don't agree
- Don't agree
- neither agree nor disagree
- Agree
- Mostly Agree



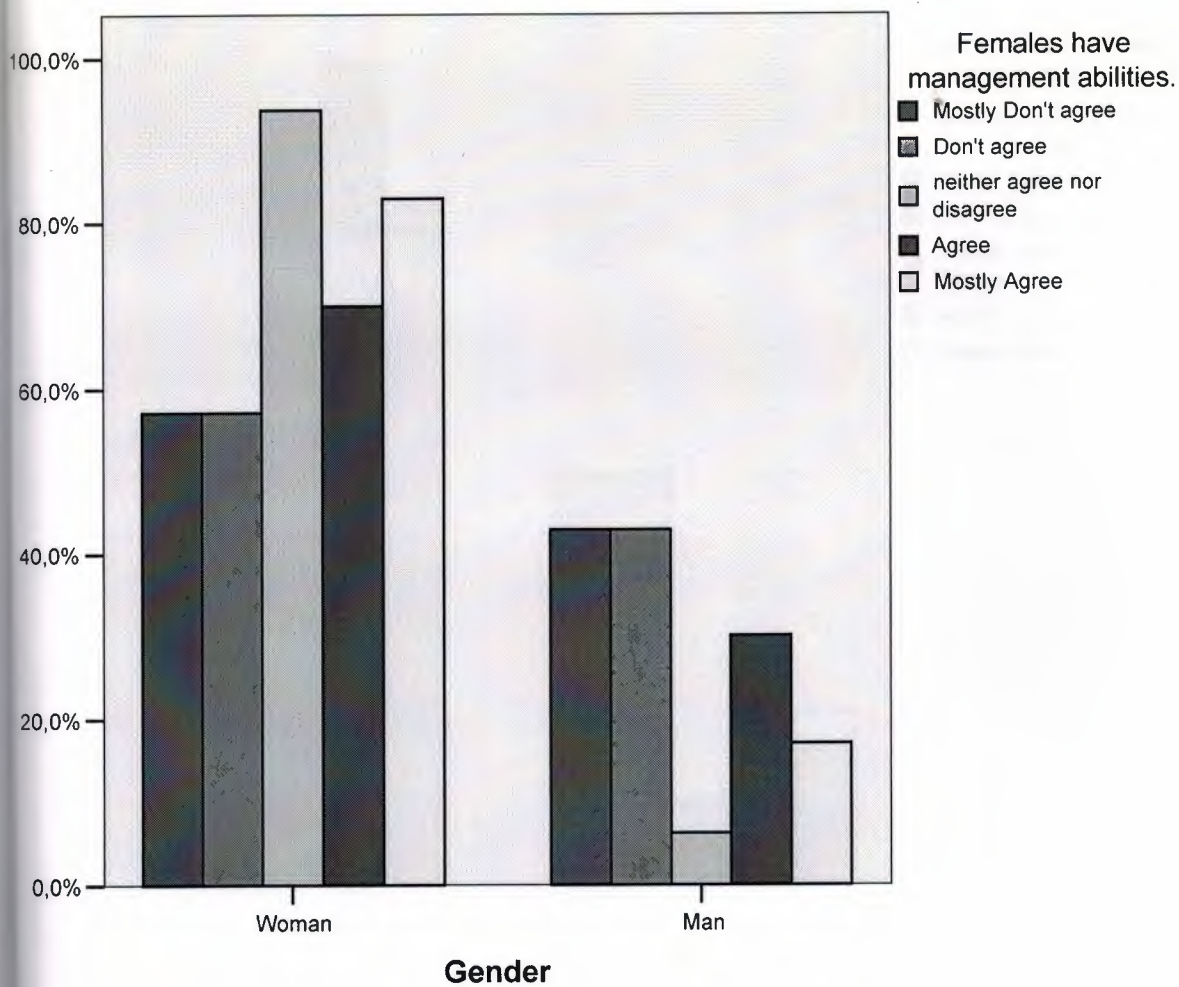
