

# FACTORS EFFECTING PERFORMANCE OF FEMALE EMPLOYEES IN FINANCIAL INSTITUTES: A CASE STUDY OF MEEZAN BANK LIMITED, PAKISTAN

Rabia Habib, Karachi Institute of Economics and Technology  
Farrokh Jaleel, International Islamic university

## ABSTRACT

*Employees are an essential element of any organization. They are considered a human capital investment. Today, we find females as active members of organizations, which has raised the bar of competition for male employees with equal competency and capabilities. In this research study, we will find out how their performance can be influenced by some factors like authority in decision making, flexibility of time and workplace conditions. We have taken references from researchers who have previously worked on related studies and highlighted the gaps in the literature review. Consequently, to verify the hypothesis, we define our sample size and collect data through a questionnaire. Since, the topic was associated with females, the respondents are demographically taken as female staff of Meezan Bank operating in the developing country of Pakistan. Data were collected using convenience sampling technique and SPSS V.23 was used to analyses data. We have extended our recommendation because it could be helpful for the organization to formulate the strategies and policies in such a manner that it could be helpful to female employees to work more enthusiastically in the organization.*

**Keywords:** Time Flexibility, Authority In Decision Making, Workplace Conditions, Feminists' Theory, Female Employees Performance

## INTRODUCTION

In recent decades, the roles of females have been continuously evolving, unlike in the past, Irawanto, et al., (2015) find that they were considered in submissive roles. According to Muis, et al., (2021), it has become very difficult for them to break the boundaries that have put a limit on their potential. Unlike European society, where females have already outranked men in major occupational positions, South Asian society is more conservative, where females have pre-specified roles in society (Conis, 2022). There were a few fixed occupations where they could contribute to society, but the recent past paints a different picture: they are no longer confined to the house, they are conquering new horizons, and they are gradually making their mark. This journey of exploration, they have found obstacles that were not easy to cross, but with their firm determination, they have continued their journey (Naicker, & Dogra, 2022). Gender diversity is important for organizations because the world is a global village (Cho, 2022). Based on feminist theory, the distinctive view point of sociology highlights the social problems, trends, and injustice issues, systemic racism, and a hierarchical class system that are overlooked or misunderstood by society as they are commonly viewed from a male perspective (Ferguson, 2017; Humm, 2022). It covers all of the important aspects, such as economic inequalities, power, and organizational structure. About the theory is that it is against men. Despite this, this theory does not only clarify female rights but also creates a balance in society. Today, female's perspectives and experiences are supported by all (Grosz, 2010). Mostly, we observed that groups like females, ethnic minorities, older workers, and disabled laborers are expelled from the

main stream of opportunities (Bapoo et al., 2022). This theory explains the following aspects, which are observed in societal behavior: It also diverts the attention to the focus point that female's empowerment does not mean suppression of men's rights (Zerbe Enns et al., 2021). Organizations holding the prominence of equality and diversification are considered more successful (Hossain et al., 2021; Mustafa et al., 2021). It has been observed that at any organizational level, females are considered to be more loyal and dedicated. In a developing country like Pakistan, Amin et al. (2021) found that females have made their presence more prominent in every walk of life (Mohsin & Syed, 2021). This study aims at creating a good understanding of about how these HRM factors (Time flexibility, authority in decision making, workplace conditions) influence the performance of female employees working in Meezan Bank operating in largest city Karachi, Pakistan. This study will be focusing on how the negative effects of these factors can be overcome and used as motivation for female employees. This research will also stimulate policymakers to formulate strategies through which female employees can be more contented at work and give their best.

### **Problem Statement**

Today, at any large organization, we found that on bottommost levels, 60% of the employees in institutions are females (Memon & Seaman, 2021). Proceeding upward we find that the number of females gradually reduces. Currently at any executive level, on a global scale there is a low percentage i.e., 3% to 4% occupied by females (Faizan & Khan, 2022). Surprisingly this pattern is very consistent. This explains even though qualified females are available but due that fact that all major functional areas are ruled by male dominance they could not get chance to make their way out to these positions. Service sector is enjoying a rapid boom in Pakistan. Specifically taking financial institutes as an example we find the females have significantly showed the progression in the industry. Banking sector in our country has already shown substantial growth in consumer lending (Ali et al., 2021). Jobs in this sector are considered to be more reliable with promising growth. Now, we have also been astounded by the fact that females are accepted as equivalent work partners and have outrageously performing. Previously authors have highlighted on the negative factors like gender discrimination, harassment, work place bullying and glass ceiling effect for females. Although much has been written by different authors globally on issues that are hinders the performance of female employees, we will be investigating further that how a freedom in decision making, a flexible time schedule and supportive environment at workplace can comfort them, this can significantly give the positive support.

