

Qureshi, Saiqa Saddiqa; Saleem, Farida

## Article

# Impact of networking on career progression: Moderating role of gender

Pakistan Journal of Commerce and Social Sciences (PJCSS)

## Provided in Cooperation with:

Johar Education Society, Pakistan (JESPK)

*Suggested Citation:* Qureshi, Saiqa Saddiqa; Saleem, Farida (2016) : Impact of networking on career progression: Moderating role of gender, Pakistan Journal of Commerce and Social Sciences (PJCSS), ISSN 2309-8619, Johar Education Society, Pakistan (JESPK), Lahore, Vol. 10, Iss. 3, pp. 419-443

This Version is available at:

<https://hdl.handle.net/10419/188261>

### Standard-Nutzungsbedingungen:

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.

### Terms of use:

*Documents in EconStor may be saved and copied for your personal and scholarly purposes.*

*You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.*

*If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.*



<https://creativecommons.org/licenses/by-nc/4.0/>

## **Impact of Networking on Career Progression: Moderating Role of Gender**

Saiqa Saddiqa Qureshi  
Bahria University Islamabad, Pakistan  
Email: saiqa@fjwu.edu.pk

Farida Saleem (Corresponding author)  
Fatima Jinnah Women University Rawalpindi, Pakistan  
Email: farida.saleem@fjwu.edu.pk

### **Abstract**

The purpose of the study was to investigate the moderating role of gender in the relationship of networking behavior's and career progression of individuals. Five dimensions of networking behavior's: Maintaining Contacts (MC), participating in Community (PC) increase in Internal Visibility (IIV), engaging in Profession Activities (EPA), and socializing (NS) were taken in consideration. A structured questionnaire was used to collect data from 29 banks (head offices and more than 100 branches) from major cities of Pakistan. The proposed model was tested using a sample of 332. Structural Equation Modelling technique and group difference test was used for data analysis. Results indicated that EPA and PC relationships of networking behaviors were not moderated while MC, IIV and NS are moderated by gender. MC and IIV have stronger relationship with career progression of males. However, NS has stronger relationship with career progression for females. Despite glass ceiling prevalent in Pakistan, these findings suggest that socializing plays a significant role in the career progression of females. Despite the limitations including common method variance and generalizability issue the current study's findings can be help in developing strategies for career progression of males and females in Pakistan.

**Key Words:** Structural equation modelling, networking behaviors, career progress, Pakistan, gender

### **1. Introduction and Literature Review**

An old quotation "It's not what you know, it's who you know" contains an element of truth when it comes to career progression of an individual at any level of the career development stage. This simply refers to people having similar likes / dislikes and consequently bonding together for the purpose of professional development, also known as networking (Ismail, 2007). Success of any career depends upon networking strategies (O'Leary and Ickovics, 1992). Networking usually involves contacts with a variety of colleagues for the purpose of mutual work benefits. Penetration in both formal as well as informal networks provide sufficient amount of visibility which helps to win organizational promotions (Parker and Fagenson, 1994).

The networking literature lacks agreement on defining networking behavior. Researchers in the area of networking have defined it in variety of ways which were quirky in nature. Some have focus on taking it as building block for aiding in one's career progression (Forret and Dougherty, 2004) while others have suggested that networking is limited to people outside one's under direct chain of command (Orpen, 1996). Michael and Yukl (1993) defined networking in terms of networking behavior's e.g. casual interpersonal relationships that can attribute to develop contacts by socializing, calling on people other than the one's own superiors and sub-ordinates within the organization or in different organizations. Contrary to the above Orpen (1996) explained networking in a more practical manner i.e. only primary external contacts that can be beneficial for doing one's job in a better way with the right kind of assistance.

Networking is a tool for career development (Forret and Dougherty, 2004). Owing to the protean careers much of the progression now resides more than ever on the shoulders of the individual viz a viz the organization and hence the individual has to maintain and invest in relationships that can benefit him/her career and work. On the same lines, Wolff and Moser (2009) defined networking as behavior's that are intended to maintain and invest in informal relationships that holds the key to expedite and smoothen the work related activities of individuals by willingly and gladly provide access to resources for mutual benefits. Considering all definitions, in the current study it is operationalized as a phenomenon that aids and equips an individual at any level for further progression in one's career. This relationship can be between colleagues (a senior and a junior with less experience) or can be between equal counterparts of different industry (Granovetter, 1983; Burt, 1993). It can also be best recognized by formal and informal networking within or outside organizations (Orpen, 1996; Wolff and Moser, 2009). A pioneer explanatory research accompanied with semi structured interviews and open ended questionnaires conducted by Forret and Dougherty (2001) for the identification of networking behavior dimensions identified five dimensions including Socializing, Maintaining Contacts, Engaging in Professional Activities, Participating in Church and Community and Increasing Internal Visibility.

### *1.1 Networking and Career Progression*

According to Arthur et al. (1989) "Career is the unfolding sequence of a person's work experiences over time". Careers can be described as subjective careers "reflecting the individual's own sense of his or her career and what it is becoming" (Stebbins, 1970), and objective careers, reflecting the more or less publicly observable positions, situations, and status "that serve as landmarks for gauging a person's movement through the social milieu" (Barley, 1989).

Judge et al. (1995) describes Career success as "positive psychological or work-related outcomes or achievements one has accumulated as a result of one's work experiences". Career success is an outcome of a person's career experiences and can be defined as the accomplishment of desirable work-related outcomes at any point in a person's work experiences over time. The career success is based on an individual's ascending movement within a single organization. Observable career accomplishments i.e. pay and ascendancy which can be noticed by others is objective career success. Similarly, subjective career success can be refers to an individual own appraisals of one's career success (Wolff and Moser, 2009).