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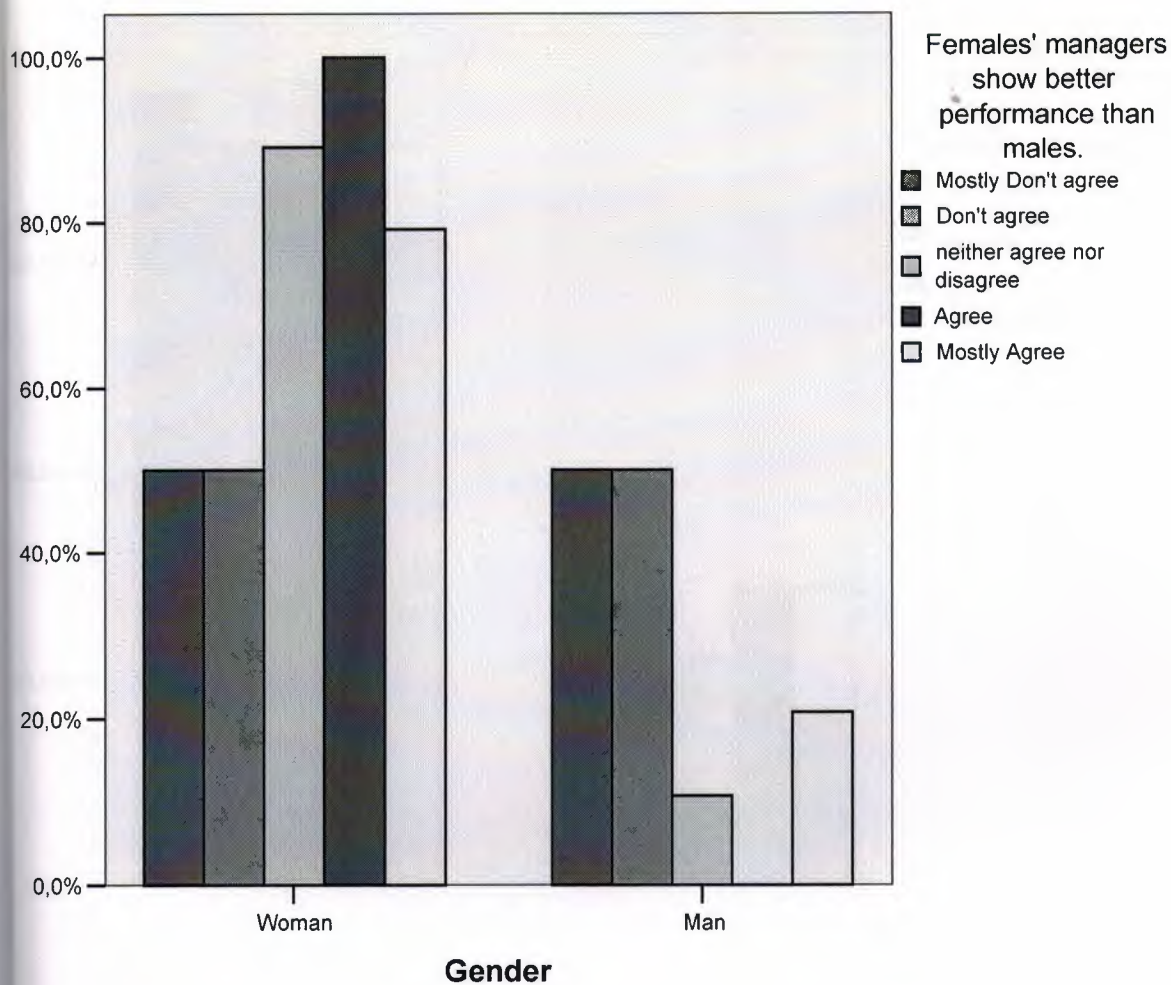
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