### **LITERATURE REVIEW**

Employees are considered as human capital to any organization and employee satisfaction is key factor which can boost up an organization's growth and performance (Anwar & Abdullah, 2021). If we find employee to be demoralized at workplace, he won't be able to give desired results and thus not only he suffers but organization also lags. In the recent past we have witnessed a measurable rise in the female labor market (Faizan & Khan, 2022). Globalization has also changed the market trends. Females are actively taking part in all field of life .employers find them more competent and loyal towards organization. Female's needs are bit different from what man demands from a workplace. First, we will be having a look what feminist theory holds:

## Feminists Theory

We will be using feminist theory as reference here which opens up regarding gender biasness and the suppression of female's rights (Grosser & Tyler, 2021). Substantial liberal feminists tend to focus their efforts on reducing these inequalities and on establishing and protecting opportunities for females in comparison to males by law and other democratic means (Bapoo et al., 2022). This theory endeavors to regain the empowerment of females through the existing social system (Grosser, 2021). From decades it has been portrayed that most men perceived females as mainly concerned with things that are not serious, and respond to matters with emotional imperatives rather than thought (Zeb et al., 2021). Females are considered to be sensitive being and having limited ambitions. Consequently, females are not supposed to carry out of decision-making and obvious subordinated to men.

With the acceptance from society, females have rapidly engaged themselves in career advancement (Shih & Wang, 2022). At lower and middle management positions they have also prove their meaningful presence. Previous researchers have already highlighted the influences which could affect their performance (Grosser & Tyler, 2021). Mainly which are lower self-efficiency, lack of social and family support, organizational biasness against females, and inadequate HR polices and support (Cannon & Chu, 2021). These factors not only suppress the potential of female workers but also are morbid for organizations. In our society females always have dual roles, beside a working woman she has to do household too, in this situation it becomes very difficult for her to maintain work life balance, in such situation if the management allows her a time relaxation at certain occasions, it is definitely going to motivate her (Yafi et al., 2021). An attractive wage is not always a persuasive tool. Time flexibility is always used in working culture with proper planning. It is a flexibility which an employer shows as a courtesy gesture also (Haider & Tehseen, 2022). For instance, dropping off kids to school may get female employee late from her job, in lieu of this she might work in the late hours to compensate.

This flexibility can be in different forms with the well managed plan between employee and employer. In the recent past we have observed a gradual proposition of the top management spots from male to female .this is because of the fact the females have been studying and empowering themselves. But unfortunately, when it comes to taking a decision for the betterment of the organization, they are considered to be weak in it. Either it is supersized by male staff or it is taken with assistance of male staff .in this male dominant society, they are considered as emotional (Grosser, 2021). They are left with the cases in which decisions has to be taken according to the policies. But when it comes to the decisions in which one has to use his competency, vision and experience, they are ask to coordinate with male employee, although we do accept that the it good to take other opinion or recommendations from others so the final verdict would be acceptable to all but at many times it seems to be injustice that females are not considered to be Virtuous decision maker.

Workplace bully is a strict word to use but these days the environment and culture of the organization plays a vital role. A friendly behavior from your colleagues helps you to enjoy the time you spend at office. Usually, we spend 8 to 9 hours at workplace, it that time an employee feels uneasy then it may create Job stress which can lead to bad health and dissatisfaction also (Finn & Brown, 2022). Work Environment is defined as the culture, ergonomics and attitudes from which employee goes through daily on his/her work. Trust worthiness and sharing of work with colleagues reduces fatigue. From a female's perspective only wage with handful number of benefits is not enough, she also needs to be safe and secure at workplace. Mental peace is also important. Facing issues at workplace female employee might make her perform badly. As these issues have already been addressed, but detailed research on the fact that if they are provided

with a supportive environment, a relaxation in time and authority to take decisions in their professional career they will be more contented towards the organization (Cabas-Mijares, 2022).

### **Gender Differences**

Feminist theorists have provided us an analytical framework upon their belief that the distribution of roles between men and females within an organization defines the gender difference. This shows that how feminists focus on how females have been relegated (Grosser & Tyler, 2021).

### **Gender Inequality**

Feminist theories believes that females are not considered equal to men in the society. They assume that females have equal capability of working and reasoning (Finn & Brown, 2022). Having such ability, it is injustice to limit them to household and prevent them from participating in the professional life (Shih & Wang, 2022).

### **Gender Oppression**

Feminists attempt to explain that not only females are excluding from main stream but they are also oppressed and subordinated by men. There is a deliberate division of power between men and females (Grosser, 2021).

### **Structural Oppression**

Theorist suggest that basically the domination of men comes from the societal structure which includes differentiation based upon class, gender, race, ethnicity, and age. This is created due to racism and capitalism.it offended most when it comes to wage gap based on gender (Faizan & Khan, 2022).

As taking this research ahead we have also witnessed that all under developed countries faces same situation and viewing it today when females has already made their mark like raising the educational bar, progressing the work life balances and minimizing the wage gap, we often come across factors like harassment and glass ceiling. Glass ceiling is one of the major issues which females faces today. Usually, females face barriers when their career is moving from lower level to higher level. This occurs due to the rotten perception that females hold less usefulness towards the organization and cannot maintain the work life balance (Khan et al., 2021). At professional level we found it that hinders comes from the organizational culture, stereotype roles for management positions, lack of organizational support and inefficient HR policies. Therefore, current have considered three independent variables namely decision making, flexibility of time and workplace. These factors effect on the performance which is dependent variable.