Many researches (e.g. Forret and Dougherty, 2004; Langford, 2000; Michael and Yukl, 1993; Orpen, 1996) have identified that both objective and subjective career success are related to networking to networking behaviors of individuals. For example, Michael and Yukl (1993) established that number of promotions of an individual in her/his career is related to networking, and Langford (2000) identified that networking is related to perceived career success of individuals. It is interesting to note that theories linking networking to career success take up that networking is a skill used to *be successful ahead of other*, which indicates fast-tracked growth of career success.

It has been identified that networking is one of the key aspect in career development of an individual. It relates positively to several important career-related constructs such as “performance, motivation, career goals, received mentoring, organizational mobility, salary, promotions, and career satisfaction” (Spurk et al., 2015). Networking with clients is an important function of networking behavior that enables an employee to get feedback from clients regarding the products or services being offered by the company. These client-employee interactions can prove beneficial to the employee’s success at the work place. Employees’ with such interactions, who network with clients, help to support the employer’s stability and becomes visible to the higher management (Spiegel, 2008). Consequently, these employees may get better salaries.

### *1.2 Maintaining Contacts and Career Progression*

Wolff and Moser (2006) defines networking as “networking includes behavior’s aimed at building and maintaining informal relationships, that possess the (potential) benefit to ease work related actions by voluntarily granting access to resources and by jointly maximizing advantages of individuals involved” (see also Wolff and Moser, 2006; Forret and Dougherty, 2004).

The measures of networking characteristically gauge how often an individual indulge in networking behavior’s including discussing business matters outside the organization and working hours, getting confidential advice by using personal contacts or meeting before or after events etc. 70 to 80 per cent jobs opportunities are gotten hold off through informal intermingling and contacts (De Janasz and Forret, 2007). Thus, having personal contacts within the organizations increases the chances of better job which are at times not even advertised.

Having contacts with people outside one’s organization increases the likelihood of jumping to a better level than one is working in. Knowing people personally (networker) gives an edge to the professional who has gone for an interview than a non-networker. Longitudinal studies have revealed that internal networking seems to provide higher level of career satisfaction compare to external networking. Whereas, salary growth is predicted by only maintaining internal contacts (Wolff and Moser, 2008). Wolff and Moser (2008) concluded that individual should build, maintain and use their internal as well as external contacts to reap the benefits of these acquired contacts in the future. In line with the existing literature, networking can be taken as an investment that provides benefit in the future. Hence following hypothesis is proposed

- **H<sub>1</sub>:** Maintaining Contacts has positive impact on Career progression of individuals

### *1.3 Increases in Internal Visibility and Career Progression*

Visibility is defined as the capability of being easily observed. It means presence of one's self in the eyes of other as how an individual is thought to be perceived with ones' actions and doings. It has its own pros and cons. According to Driscoll and Goldberg (1993) there is a lot of risk when an individual positions himself/herself in the limelight. Several authors (Adler and Izraeli, 1994; Driscoll and Goldberg, 1993; Vinnicombe and Singh, 2003) identify that visibility is increased by being involved in challenging assignments, participation in social events, and professional events, and networks. Recognition is necessary in career advancement (Armstrong and Murlins, 2004). Accepting challenging assignments can assist in gaining acknowledgment that increases and compliment one's knowledge and help in being identified at higher levels (Linge et al., 2010).

Several authors have identified that networks are vital for enhancing visibility and career progression (e.g. Robbins and Coulter, 1999; Vinnicombe and Singh, 2003; Aycan, 2004; Maxfield, 2005). In a study of directors' careers by Vinnicombe et al. (2000) visibility was found to be one of the main components to have impact on the cycle of success. Regardless of gender, visibility not only gains attentions from early mentors but also accompanies growth to C- Suites via highly challenging assignments. Kilduff and Day (1994) suggested that when visibility is not proactively managed, nobody notices you, and it takes longer to achieve optimal visibility. Based on the literature findings following hypothesis is proposed

- **H<sub>2</sub>:** Increasing internal visibility has a positive impact on career progression.

#### *1.4 Participating in Community Activities and Career Progression*

Forret (1997) explained that by participating in church and community activities, an individuals' networking behavior actually increases many fold and this type of behavior can link many other opportunities to one's career. However, for the sake of this study, and Pakistan being a Muslim State, we have identified community activities alone (within one's own community living arena).

The more one works with in community area, the more one is known and is highlighted which translates into one's image being pronounced. This image basically helps an individual to form bonding with others and this kind of interaction helps in one's career progression and advancement. It has been established in literature that this kind of behavior improves one's persona and help them achieve better rewards in the shape of increased salary (Orpen, 1996) career success (Wolff and Moser, 2009). Hence following hypothesis is placed

- **H<sub>3</sub>:** Participating in community activities has a positive impact on career progression.

#### *1.5 Engage in Professional Activities*

Forret and Dougherty (2001) described networking as engaging in professional activities besides many other networking behaviors. Scholars have identified that networking pays off in many ways. For example salary compensation (Orpen, 1996) career success (Wolff and Moser, 2009) Therefore, to become a part of engaging in climbing the ladder ahead of others an individual needs to be involved in his/her professional grooming.

This not only highlights the performance of an individual while rating him/her during appraisal period (by the supervisor) but also enhances the skills of the individual e.g. in

career management: internal profession evolution (e.g. certification), internal learning courses, mentoring, and certification or other boards' participation. In a corporate world, not only 'clients-seeking for business' matters but putting oneself out there highlights the individuals' potential. In an organization, visibility of an employee is imperative for getting good evaluations because the evaluation of performance can be very subjective in nature. Hence, it's important that supervisor and those in power position should be made aware of one's contribution (Robbins and Coulter, 1999).

Prospective clients and customers get to know the individual and besides contributing in more business in the institution, the individual is also introduced in different circles where if there arises any opportunity, he or she gets to know it first. This can translate into getting opportunities for career advancement.

- **H<sub>4</sub>:** Engaging in professional activities has a positive impact on career progression.

#### *1.6 Socializing and Career Progression*

Socialization is a central process in social life. Majority of the literature related to socializing talks about organizational socialization in terms of newcomers' entrance and adjustment to a new or changed role within the organization. Chao et al. (1994) described organizational socialization in terms of six dimensions i.e. performance proficiency, politics, language, people, organizational goals/values, and history.