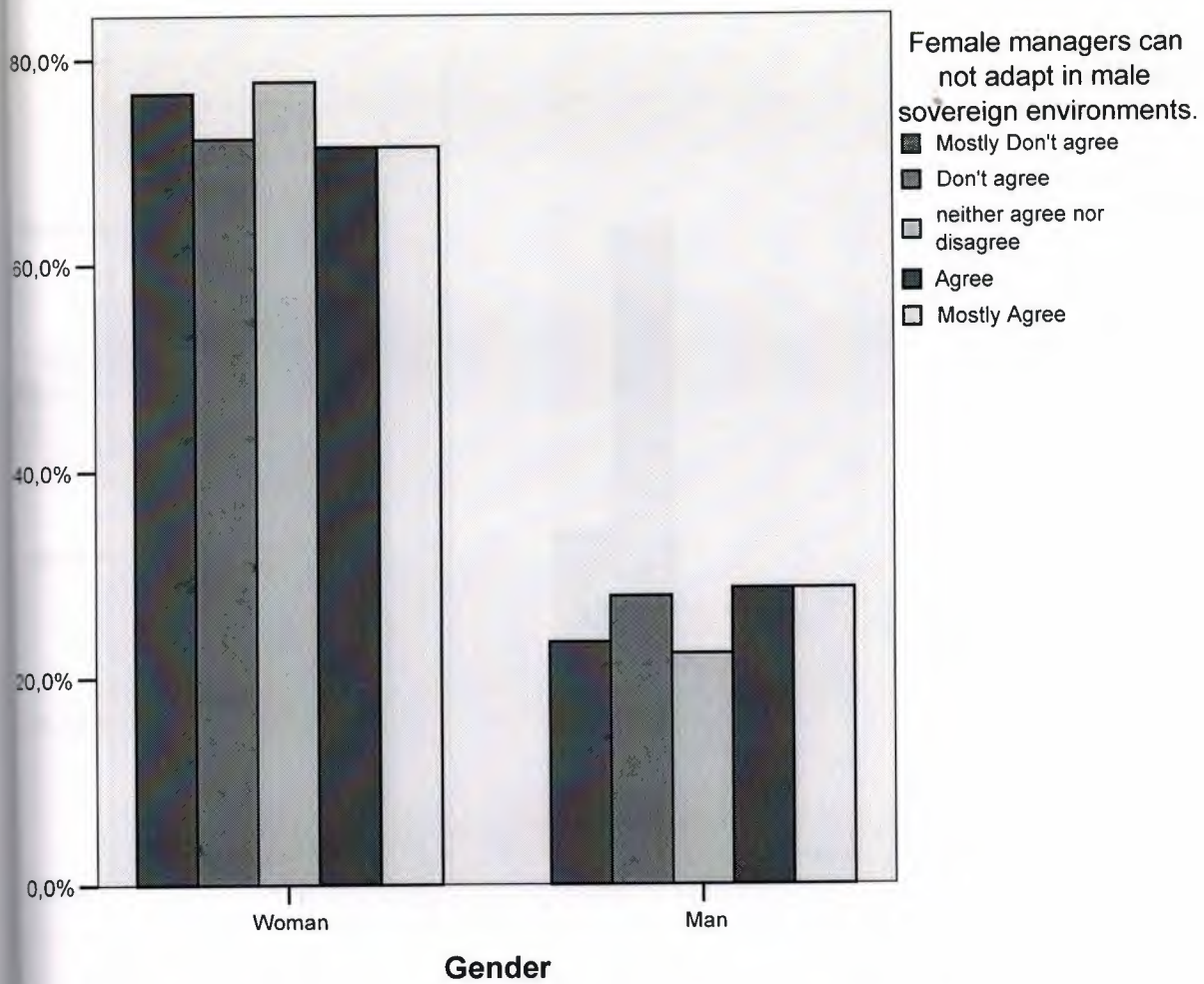
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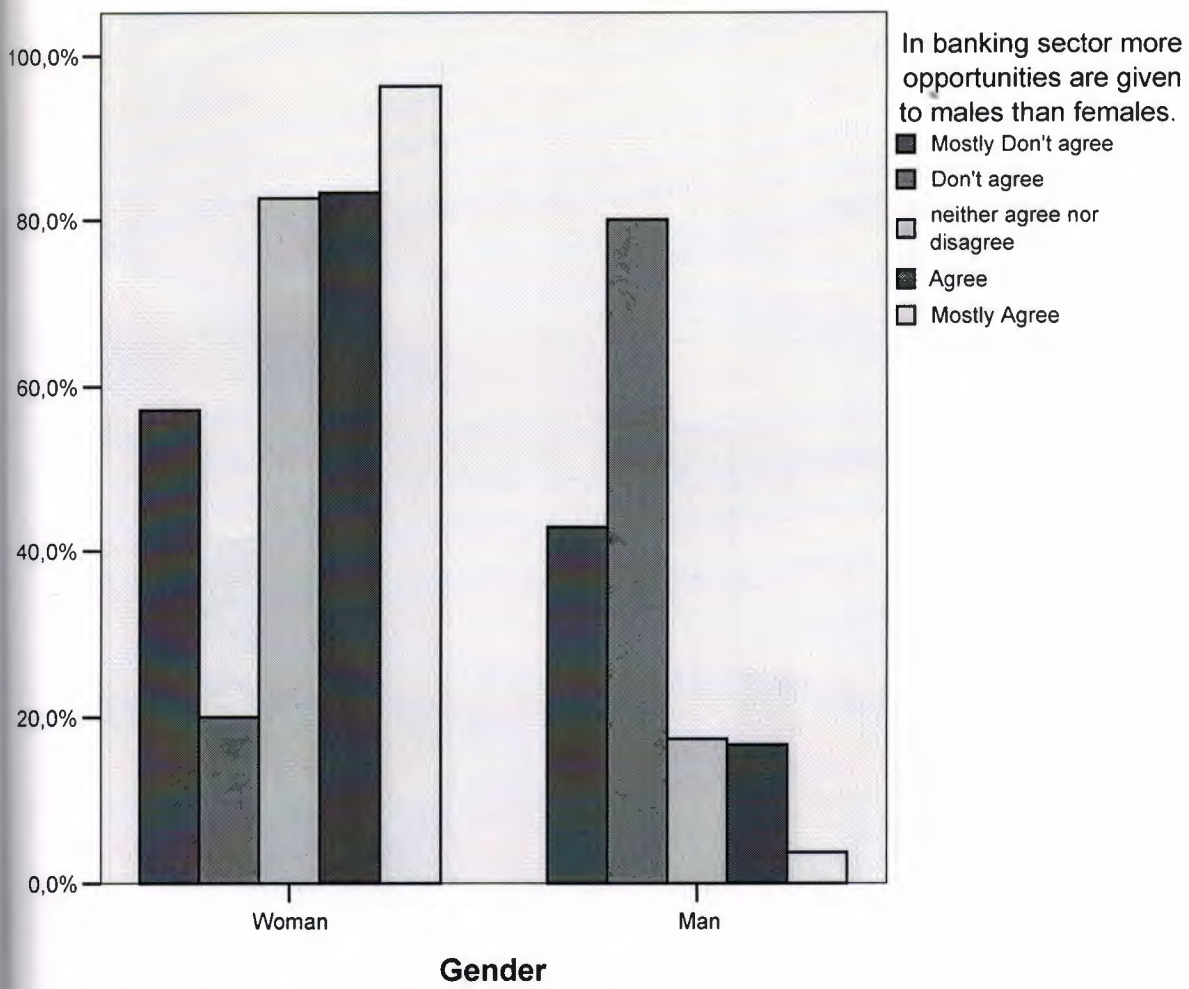