### **Female Employees' Performance**

Measuring performance means have you achieved against what you have committed. This commitment is referred as objectives or goals to achieve. In the beginning of a year (or let say a tenor which is given to you to fulfill specific task), you are given certain goals pertaining to you job description, both employee and employer agrees to it and sign it as a record, the progress on this objective can be viewed as semiannually or quarterly. At the end of the tenure,

expected vs actual performance is compared and an employee is awarded (Shahzad, 2014). A question which arises here is that are the goals assigned are given according to the potential of the employee and is it justified? (Memon & Seaman, 2021). Secondly are they awarded impartially on it. When it comes to female employees, we often see some loopholes in the objectives defined, first thing is this that females are equal to men but not similar so target assigned should be according to their potential, secondly the factors which could create hindrances in their performance should also be monitored. Undoubtedly, men are considered to be more stereotypical and perceptual this proves them to be more committed towards job (Mohsin & Syed, 2021). We will be using three factors which could affect performance (dependent variable) of female employees.

### **Flexibility of Time**

Flexibility is the new trend in the labor market (Irawanto et al., 2015). This term is being introduced to facilitate work life balance for employees. There are three types of flexibilities: (1) Time flexibility: a situation where employee can have free hours upon completion of his task. (2) Workplace flexibility: a situation where employee has no restriction to be confined in office, he can work from anywhere. (3) Job task flexibility: where a task can be easily transferred to other. Here we will be focusing on time flexibility only. This explains that how employees are given flexible hours, hours in which they can leave early or come late at workplace but with the condition that all tasks given will be completed (Faizan et al., 2022).

Our concern here is to identify that how far this flexibility can affect the performance, we know that maintaining work life balance is difficult than men, as they have to look after kids, cook food and do other chores of home. Besides that they are full-fledged working females also. It's very challenging for a working woman to maintain a balance between work and home there are no questions that how often employees had to adjust or cancel their family appointments due to work demands. Types of such lenient working arrangements which most of the organizations offer include flexible hours, special working schedule, job share, mobile working (e.g., working from home), part-time job and exceptional work routine for aged workers. To clarify the true meanings of the time flexibility, this time flexibility can also be offered voluntarily. Female employees can be provided with flexible working hours upon discretion of management, in which they can be allowed to choose their working hour from organizational designated periods of time. Whereas female employees can also avail accrued timings. It is the time when employees worked for some excess hours therefore, they are entitled for overtime. Such conditions only occur when there is a huge target to achieve in limited time, so that in lieu of it, they can ask for an off.

Female employees can be entertained under the Fair Work Act, according to which they should send a request in black and white, with the reason behind and how they will adjust in lieu of it. Employers while allowing them can maintain a log or a time sheet which could be easy to figure out that which employee will not be available at which day. In the banking industry we have long working hours and mostly now a days banks have non-stop banking policy. So, it can facilitate female employees to be more dedicated towards organizations, it can make them more productive and innovative towards organization. This flexibility also provides an opportunity to work in different ways to maintain work life balance.

### **Authority In Decision Making**

In simplest way, decision-making is the act of selecting between two or more options. Decision making skills discuss assertiveness of traits that impress employers. A good leadership is judged by his effective decisions, this is the skill that earns favor with employers

and can help employee to gain upgrades. Employers look this characteristic while hiring applicant that how much a candidate is good in taking decisions in difficult situation (Shian et al., 2022). Employer value this trait because it is how a manager can lead in an organization. There may be other ways of taking decisions like consensus-based approach (employee opinion is also considered) or seek management group to make all major decisions for the company. There are two processes by which we can take any decision which involves selection between two possible answers to a problem. Decisions are made after thoughtful process and each possibility hold its own justification to be right.

### **Intuition**

Intuition is your instinct about possible courses of action. Although people consider it as sixth sense but it is actually a jumble of past experience and your personal principles (Shian et al., 2022). Decisions taken on the basis on the past experience because it is about learnt lesson however it is not always correct because the incidents from your past may have occurred in different circumstances. Females are mostly considered to use intuition to take decisions due to undeveloped skills.

### **Reasoning**

Reasoning based decisions rely on the facts and figures.in this we usually ignore the sensitivity of the decision, and specifically, the past experience. More complexed decisions tend to require a more formal thoughtful, organized approach, usually involving both intuition and reality facts. It is important to aware of impulsive reactions which may arise due to any situation. For flawless implementation of decision, employee should be aware of the outcome .because at organizational level, management does not prefer taking risks. There are a number of problems due to which females are considered to be weak at taking effective decision:

### **Analyzing Information**

Female employees are considered to be weak at analyzing information need to take decisions. If we do not have sufficient information, our decision would be baseless. So, the priority should be gathering adequate information. On contrary if there is too much information provide which could create situation of analysis paralysis. Researchers thought that it is used by organization mostly at times when they are not ready to take decisions, although it should be avoided. This can only be resolved when all team member agreed on the basics of decision making, they should collect only that information which is relevant to the topic and required most .then setting at rules that how a decision would be made.

### **Responsibility of a Decision**

A decision carries out a responsibility till the implementation that the required result is achieved. In an organization, many people hold an opinion that the females are not able to take responsibility of the decision taken by them. However, this issue can be resolved by mutual understanding that decision taken must comprehend opinion by all the members so that its responsibility would also be shared.