The major theme in the literature, however, has been socialization involving in establishing effective and sustaining work relationships with organizational colleagues (Dubinsky et al., 1986; Feldman, 1976, 1981; Louis, 1980; Reichers, 1987; Schein, 1968; and Van Maanen, 1975). The crucial role of socializing is finding the right type of people(s) who are better informed about the organization and can guide about the Do's and Don'ts within the organization (Fisher, 1986). These work relationships are usually formed with work and non-work related individual characteristics of the organizational colleagues.

On the other hand, Forret and Dougherty (2001, 2004) have defined socializing as a networking behavior. Traditionally, it was perceived to be the responsibility of the organizations to plan career development and progression of the individual who has been hired. Contrary to this, these days because of boundary-less careers there is a major shift from organizational responsibility to an individual for his/her own career trajectories and advancement; Therefore, to progress an individual has to strengthen and at the same time invest in its social capital.

Socializing is a networking behavior which gives impetus to career progression of an individual. To the right kind of people and have strong connections with them gives a heads up to an individual to seek for better opportunities which are not advertised and are word of mouth advertisements (De Janasz and Forret, 2007). This way the more social one is, the more likely hood there is for better promotion chances up the corporate ladder. Based on above findings following hypothesis is proposed

- **H<sub>5</sub>:** Socializing has a positive impact on career progression of individuals.

#### *1.7 Gender as Moderator*

Traditionally, in a patriarchal society women have been considered as a second rate citizen anywhere in the world and have never gained admittance to vital organizational links (Forret, 2001; Brass, 1985; Ibarra, 1993; Kanter, 1977; Morrison and Von Glinow,

1990; O'Leary and Ickovics, 1992; Powell and Mainiero, 1993; Ragins and Sundstrom, 1989; Wellington and Spencer, 2001). It is now being purported that networking might perhaps be the key for women to break the glass ceiling (Forret, 2001; Baker, 1994; Catalyst, 1999; Wellington and Spencer, 2001). Through applying the networking behavior's women can gain access to the upper echelons of the organizations (Forret, 2001). However, it is still in its infancy stage to know as to whether networking behaviors are beneficial for females as they are for males (Forret, 2001). Consequently, defining operative or vital career management strategies for career advancement of women will be quite knowledgeable (Forret, 2001).

Networking was not paid much attention to until the last two decades where differences of networking behaviors among males and females were being highlighted in terms of their career progression (Forret, 2001). Variety of networking behaviors is being identified by the literature such as socializing, seeking high visibility assignments and joining professional associations (Forret and Dougherty, 2001). These activities are considered essential for an individuals' future career advancement (Hall, 1976; Mirvis and Hall, 1996).

The most essential part of networking is the building up relationships to bring into line one's self with those people who have the power or can have influence over one's career advancement. In general, women do not naturally make a big deal about doing well or achieving something in the office and therefore the additional value that they are actually adding could go and goes unnoticed.

To become sufficiently visible and to win organizational promotions women need to infiltrate male networks to a greater extent (Parker and Fagenson, 1994). In the networking relationships men usually manage to have significant relationships with the same sex (Ibarra, 1992). Powell and Mainiero (1993) linked less developed informal networks to women's lack of advancement to high levels of management.

In many organizations men seeks to maintain their dominant positions by continuously excluding the women from the male networks and from informal interactions which encourage career development for women (Flood, 2005). There is no doubt that networking is important for men but they are even more essential for women's career development as they face greater organizational barriers to career advancement (Harris, 2004). Networking can be useful at all stages in career development.

In Pakistan, lack of networking for women especially, are keeping them to rise to the top despite the fact that they have it all i.e. education, practical experience, knowledge, know-how and ability to lead. These informal circles are so crucial to one's career development and success that if they are somehow made part and parcel of the organizational policy, one is sure to see that talent pool will broaden and more chances for the women and minorities will take place and thus consequently, women shall make it to the top rung of the ladder.

Inherent attitudes of a patriarchal society, that men are superior to women and that women are best suited to be homemakers, create formidable challenges. To combat such a challenge, women need not only to show that they have the relevant human capital i.e. education and experience and social capital by building long lasting relationships that aid them in getting further the corporate rung of the ladder. Based on the above literature findings following hypothesis are proposed:

- **H<sub>6a</sub>**: Gender moderates the relationship of maintaining contacts and career progression of an individual.
- **H<sub>6b</sub>**: Gender moderates the relationship of increasing internal visibility and career progression of an individual.
- **H<sub>6c</sub>**: Gender moderates the relationship of participating in community activities and career progression of an individual.
- **H<sub>6d</sub>**: Gender moderates the relationship of engaging in professional activities and career progression of an individual.
- **H<sub>6e</sub>**: Gender moderates the relationship of socializing and career progression of an individual.

## 2. Methodology

### 2.1 Sample

Data was collected using nonprobability purposive sampling technique. A total of 900 participants were forwarded the questionnaire 365 responded out of which 33 questionnaires were discarded because of missing values. All the participants were executives at management level, starting from middle management level up till senior management level (Assistant Vice President, 65% / Vice President, 27% / Senior Vice President, 5% / Executive Vice President, 1% and Senior Executive Vice President, 5%). Response rate was 40 per cent. Of the 332 respondents, 193 (58 %) were males and 139 (42%) were females. Data was collected from 29 different banks and their branches in the major cities of Pakistan. 49 respondents were from public banking sector and rest belong to private banking sector. The average age of the respondents was 40 years. Majority of the respondents were married and 78% of them had a master's degree.

### 2.2 Data Collection

The participants in this study were executives from the financial sector of Pakistan. According to State Banks' definition "Pakistan's financial sector represents a well-developed integration of institutions of a diversified nature including Banks, Development Financial Institutions, Investment Banks, Leasing Companies, Modaraba Companies, Housing Finance, Mutual Funds, Insurance Companies, Exchange Companies and Venture Capital". For this research, only the banking sector, Development Financial Institutions and Investment Banks are under consideration, since they make up major portion of the financial sector.