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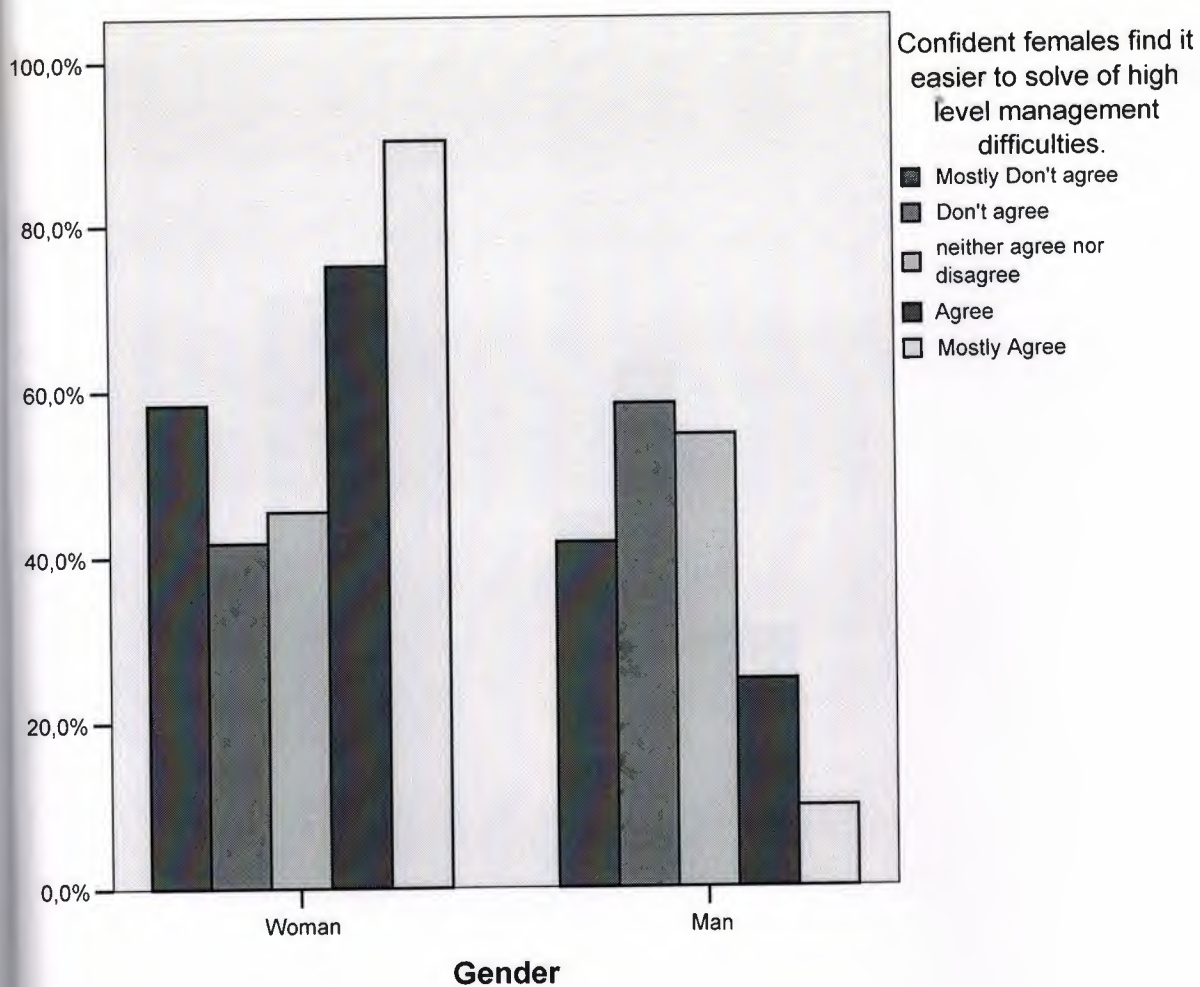
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