## **Emotional Attachments to decision**

Decisions are made to resolve problems either at workplace or at home. Females are supposed to be carried away in the emotions while taking any decision (Zeb et al., 2021). For instance, company has decided that few employees should be shrugged off due to non-performance .In such a decision, females are considered to be weak and emotional, they might forward a request that employees would be given a chance to be better .In a structured decision-making process, we have to think about pros and cons of a decision but all should be reality based. Since decision making vary from simplest to extremely complex nature. So, in such cases females are given structured decision-making, in which they have to take a decision which is always guided by already line up policies. This will eventually help them to: prefer simpler steps for decision making; decisions should have strong base; decision making should target.

## **Workplace Conditions**

Work place condition is a huge word which covers the various aspects of environment in which employees spend 6 to 8 hours. It is mostly about protecting employees from unsafe working conditions that it should be safe with respect to health and safety to avoid severe injury or death. On contrary it also refers to Workplace diversity which denotes to multiple differences among people dwelling in a single organization. The picture is not straight forwardly presented as it seems to be because diversity encompasses age, gender, personality, race, ethnic group, cognitive style, tenure, organizational function and education (Shian et al., 2022). An important point with respect to female employees, is Workplace discrimination which is defined as treating, your coworker offensively because of some unjustified reason. Although this has been protected by law also but we observe this behavior very often in our daily professional routines. Basic workplace conditions with respect to performance of female employees may include health and safety issues, workplace harassment, conditions of employment and availability of equal opportunities (Bapoo et al., 2022).

## **Health and Safety Issues**

Exposure to any hazardous environment, which could be dangerous for employee, it is sheer responsibility of employer to make meaningful arrangements especially when employee is working with machinery, or working at heights. Maintaining such environment is a new challenge for employers as it connects and built employee relationships and new trends for working. Preventive and corrective measures by small enterprises can improve firm's output. In order to promote workplace adaptation quickly by employee, there must be trainings and group sessions. Another silent assassin is occupational stress, most of the female employees find it very difficult to deal with it .Excess workload and undue pressure are key reasons of this stress.

## **Workplace Harassment**

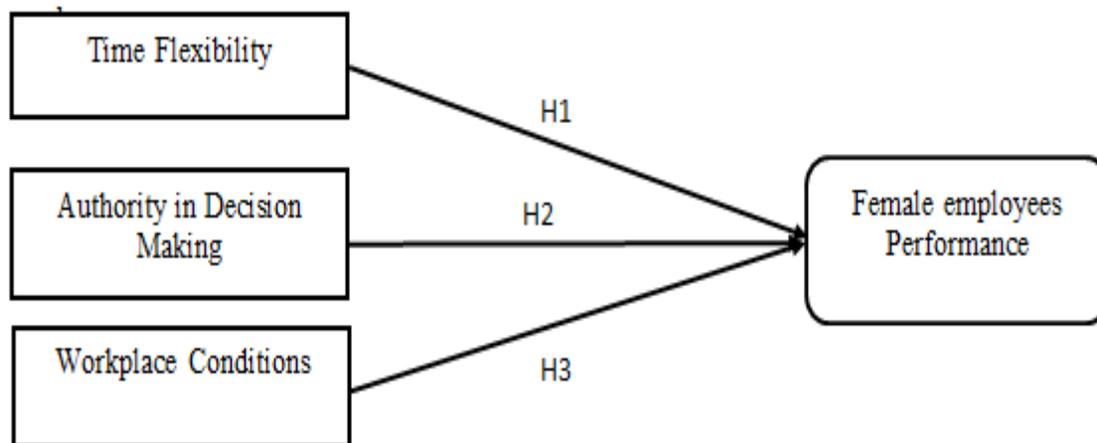
Harassment or bullying is the major issue which females are subjected to today, where an employee is facing unfair behavior, other than sexual harassment, an uninvited advancement verbally or physically at workplace. When a female considers it threatening, humiliating or offensive (Hossain et al., 2021). Harassment does not include reasonable management decision or action carried out in a fair way.

## Conditions of Employment

Conditions of employment include when a staff is given a task beyond his capacity. It may be abnormal in its nature, volume or duration of work. We accept the fact that sometime female staff is assigned a new task which may enhance their knowledge and skill. But adversely it may doom him in awareness. Assigning something from which staff is not familiar is unjustified whereas they are called unprofessional while mishandling such issue.

## Availability of Equal Opportunities

As female employees are equally proficient as men, they should be given equal opportunities for salary rise, promotions, trainings and flexible working arrangements. Employees should be given at least given an adequate amount of salary that he could raise his family (Bapoo et al., 2022). Minimum level of wage is very important for stable business environment. Well-functioning social dialogue with female staff on their issues can retain employees and build their confidence on organization. For this purpose, we only have to identify which type of staff we should hire. Smart recruiter knows that in order to maintain a healthy work environment, he should probably hire the right people. We can use tactics to resolve the workplace problems (i.e., improve communication, make the office comfortable, be flexible) (see Figure 1).