Questionnaire based survey method was used. Hard and soft copies of questionnaires were mailed and emailed to different representative known to the researcher in the banking sector who then ensured to get them filled by the executives (See Appendix).

### 2.3 Measures

The scales to measure different constructs present in the proposed model were adopted from previous studies.

#### 2.3.1 Networking Behavior Scale

Networking behavior was measured using Forret and Dougherty (2004) networking behavior scale. It is a 28 itemed scale designed to measure networking patterns of individuals. Its five subscales are Maintaining Contact (5 items, e.g., "within the last

year how often you given business contacts' a phone call to keep in touch?"), Socializing (7 items, e.g., "within the last year, how often have you participated in company sponsored outdoor activities?") with response options ranging from 1 to 5, where 1 was "Never", 2 was "Seldom, only once or twice a year", 3 was "Occasionally, several times a year", 4 was "Moderately, often every week", and 5 was "Often, almost every week", Participating in community (4 items, e.g., "within the last year how often have you participated in community work projects?"), Engaging in professional activities (8 items, e.g., "within the last year, how often have you attended professional seminars or workshops?") and Increase in internal visibility (4 items, e.g., "Within the last year, how often have you accepted new, highly visible work assignments?") with responses ranging from 1 to 5, where 1 was "0 times", 2 was "1 times", 3 was "2 to 3 times", 4 was "4 to 5 times", and 5 was "greater than 5 times".

Forret and Dougherty (2004) reported 0.79, 0.77, 0.75, 0.73 and 0.65 as the alpha coefficient for the maintaining contact, socializing, participating in community, engaging in professional activities and increase in internal visibility respectively. For the current study the alpha coefficient was 0.91, 0.89, 0.82, 0.83 and 0.89. Similarly, Rasdi et al. (2013) used the same scale and reported 0.74, 0.82, 0.83, 0.81 and 0.73 as alpha coefficient.

### 2.3.2 Career Progression Scale

Career progression was measured with the help of 5 itemed scale adopted from Greenhaus et al. (1990). This scale was identified as best available measure for career success by Oberfield (1993). This scale has been used in prior research on managerial and professional career outcomes by Judge et al. (1995). Sample item is "I am satisfied with the success I have achieved in my career goals" with responses ranging from 1 to 5, where 1 is "strongly disagree" and 5 is "strongly agree". Greenhaus et al. (1990) reported 0.88 as coefficient alpha. Judge et al. (1995) reported an acceptable internal consistency for this scale ( $\alpha = 0.87$ ). For the current study co-efficient alpha is 0.92.

## 3. Analysis and Results

### 3.1 Reliability

Internal consistency as well as reliability of data set was checked with the help of Cronbach's Alpha values. SPSS 17 was used to calculate alpha values for the constructs present in the proposed model. The alpha of overall scale was 0.93 while the alpha values for each latent construct were between 0.82 and 0.92. Composite reliability of constructs was calculated using measurement model outputs. The composite reliability value lies between 0.81 – 0.91. The Cronbach's alpha and composite reliability value for each latent variable is given in Table No. 1.

**Table 1: Cronbach Alpha and Composite Reliability**

Variable	Cronbach's Alpha	Composite Reliability
MC	0.91	.911
IIV	0.90	.901
NPC	0.82	.827
EPA	0.89	.854
NS	0.89	.817
CP	0.92	.918

### 3.2 Validity

The convergent validity was analyzed by looking at the regression weights of each observed variables which were greater than 0.65 and the significance ( $p < 0.001$ ) of the loaded indicators on their respective constructs, indicating that each observed variable is successfully loaded in to its respective latent construct.

Fornell and Larker (1981) criteria for assessing the discriminant validity was used where average variance extracted (AVE) values were compared with the shared variance. Except for the shared variance of EPA and NCP, in rest of all cases the AVE value was greater than the shared variance of rest of all constructs thus demonstrating discriminant validity of data, see Table 2.

**Table 2: Descriptive Statistics, Correlations and Shared Variance for Constructs**

	Variable	No of items	Mean	S.D.	CR	1	2	3	4	5	6
1	MC	5	2.29	.88	.911	<b>.72</b>					
2	IIV	4	2.14	.92	.901	.334* (.11)	<b>.70</b>				
3	NPC	3	2.21	.75	.827	.352* (.12)	.720* (.52)	<b>.61</b>			
4	EPA	6	1.78	.78	.854	.326* (.11)	.745* (.55)	.778* (.60)	<b>.58</b>		
5	NS	7	2.30	.74	.817	.364* (.13)	.527* (.28)	.578* (.33)	.564* (.32)	<b>.55</b>	
6	CP	4	2.20	.77	.918	.496* (.25)	.594* (.35)	.590* (.35)	.613* (.37)	.594* (.35)	<b>.67</b>

Shared variance in parenthesis; AVE in diagonal

\*P < 0.01 S.D.: Standard deviation CR: Composite Reliability

### 4. Measurement Model

Following the suggestions made by Anderson and Gerbing (1988) two steps also known as the incremental strategy to Structural Equation Modeling is employed for data analysis. AMOS 16 software is employed for data analysis. According to incremental

approach the first step is fitting of measurement model also known as Confirmatory Factor Analysis (CFA). In the initial CFA model, 32 items were used – five for maintaining contacts, four for increase in internal visibility, three for participation in community, eight for engaging in professional activity, seven for socializing and five for career progression.

Following the criterion suggested by Joreskog and Sorbom (1993) three items were removed two from engaging in professional activity (EPA6) & (EPA 8) and one from career progression (CP5), as these three items had factor loadings less than 0.50. after the removal of these three items the model fit indices improved and resulted in a good fit with  $\chi^2 = 595$ ,  $df = 362$ ,  $p\text{-value} = 0.00$ ,  $GFI = 0.90$ ,  $CFI = 0.96$ ,  $RMSEA = 0.04$  (with 90% CI, LO = 0.04 and HI= 0.050) and  $RMR = 0.04$ . The values of  $GFI$  and  $CFI > 0.90$  and  $RMSEA < 0.08$  are showing the recommended level of fit (Bentler and Bonett, 1980; Hair et al., 2006). Results of measurement model are presented in Table No 3.