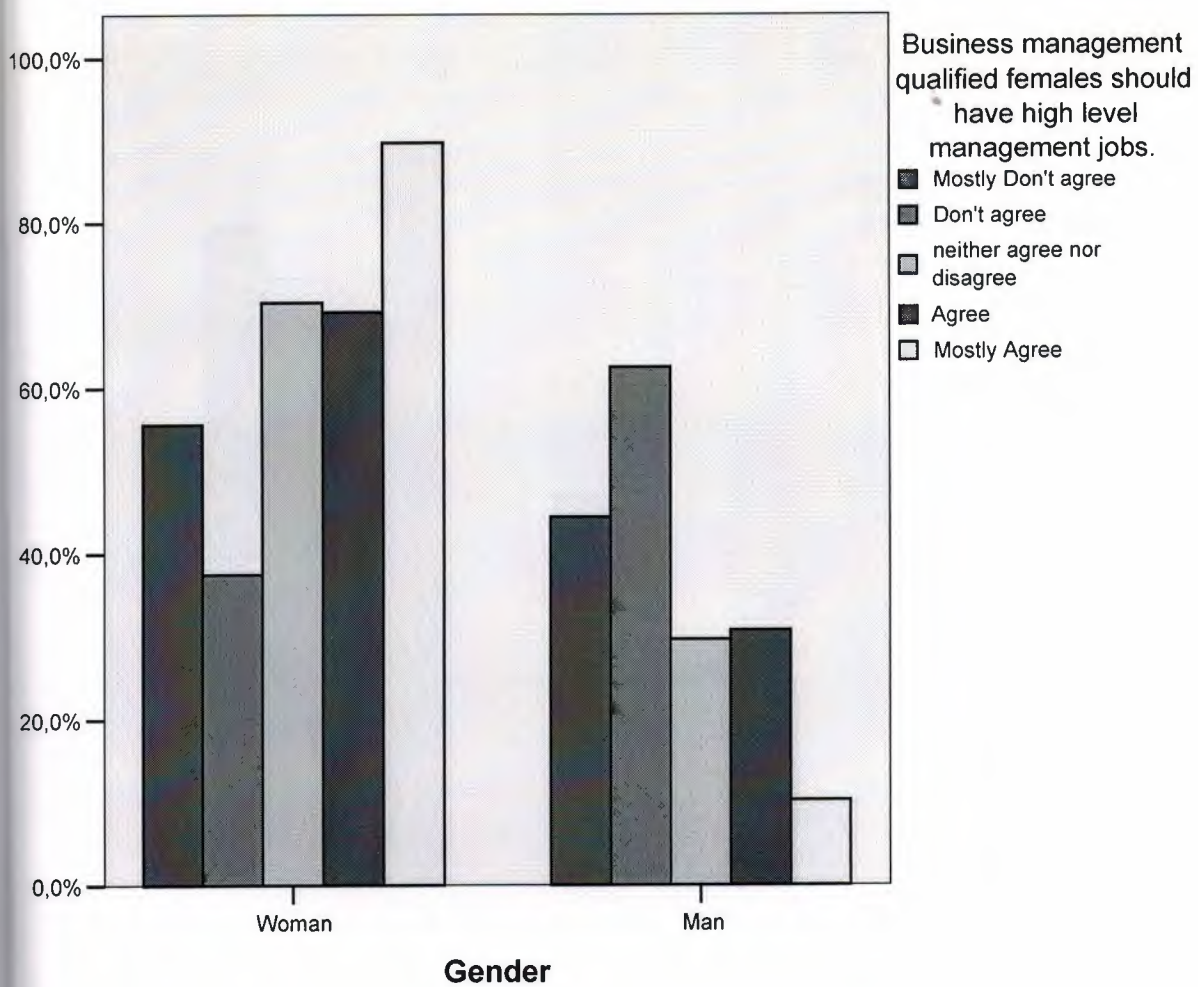
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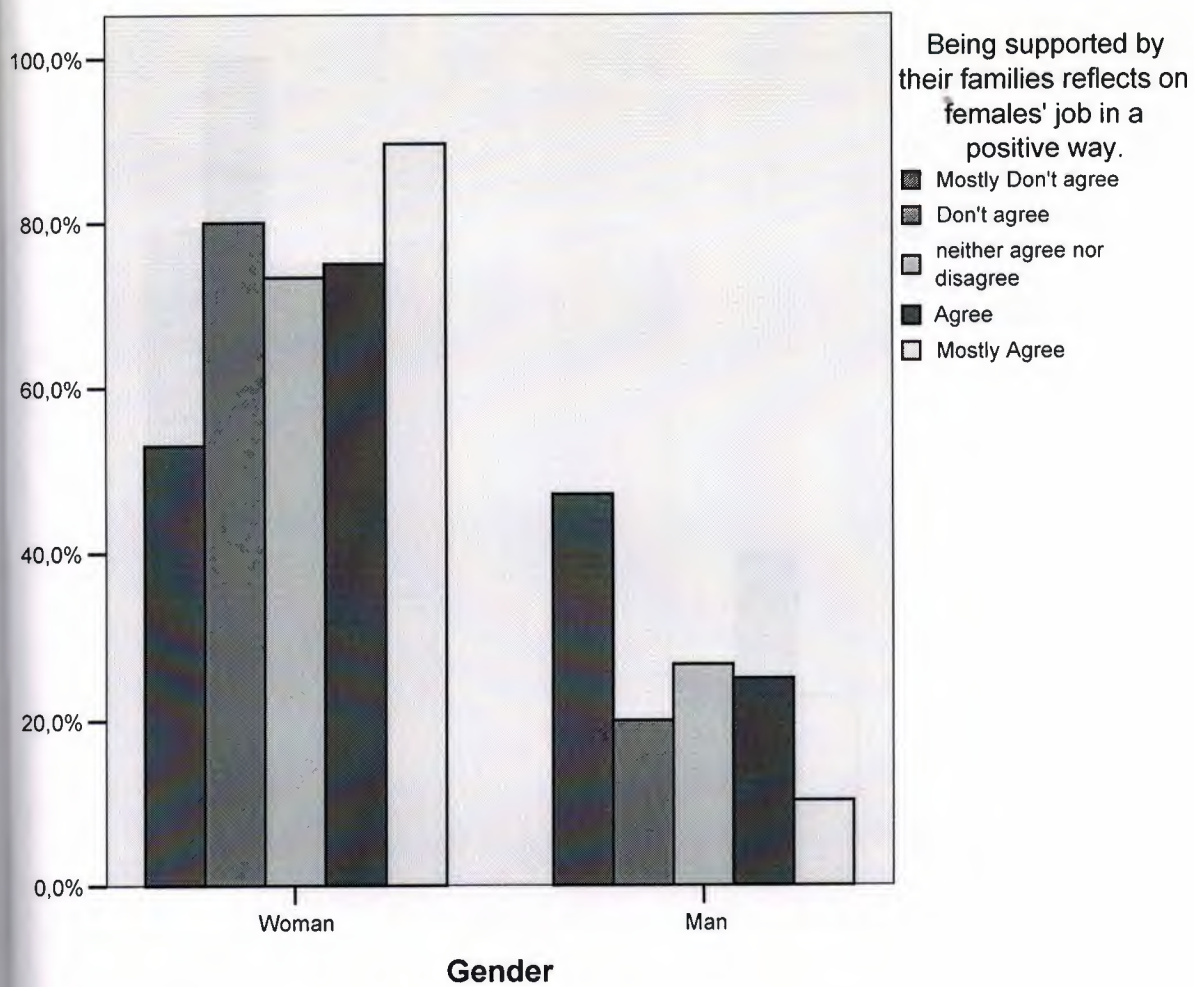