**FIGURE 1**  
**CONCEPTUAL MODEL**

## Research Hypotheses

Based on the above research literature the following hypotheses were formulated for this research:

- H1: Time flexibility creates a positive impact on female employee performance.*
- H2: Authority in decision making creates a positive impact on female employee performance.*
- H3: Workplace conditions creates a positive impact on female employee performance.*

## RESEARCH METHODOLOGY

Methodology is the systematic plan for conducting research and the foremost objective is to provide a precise path which leads to the resolution of the problem stated and to observe the effect of factors creating impact on performance of female employees.

### Research Design

The research design is a sequential and logical plan for towards the resolution of the research objective. It links empirical data with the objectives, which helps in drawing conclusion (Abbott & McKinney, 2013). The basic research design of my project would be quantitative and descriptive.

### Research Philosophy

The philosophical approach for this study is positivism. This approach considers that one should rely on factual knowledge which comes from authentic resources. Such knowledge can be received from observation including measurement. This positivism philosophy restricts the researcher to collect data which is interpretable and quantifiable (Holden & Lynch, 2004). Since this study has objectivity and is based on the quantifiable data, therefore it falls in the category of positivism.

### Approach and Sampling

We are using quantitative approach for our research, in which data collected will be numerically represented to explain objective (Anderson et al., 2018). We typically emphasize on statistical and mathematical analysis of the data collected by questionnaires or survey by using computational techniques. Commonly there are two research approaches namely inductive and deductive research approach. Inductive approach, in this approach we start with already existed theory which leads to conclusion, which is not empirically tested so it does not begin with a theory or hypothesis, as they are built on observation (Plonsey, Barr & Bioelectricity, 2007). Deductive approach starts with theories and literature which are empirically tested by collecting data through survey method. Thus, deductive approach is about deriving conclusion from evidences or suggestion. Therefore, we are using a deductive approach because this approach is considered to be combination of description and explanation of the variables and related theories. In this approach, the data would be both primary (survey) and secondary (collected through research papers and online sources).

The population of the study were professional females working in financial institutes. We may extend our population horizon to all industries but we will restrict our self to financial institutes as it itself covers a huge number. And this consideration would be helpful in extracting the specific required result. Further, we can also extend the research population to all banks, but in order to be precise, we limit our self to only Meezan Bank. According to the Annual report 2016, Meezan bank own 9000+ employees which includes permanent and contractual. This population also include staff which are hired as third-party employees. For our required population we are only considering female employees. Precisely measuring, we consider our population to be 2700. Convenient sampling technique is used to determine the sample size. So, with the help of Rao soft our sample size is 246 having margin of error to be 5%, confidence level which defines the tolerance level of uncertainty is 90%.

## Instrument Development

The questionnaire was developed using a Likert Scale ranging from 1 (strongly disagree) to 5 (strongly agree). The data was analyzed using statistical methods such as Pearson's correlation and Regression analysis, which were performed with the assistance of SPSS version 22. These statistical approaches are appropriate for determining the link between distinct variables as well as for examining the influence of independent factors on the dependent variable in a study. 35-item questionnaires were utilized to compile the data for the study. The three independent variables: time flexibility (TF) 4-items scale; workplace conditions (WPC) 7-items scale; authority in decision (AD) 5-items scale were used and developed by Ofunya (2015). While, the independent variable female employees Performance (FEP) was measured by using a scale of 4-item which was developed by Wainaina (2014).

## RESEARCH RESULTS

The reliability of an instrument is defined as its accuracy when employed in a research investigation. Cronbach alpha values range between 0 and 1, and a value greater than or equal to 0.7 indicates that the instrument is reliable for the research under consideration (Bonett & Wright, 2015). Cronbach alpha values for all variables were adequate and were determined to be more than the 0.70 threshold limit, as shown in Table 1. The validity of data is defined as the degree of precision with which a parameter or idea is measured in a quantitative investigation (Bonett et al., 2015). The validity of the gathered data was determined using exploratory factor analysis (EFA). By and large, the EFA is not recommended for sample sizes less than 100. (Williams et al., 2010). However, since the sample size for this research is 246, which is much more than the restriction of 100, the EFA may be done. Additionally, FEP was performed using the Varimax Rotation (Field, 2013). In this research, exploratory factor analysis was conducted using principal component analysis, since the questionnaire was derived from many sources. The factor loading values were determined to be greater than the minimal threshold value of 0.4 (Field, 2013), indicating that the items were legitimate for this research and that no item needed to be deleted.

The data analysis reveals that both the skewness and kurtosis values are within the prescribed limitations, indicating that the data collected in this research is normally distributed. Because the values of skewness and kurtosis are between the boundaries of -1 to +1 and -3 to +3, the data is valid for the research (Groeneveld & Meeden, 1984). Additionally, the Bartlett test of sphericity was significant ( $p < 0.000$ ), and all variables had Kaiser-Meyer-Olkin (KMO) values greater than 0.5, indicating that the data obtained is suitable for further research (Williams et al., 2010).