**Table 3: Measurement Model Fit Indices**

Index	Estimated value	Recommended value
$\chi^2$	595	
df	3	
P-value	0.00	> or = 0.10 (Kline, 2005)
$\chi^2/df$	1.64	< or = 3 (Kline, 2005)
Goodness of Fit (GFI)	0.90	> or = 9 (McDonald and Ho, 2002; Kline, 2000)
Root Mean Square Error of Approximation (RMSEA)	0.044	0 < RMSEA < 0.08 (Arbuckle and Wothke, 1999; Kline, 2005)
Root Mean Square Residual (RMR)	0.040	0 < RMR < 0.08 (Arbuckle and Wothke, 1999; Kline, 2005)
Comparative Fit Index (CFI)	0.963	> or = 9 (McDonald and Ho, 2002; Kline, 2000)
Tucker-Lewis Index (TLI)	0.959	> or = 9 (McDonald and Ho, 2002; Kline, 2000)

#### 4.1 Structural Model and Hypothesis Testing

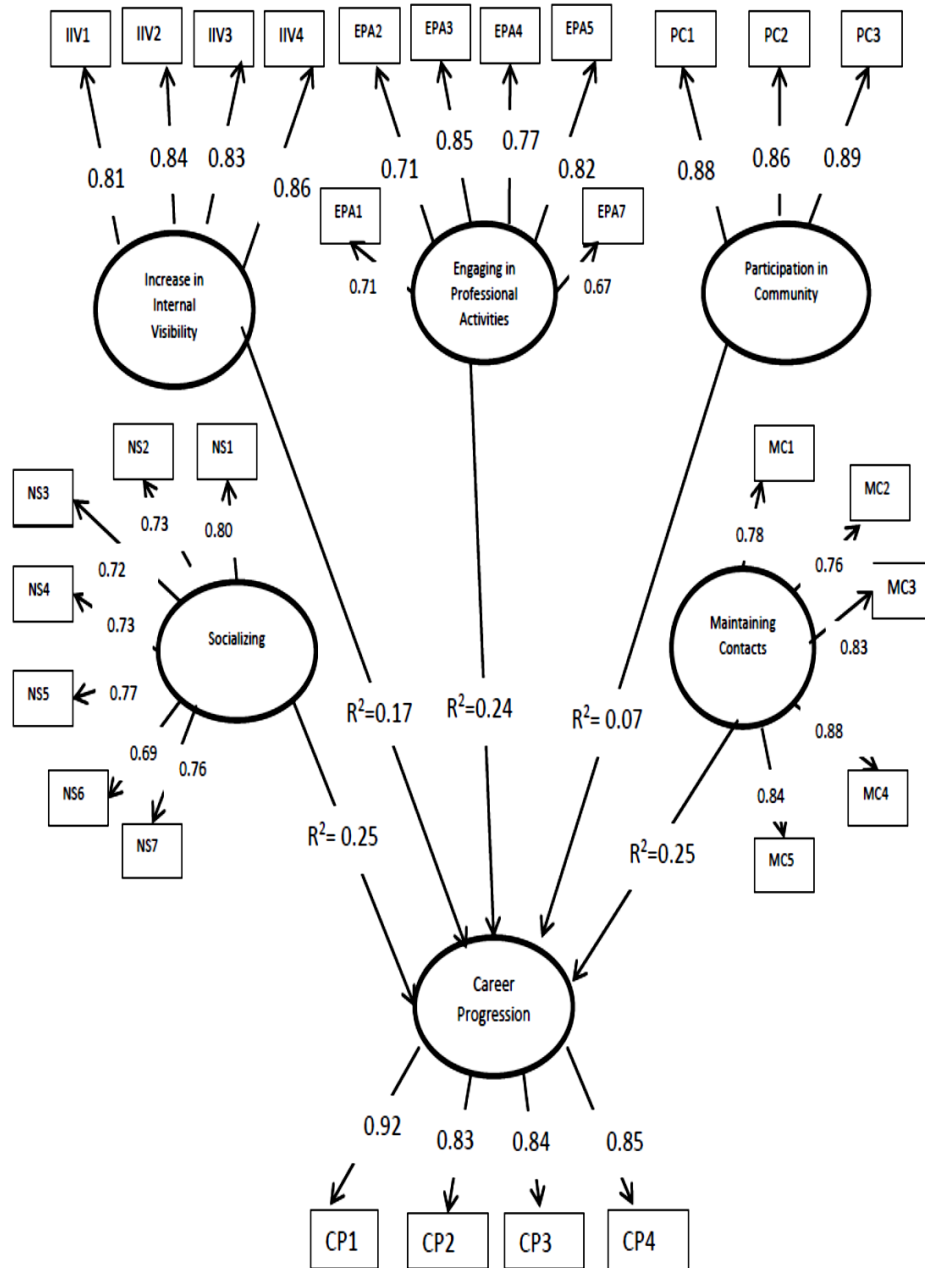
The observed variables which were successfully loaded to their respective latent constructs were used for structural model/causal path analysis. The results of structural model are present in Table No. 4. Hypotheses  $H_1$ ,  $H_2$ ,  $H_4$  and  $H_5$  were supported except  $H_3$ . The standardized regression weights, also known as beta weights given are used for the assessment of impact of different dimensions of networking on career progression. Effect size between 0.5 and 0.1 is considered as moderate as and greater than 0.5 is considered to be large (Kline, 2005). All significant variables have moderate effect.