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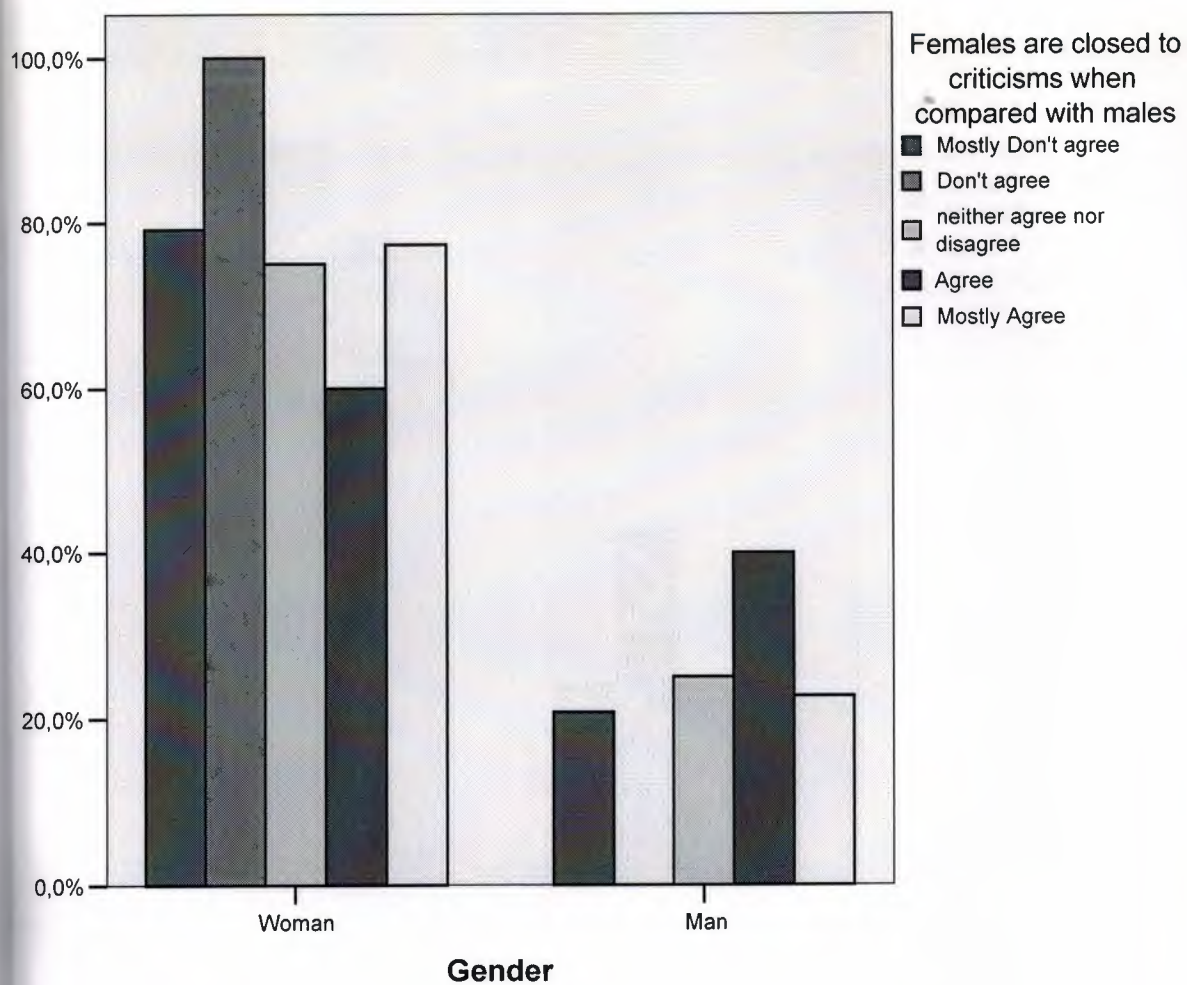
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