Variable	Skewness	Kurtosis	$\alpha$	KMO	Bartlette's Test of Spehericity
WPC	-.907	1.376	0.775	0.591	1754.73
AD	-.988	.289	0.895	0.604	1408.36
TF	-0.807	.361	0.766	0.708	1470.62
FEP	-.986	.226	0.847	0.754	1435.55

*Abbreviations: Workplace Conditions (WPC); Authority in Decision (AD); Time flexibility (TF); Female employees Performance (FEP).*

Correlation analysis is performed using the Pearson correlation coefficient (R). Its value ranges from -1 to +1 (Adler & Parmryd, 2010). The inverse and direct relationship are shown by the negative and positive signs, respectively. For a strong relationship between latent variables, the Pearson coefficient should be more than 0.5; for a moderate relationship, it should be between 0.3 and 0.5; and for a weak relationship, it should be less than 0.2. The connection between WPC and FEP is ( $R=0.287$ ,  $p<0.01$ ), whereas the correlation between AD and FEP is ( $R=0.230$ ,  $p<0.01$ ), and TF and FEP is ( $R=0.216$ ,  $p<0.01$ ) indicating that all have a significant and positive link as shown in Table 2.

Constructs	WPD	AD	TF	FEP
WPC	<b>1</b>			
AD	.489**	<b>1</b>		
TF	.139*	.265**	<b>1</b>	
FEP	.287**	.230**	.216**	<b>1</b>

\* Correlation is significant at the 0.05 level (2-tailed); \*\* Correlation is significant at the 0.01 level (2-tailed); Workplace Conditions (WPC); Authority in Decision (AD); Time flexibility (TF); Female employees Performance (FEP).

In order to prove the existence of a correlation between the variables studied, correlation analysis has been accepted. However, only correlation analysis is not enough because it only demonstrates the existence of a correlation between the studied variables and does not provide sufficient support to clarify what the underlying relationship is (Abadie et al., 2020). Linear regression was used to evaluate the study's assumptions. Hypothesis testing results are shown in Table 3, First, H1 was tested that "Time flexibility creates positive impact on the female employee performance". This study's findings show that time flexibility and female employees Performance have a positive and significant link ( $\beta =0.621$ ,  $R^2=.264$ ,  $p<0.000$ ). There is a strong correlation between  $R^2$  and, which demonstrates that a 1-unit increase in time flexibility results in a 0.621 unit increase in FEP. According to the data, 62.1% of FEP has changed, and the p-value of 0.000 shows that higher level of significance which provides strong grounds to accept the hypothesis H1. Also, support the relationship between AD and FEP ( $\beta =0.350$ ,  $R^2=.096$ ,  $p<0.000$ ) that suggests that authority in decision increase FEP by 35%. Lastly, the relation between WPC and FEP is positive and significant ( $\beta =0.407$ ,  $R^2=.548$ ,  $p<0.000$ ) and workplace conditions brings 40.7% change in FEP. Therefore, H1, H2 and H3 were accepted.

Hypotheses	Constructs	Coefficient		Model Summary		Confidence Interval		Remarks
		$\beta$	T	P	$R^2$	LLCI	ULCI	
H1	TF -> FEP	0.621	10.656	0.000	0.264	0.2397	0.5048	Supported
H2	AD-> FEP	0.350	9.252	0.000	0.096	0.1494	0.4312	Supported
H3	WPC -> FEP	0.407	12.89	0.000	0.548	0.5365	0.7431	Supported

Abbreviations: Workplace Conditions (WPC); Authority in Decision (AD); Time flexibility (TF); Female employees Performance (FEP).

## DISCUSSION & CONCLUSION

This study will address most important issues faced by female employees in the banking sector. All jobs have responsibility with it but in banking industry the responsibility is accompanied by the risk also. All transactions carried out comprise of financial risk with it. Firstly, this study will give an opportunity to the female employees to point out the reasons due to which they think that they lag behind, secondly this study will be useful for the employer also that they can modify their policies in accordance to newly discover factors. Since organizations need resource employees to run smooth operations, this will help organization to make workplace more comfortable for the female employees and to retain the female employees.

The current study findings revealed that the performance of female employees working in the financial institute like Meezan bank is positively and significantly affected by the three independent variable which are time flexibility, workplace conditions and authority on decisions making. We also witnessed that the relation between the dependent and independent variable is moderate which could be due to a sampling error or the biasness from the participants. This can be beneficial for the banking sector organization to analyze this fact and motivate them by giving support in these factors (Yafi et al., 2021). The Human resource department of the organizations can avail the main findings of this study to formulate their policies accordingly or they can create policies which could support female employees in the organizations. This research will be carried out to measure the influence of factors which affect the performance of female employees in the banking sector. We will limit ourselves to the vicinity of Karachi so all the respondent will be Karachi based. Pakistan's economy has a major support from the banking industry which has been growing exceptionally well. Working employees comprises of 30% to 40 % of the female staff, therefore this research is going to be beneficial not only for the female employees to see what are the obstacle to their performance and how can they be eradicated and for the employer also to formulate strategies and policies which could provide an atmosphere where gender biasness is zilch. Shahzad (2014) research population selected for this study will be based on female employees posted at different organizational positions in the bank .we will be considering female staff from experienced to newly hire , so that we can segregate among the opinions. The respondents will be selected from major departments of banks like credit, trade finance, treasury, administration and operations posted at different hierarchical positions at different location i.e., branches of the bank.