**Table 4: Structural Model**

<b>Causal Path</b>	<b>Standardized Regression Weights</b>	<b>Un-Standardized Coefficient</b>	<b>t-value</b>	<b>Hypotheses</b>	<b>Supported</b>
MC =>CP	0.254	0.239	5.130*	H <sub>1</sub>	Yes
IIV =>CP	0.174	0.158	2.239**	H <sub>2</sub>	Yes
NPC=>CP	0.072	0.064	0.763	H <sub>3</sub>	No
EPA =>CP	0.200	0.186	2.195**	H <sub>4</sub>	Yes
NS => CP	0.250	0.239	4.251*	H <sub>5</sub>	Yes
<b>Goodness of fit Indices</b> $\chi^2 = 595$ ; d.f. = 362; $\chi^2/\text{d.f.} = 1.64$ ; $p < 0.00$ ; CFI = 0.90; GFI = 0.96; AGFI = 0.89; RMR = 0.04 RMSEA = 0.04					

\* p<.01

\*\*p<.05 \*\*\*p<.10



**Figure 1: Structural Model**

#### 4.2 Moderation Analysis

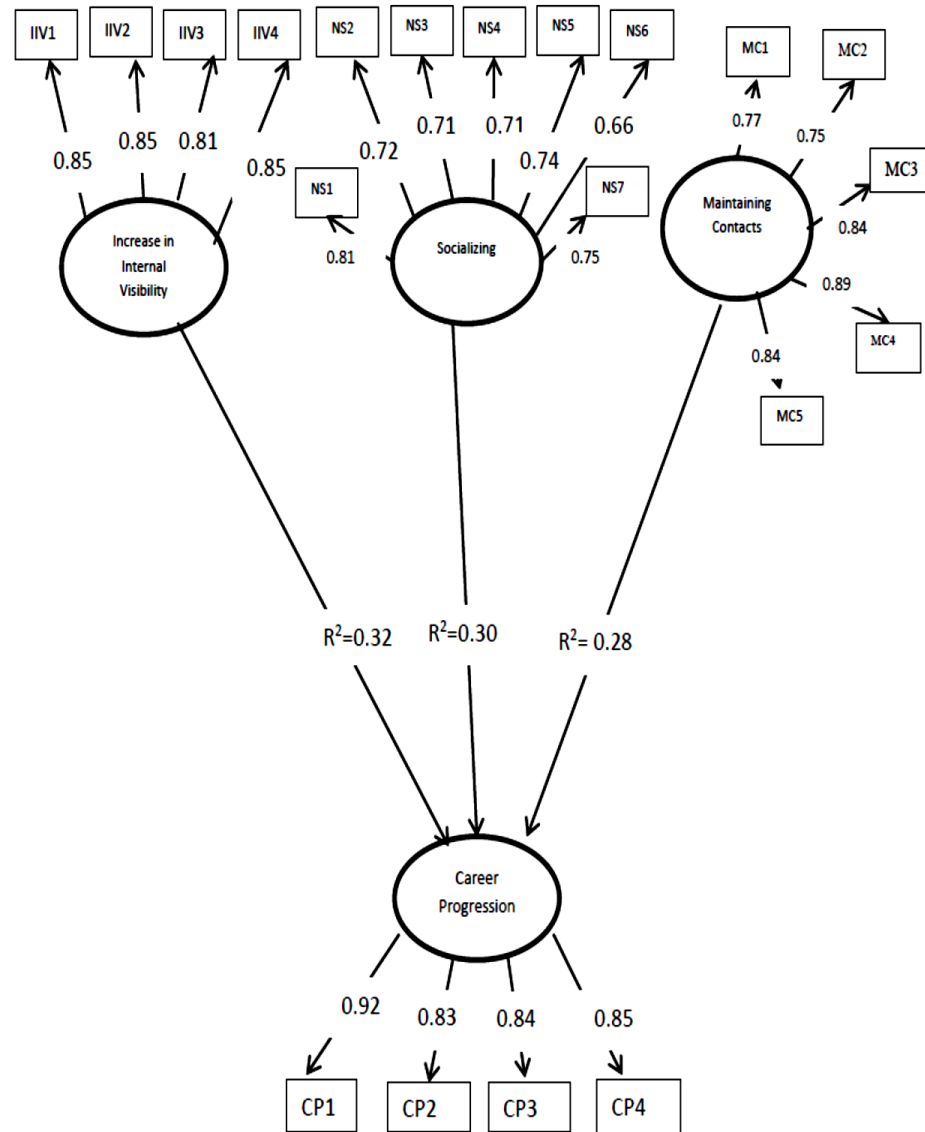
As the moderating variable in the current study is categorical in nature so group difference test was run in AMOS 16 for identification of gender as moderator. Results of the group difference test from AMOS 16 output were used for chi-square difference test macro. Group difference involves the comparison between constrained and unconstrained

models by their chi square value and degree of freedom (Talaja, 2012). Unconstrained model is the one where the estimates differ for both groups and these are not limited to be accurate and same across groups whereas constrained model by its name implies that it forces the estimates of both the groups to be same (Talaja, 2012). The comparison of their chi-square values and degree of freedom would show if both male and female groups are really different or not. This assessment will make it easier to believe that males and females are significantly different from each other. The result of the comparison reveals that both the groups are different from each other. Results of chi-square group difference test are presented in Table 5.

**Table 5: Group Comparison and Model Fit Indices**

	<b>Chi Square</b>		<b>X<sup>2</sup>/DF</b>	<b>RMSEA</b>	<b>GFI</b>	<b>AGFI</b>	<b>CFI</b>
<b>Unconstrained Model</b>	934.1	578	1.616	.043	.84	.81	.94
<b>Constrained Model</b>	974.1	603	1.615	.043	.83	.81	.93

The Z-Score of EPA and CP relationship are insignificant at all three levels hence identifying no significant difference in males and females with reference to EPA and CP relationship or gender is not playing its role as moderator in EPA and CP relationship; hence hypothesis H<sub>8</sub> and H<sub>9</sub> are rejected. The Z-Scores of MC and IIV relationships with CP are significant at 95% confidence interval (CI). There is significant difference in males and females with reference to MC and IIV relationships with CP identifying gender as moderator in these relationships; hence H<sub>6</sub> and H<sub>7</sub> are accepted. For both the relationships the standardized coefficient values to males are significant, showing that these relationships are significant for males and insignificant for females. The Z-score of NS relationship with CP is also significant at 99% CI. This show that there is group difference and gender is acting as moderator; hence hypothesis H<sub>10</sub> is accepted.