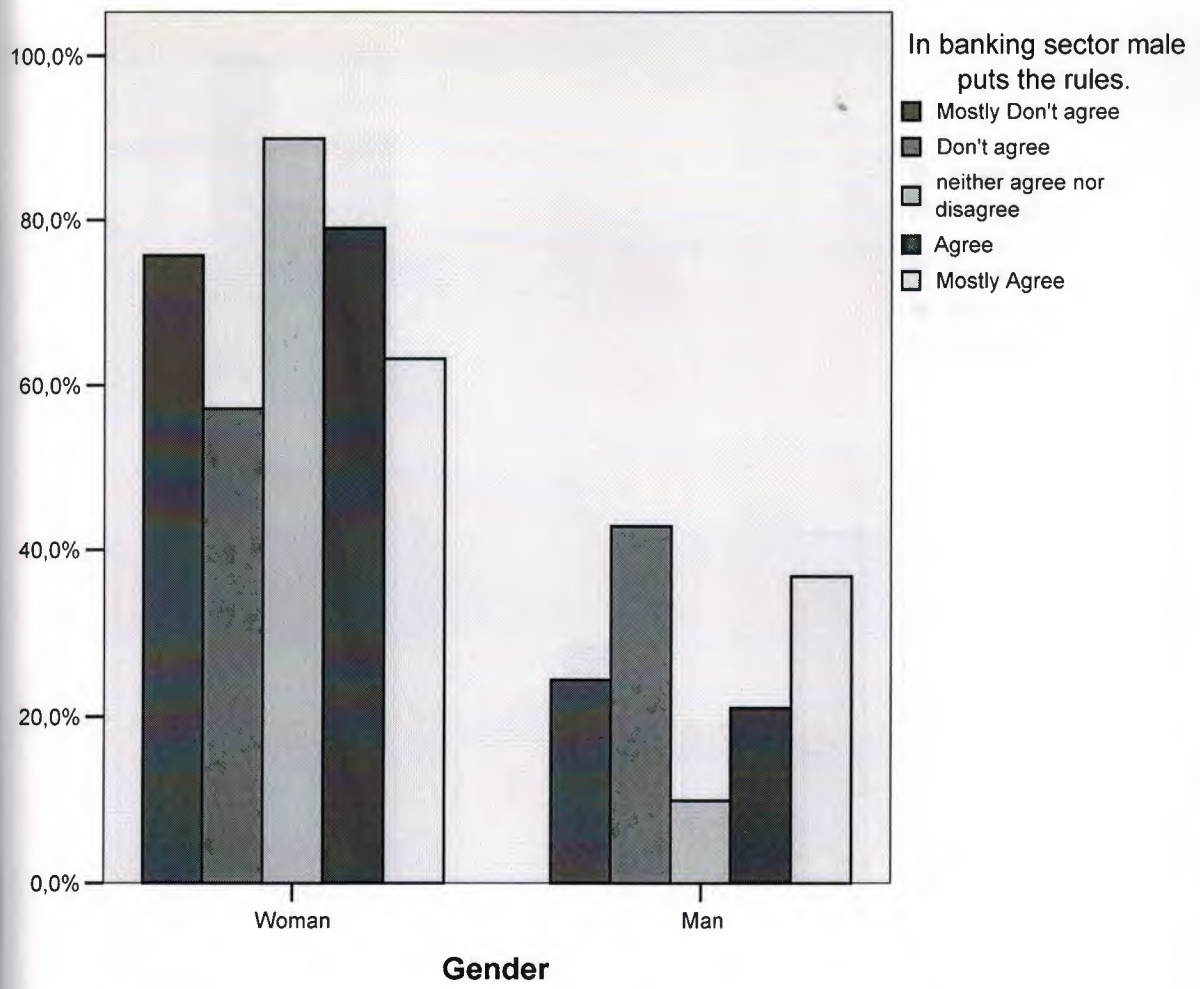
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ph

When it comes to wages and commissions, females are treated unfairly.

- Mostly Don't agree
- Don't agree
- neither agree nor disagree
- Agree
- Mostly Agree