### Implications of the Study

The study implicates to different scenarios. This research will definitely prove to be beneficial for Meezan Bank Ltd, Pakistan. This study will not only be beneficial for Meezan Bank but it can also be applied to different industries where females are taking active part and it will help in better understanding that if female employee could be given feasible working support, they can keep up good work with more contented and motivated approach. In addition to this, this study will definitely help in crafting more effective and efficient job policies and strategies for them.

### Limitation of the Study

The foremost limitation of the study is the time constraint as professional research is a long-term plan. It includes all the variations in the literature review and cover the opinion of all the researchers previously worked on the related topic. This detailed procedure is time consuming. This study could be extended to all Islamic banks of the industry so that more

accurate result could be obtained rather than restricted to one organization (Khan et al., 2021). Collecting a large data from all organization is time consuming .we take a sample from one organization because time limit could justify only a limited number. The second limitation is due to the sample size technique, we have chosen non probability sampling technique i.e., convenience sampling. If we could have taken any other sampling technique like any probability sample, it could have covered the fluctuation in the data and give accurate result. Our data was also collected from residents of Karachi only, which only provide us point of view of one city only. Further the research was also demographically restricted to females only so we have not taken point of view from male employees, this could have given as variation in the data demographically. This creates as one side view and a slight biasness. We have also included theories which are only in support of the study ,so the literature review fully supports the conceptual framework .we have not given equal weightage to the comparative studies. This study only focused on measuring the performance whereas we have not taken into account the other factors like motivation and employee engagement.

### Suggestions for Future Research

In this study we restricted our self to only one organization due to time constraint but this study can be best startup point and can be used as reference for all occupations, where female is playing crucial part and they hold a strong position in professional environment also .besides financial institutes, study is equally valid to be extended to other fields such as pharmaceutical, education, engineering and IT sector. Foremost this research is focusing on multiple factors which effect the performance, however individual analysis of each factor could generate more accurate result. Further there are other motivational factors which could enhance performance graph of females.

### REFERENCES

- Abbott, M.L., & McKinney, J. (2013). Understanding and applying research design. John Wiley & Sons.
- Adler, J., & Parmryd, I. (2010). Quantifying colocalization by correlation: the Pearson correlation coefficient is superior to the Mander's overlap coefficient. *Cytometry Part A*, 77(8), 733-742.
- Ali, R., Rehman, R.U., Kanwal, M., Naseem, M.A., & Ahmad, M.I. (2021). Determinants of corporate social responsibility disclosure of banking sector in Pakistan. *Social Responsibility Journal*.
- Amin, A., Rehman, R.U., Ali, R., & Ntim, C.G. (2021). Does gender diversity on the board reduce agency cost? Evidence from Pakistan. *Gender in Management: An International Journal*.
- Anderson, D.R., Sweeney, D.J., Williams, T.A., Camm, J.D., & Cochran, J.J. (2018). An introduction to management science: quantitative approach. *Cengage learning*.
- Anwar, G., & Abdullah, N.N. (2021). The impact of Human resource management practice on Organizational performance. *International journal of Engineering, Business and Management (IJEEM)*, 5.
- Bapoo, M.A., Tehseen, S., Haider, S.A., Yusof, M., & Motaghi, H. (2022). Sustainability orientation and sustainable entrepreneurship intention: The mediating role of entrepreneurial opportunity recognition. *Academy of Entrepreneurship Journal*, 28, 1-23.
- Bonett, D.G., & Wright, T.A. (2015). Cronbach's alpha reliability: Interval estimation, hypothesis testing, and sample size planning. *Journal of Organizational Behavior*, 36(1), 3-15.
- Cabas-Mijares, A. (2022). In feminism we trust! On how feminist standpoint epistemologies shape journalism practices in two argentine digital newsrooms. *Journalism*, 14648849221090741.
- Cannon, C. E., & Chu, E. K. (2021). Gender, sexuality, and feminist critiques in energy research: A review and call for transversal thinking. *Energy Research & Social Science*, 75, 102005.
- Cho, H. (2022). Imagining diversity in Seoul: Gender and immigrant identities. *Journal of Race, Ethnicity and the City*, 1-18.
- Conis, E. (2022). Of Mumps and Men: Masculinity and the Severity of a Vaccine Preventable Disease in Western Medicine, 1760s–1960s. *Gender & History*.