**Figure 2: Group Difference Structural Model**

However, the standardized coefficient both males and females are significant and standardized coefficient of females is greater than males hence identifying that this relationship is stronger for females compare to males. Results of group difference test are presented in Table No. 6.

**Table 6: Moderating Effects through Chi Square Group Difference Test**

Moderating role of Gender	Standardized Coefficients		Z-Score	Hypothesis Supported
	Males	Females		
<b>MC =&gt; CP</b>	0.268***	0.006	-2.148**	H <sub>6</sub> , Yes
<b>IIV =&gt; CP</b>	0.198***	.0441	-2.06**	H <sub>7</sub> , Yes
<b>EPA =&gt; CP</b>	0.208***	0.283	0.311	H <sub>9</sub> , No
<b>NS =&gt; CP</b>	0.196***	0.877***	2.979***	H <sub>10</sub> , Yes

\*\*\* P-value < .01; \*\* p-value < 0.05; p-value < 0.10

Maintaining contacts (MC), Increase in internal visibility (IIV), and Socializing (NS) relationships with career progression (CP) are moderated by gender. The standardized coefficients of MC and IIV for males are significant and are greater than the standardized coefficient for females hence, proving that these relationships are stronger for males compare to females. However, for NS the standardize coefficient for females (0.877\*\*\*) is greater than males (0.196\*\*\*), identifying the stronger relationship for females compare to males.

## 5. Discussion and Conclusion

The purpose of this study was to investigate the relationship between networking behavior and career progression of an individual. It was further intended at finding out the impact of gender as moderator on the relationships of networking behavior and career progression of individuals. Considerable gains can be extended by networking in an individual's careers (Adler and Kwon, 2002). For instance, Seibert et al. (2001) found that quantity and quality of social relationships predict career successes through increase in salary, promotions, and career satisfaction.

In this study, we have analysed the impact of networking behaviors on career progression of individuals in a non-western context. Majority of research studies in the area have investigated these relationships in the developed countries context. In collectivist society, like Pakistan, where manager's relationship is considered of high value and can contribute towards his/her career progression (Sullivan et al., 2003) can provide generalizability of research and theories that are largely being developed in western countries. As identified by Rasdi et al. (2013) when high collectivism and high power distance are combined, it may result in networking activities that have focus on maintaining high quality relationship and subjective career progression.

Majority of the relationships, without considering moderating role of gender, in western context also apply in non-western i.e. Pakistan context. Four out of five proposed networking behaviors (except participating in community) have significant impact on career progression of individuals in Pakistan. Pakistan, a collectivist society (Hofstede, 1984) where individuals are supposed to put the needs of others above their own.

Contrary to this, the surprising result was the insignificant relationship of participating in community (PC) with career progression, as if it is an individualistic society (Watsi, 2003). One of the reasons that can attribute to this is that bankers especially executives are very busy and have longer working hours and therefore projects under community development is not much paid mindfulness to, which came as a surprising observation but in the third world Muslim countries like Pakistan this notion of participation is seen and taken as a sacred duty for ones' own self-actualization and is not considered appropriate for networking and hence the findings. On the other hand, all of the remaining four independent variables i.e. maintaining contacts, socializing, engaging in professional activities and increase in internal visibility are significant and are in line with the western world findings ( Forret and Dougherty, 2004; Wolff and Moser, 2009; Vinnicombe and Singh, 2003; Robbins and Coulter, 1999).

The results of this study also highlight the importance of examining gender differences in organizations (Morrison and Von Glinow, 1990). The study done by Forret and Dougherty (2001) found little discrepancy in networking behavior of either gender. Our results are dissimilar to the findings in the western context (Forret and Dougherty, 2001) where networking behavior was not moderating the relationship with career progression. In western context, the frequency of females engaging in networking behavior is similar to males as and when they become more aware of the importance of networking to their careers (Forret and Dougherty, 2001). However, in non-western context i.e. Pakistan, only engaging in professional activities and career progression is not moderated by gender, rests of three relationships are moderated by gender. EPA is equally significant for both the gender for their career progression. Acquiring technical skill is therefore required by both the genders to excel in their individual careers which consequently can boost their upward career mobility.

Maintaining contacts and increase in internal visibility has significant relationship with CP and this relationship is moderated by gender. These relationships are significant for males and insignificant for females. Our results did show that men are more likely to engage in maintaining contacts and increase in internal visibility than women. The maintaining contact and increase in internal visibility is due to the fact that men are more likely to change their assignments and portfolios as compared to women, who feel content in their comfort zones and thus men require more of contacts and links to establish themselves for their career progression and success. Females are more prone to working in the same organizations. A term 'loyalty' which has changed the dimensions in the organizations can now be resonated with the boundary-less careers as opposed to protean careers.

The most interesting finding of this study is stronger relationship of socializing with career progression for females compare to males. We were surprised to find out that socializing was the strongest, significant, and the only predictor in networking behavior that had an impact on female career progression. The rest of the networking behaviors were all insignificant. The reason of this finding is may be due to the social and culture environment of Pakistan where it is not considered appropriate for females to bond with the opposite sex and hence when such stereotypes are over stepped the result is contrary to our usual beliefs and thinking.

In our study, the contrary results are rightly predicted and those females who step outside their territory into the unknown or so called men territory are recognized, not without

hurdles and barriers, and are then projected and they consequently then break the glass ceiling and enter into the upper echelons of the top rung of the corporate ladder.