- Faizan, M., & Khan, M.N. (2022). Gender Discrimination & Wage Gap in the Perspective of Banking Sector of Pakistan. *International Journal of Social Sciences & Entrepreneurship*, 2(1), 40-51.
- Ferguson, K.E. (2017). Feminist theory today. *Annual Review of Political Science*, 20, 269-286.
- Field, A. (2013). *Discovering statistics using IBM SPSS statistics*. sage.
- Finn, G.M., & Brown, M.E.L. (2022). Ova-looking feminist theory: a call for consideration within health professions education and research. *Advances in Health Sciences Education*, 1-21.
- Groeneveld, R.A., & Meeden, G. (1984). Measuring skewness and kurtosis. *Journal of the Royal Statistical Society: Series D (The Statistician)*, 33(4), 391-399.
- Grosser, K. (2021). Gender, business and human rights: Academic activism as critical engagement in neoliberal times. *Gender, Work & Organization*, 28(4), 1624-1637.
- Grosser, K., & Tyler, M. (2021). Sexual harassment, sexual violence and CSR: Radical feminist theory and a human rights perspective. *Journal of Business Ethics*, 1-16.
- Grosz, E. (2010). The untimeliness of feminist theory. *NORA—Nordic Journal of Feminist and Gender Research*, 18(1), 48-51.
- Haider, S.A., & Tehseen, S. (2022). Role of Decision Intelligence in Strategic Business Planning. In *Decision Intelligence Analytics and the Implementation of Strategic Business Management (125-133)*. Springer, Cham.
- Holden, M.T., & Lynch, P. (2004). Choosing the appropriate methodology: Understanding research philosophy. *The marketing review*, 4(4), 397-409.
- Hossain, S.M., Akbar, A., Tehseen, S., Poulouva, P., Haider, S.A., Sheraz, F., & Yasmin, F. (2021). Evaluation of entrepreneurs success: a special reference to women entrepreneurs in Bangladesh. *Academy of Entrepreneurship Journal*, 27, 1-13.
- Humm, M. (2022). The dictionary of feminist theory. In *The dictionary of feminist theory*. Edinburgh University Press.
- Irawanto, D.W., Noermiyati, & Primasari, D. (2015). The effect of occupational stress on work performance of female employees: Study in Indonesia. *Asia-Pacific Journal of Management Research and Innovation*, 11(4), 336-345.
- Khan, S., Zeeshan, A., Gul, A., & Haider, S.A. (2021). Islamic banking system of Pakistan: comparison between perception and experience. *Academy of Strategic Management Journal*, 20, 1-16.
- Memon, S.B., & Seaman, C. (2021). Empowering Women through Microfinance Banks in Rural Areas of Pakistan. In *The Emerald Handbook of Women and Entrepreneurship in Developing Economies*. Emerald Publishing Limited.
- Mohsin, M., & Syed, J. (2021). Female embodiment and patriarchal bargains: a context-specific perspective on female politicians in Pakistan. *Third World Quarterly*, 42(12), 2920-2938.
- Muis, M., Nai'em, M.F., Arsin, A.A., Darwis, A.M., Thamrin, Y., & Hans, N.A.P. (2021). The effect of multiple role conflicts and work stress on the work performance of female employees. *Gaceta Sanitaria*, 35, S90-S93.
- Mustafa, F., Khurshed, A., Fatima, M., & Rao, M. (2021). Exploring the impact of COVID-19 pandemic on women entrepreneurs in Pakistan. *International Journal of Gender and Entrepreneurship*.
- Naicker, S., & Dogra, A. (2022). Developing an education planning tool to create the conditions for social justice in a global village. In *Discourses of Globalisation, Ideology, Education and Policy Reforms*, 53-67. Springer, Cham.
- Ofunya, D.F. (2015). Factors effecting women career advancement in banking industry. *Journal of Marketing and Consumer Research*, ISSN 2422-8451, 9.
- Plonsey, R., Barr, R.C., & Bioelectricity, A. (2007). *Quantitative Approach*. New York, NY: Springer.
- Shahzad, F. (2014). Impact of organizational culture on employees' job performance: An empirical study of software houses in Pakistan. *International Journal of Commerce and Management*.
- Shian, V.C.M., Ayob, N.B., Luva, R.H., Tehseen, S., Meng, C.S., Haider, S.A., & Yusof, M. (2022). Impact of personal characteristics on intrapreneurs' behaviours. *International Journal of Entrepreneurship*, 26(S4), 1-15.
- Shih, Y.H., & Wang, R.J. (2022). Incorporating gender issues into the classroom: Study on the teaching of gender-related courses in the general curriculum of Taiwan's universities. *Policy Futures in Education*, 20(1), 44-55.
- Wainaina, A. (2014). Factors affecting perception on job performance in the Kenya financial sector A case study of an international bank with substantial operations in Kenya (Doctoral dissertation, United States International University-Africa).
- Williams, B., Onsmann, A., & Brown, T. (2010). Exploratory factor analysis: A five-step guide for novices. *Australasian journal of paramedicine*, 8(3).
- Yafi, E., Tehseen, S., & Haider, S.A. (2021). Impact of green training on environmental performance through mediating role of competencies and motivation. *Sustainability*, 13(10), 5624.

- Zeb, S., Akbar, A., Gul, A., Haider, S.A., Poulouva, P., & Yasmin, F. (2021). Work–Family conflict, emotional intelligence, and general self-efficacy among medical practitioners during the COVID-19 pandemic. *Psychology Research and Behavior Management*, 14, 1867.
- Zerbe Enns, C., Díaz, L.C., & Bryant-Davis, T. (2021). Transnational feminist theory and practice: An introduction. *Women & Therapy*, 44(1-2), 11-26.

**Received:** 28-Apr-2022, Manuscript No. AEJ-22-11912; **Editor assigned:** 30-Apr-2022, PreQC No. AEJ-22-11912 (PQ); **Reviewed:** 12-May-2022, QC No. AEJ-22-11912; **Revised:** 18-May-2022, Manuscript No. AEJ-22-11912 (R); **Published:** 24-May-2022.