## 6. Limitations and Suggestions

Our present study has certain limitations. First, as any data collected from a single self-survey report, insignificant results might be due to common method variance. However, the study applied a cross-sectional design future studies may consider a longitudinal approach thereby reducing the common method variance. Second, the sampling technique used for data collection was non-probability purposive sampling which reduces the generalizability of the results. Third, since lesser number of executive females is present in the higher echelons of the financial sector of Pakistan, the females' respondents were less, representing only 12% of the sample. Different dimensions of networking show high correlations which might have impact on results but this is not uncommon in networking studies (Rasdi et al., 2013).

## 7. Implications

Pakistani society, one of the patriarchal society where gender roles are traditionally markedly defined, so it would not be wrong to expect that the outcomes of networking behaviors would be different for both the genders. The human resource managers need to understand the difference in the cultural context (Abalkhail et al., 2015) as well as gender differences while developing interventions for career development of their employees. Relational career progression of individuals is one of the important finding our study. The study also demonstrates the cultural robustness of theories largely developed in Western context on which we articulated our hypotheses. Our study does suggest that socialization has a very positive impact on career progression of females. The lack of a statistically significant finding for the participation in community activities is contrary to our hypotheses. Organizations should provide cultural conditions to facilitate internal as well as external networking of its employees. Career coaching and counseling initiatives are important for ensuring career satisfaction of individuals these coaching and counseling activities should put emphasis on networking activities. It is very essential that manager both males and females should use networking in a strategic way to manage their career progress. However, not all type networking is valuable, increase in internal visibility and engaging in professional activities can provide boost to the career of males and for females socializing is important. Moreover managers can get benefits from participation in training activities i.e. mentoring, coaching; behavior modeling etc. that is designed to enhance their networking skills.

## REFERENCES

- Abalkhail, J. M., & Allan, B. (2015). Women's career advancement: mentoring and networking in Saudi Arabia and the UK. *Human Resource Development International*, 18(2), 153-168.
- Adler, P. S., & Kwon, S. W. (2002). Social capital: Prospects for a new concept. *Academy of Management Review*, 27(1), 17-40.
- Anderson, J. C., & Gerbing, D. W. (1988). Structural equation modeling in practice: A review and recommended two-step approach. *Psychological Bulletin*, 103(3), 411-423.

- Arbuckle, J. L., & Wothke, W. (1999). *Amos 4.0 user's guide*. Chicago, IL: Small Waters Corporation.
- Arthur, M. B., Hall, D. T., & Lawrence, B. S. (Eds.). (1989). *Handbook of career theory*. Cambridge University Press.
- Arzu Wasti, S. (2003). The influence of cultural values on antecedents of organisational commitment: an individual-level analysis. *Applied Psychology*, 52(4), 533-554.
- Aycan, Z. (2004). Key success factors for women in management in Turkey. *Applied Psychology*, 53(3), 453-477.
- Baker, W. E. (2000). *Networking smart: How to build relationships for personal and organizational success*. iUniverse, Incorporated, Bloomington.
- Bank, J., & Vinnicombe, S. (2003). *Women with attitude: Lessons for career management*. Routledge (Taylor and Francis Group).
- Barley, S. R. (1989). Careers, identities, and institutions: the legacy of the Chicago School of Sociology. *Handbook of Career Theory*, 41, 65.
- Bentler, P. M., & Bonett, D. G. (1980). Significance tests and goodness of fit in the analysis of covariance structures. *Psychological Bulletin*, 88(3), 588-606.
- Brass, D. J. (1985). Men's and women's networks: A study of interaction patterns and influence in an organization. *Academy of Management Journal*, 28(2), 327-343.
- Burt, R. S., & Talmud, I. (1993). Market niche. *Social Networks*, 15(2), 133-149.
- de Janasz, S. C., & Forret, M. L. (2007). Learning the art of networking: A critical skill for enhancing social capital and career success. *Journal of Management Education*, 32(5), 629-650.
- Driscoll, D. M., & Goldberg, C. R. (1993). *Members of the Club*. Free Press; Maxwell Macmillan Canada; Maxwell Macmillan International.
- Dubinsky, A. J., Howell, R. D., Ingram, T. N., & Bellenger, D. N. (1986). Salesforce socialization. *The Journal of Marketing*, 50, 192-207.
- Feldman, D. C. (1976). A contingency theory of socialization. *Administrative Science Quarterly*, 21(3), 433-452.
- Feldman, D. C. (1981). The multiple socialization of organization members. *Academy of Management Review*, 6(2), 309-318.
- Fisher, C.D. (1986). Organizational socialisation: An integrative review. In K.M. Rowland & G.R. Ferris (Eds.). *Research in Personnel and Human Resources Management*, (Vol 4, pp. 101-145). Greenwich, CT: JAI Press.
- Flood, S. (2005). The New Sister Hood. *Human Resources*, June, 46-49.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50.
- Forret, M. L., & Dougherty, T. W. (2001). Correlates of networking behavior for managerial and professional employees. *Group & Organization Management*, 26(3), 283-311.

- Forret, M. L., & Dougherty, T. W. (2004). Networking behaviors and career outcomes: differences for men and women? *Journal of Organizational Behavior*, 25(3), 419-437.
- Granovetter, M. (1983). The strength of weak ties: A network theory revisited. *Sociological Theory*, 1(1), 201-233.
- Greenhaus, J. H., Parasuraman, S., & Wormley, W. M. (1990). Effects of race on organizational experiences, job performance evaluations, and career outcomes. *Academy of Management Journal*, 33(1), 64-86.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis* (Vol. 6).
- Hall, D. T. (1976). *Careers in Organizations*. Goodyear Pub. Co.
- Harris, H. (2004). 14 Women's Role in International Management. In A. W. Harzing & J. Van Ruysseveldt (eds), *International Human Resource Management*, 357-386. Second edition. London: Sage.
- Hofstede, G. (1984). *Culture's consequences: International differences in work-related values* (Vol. 5), Sage.
- Ibarra, H. (1992). Homophily and differential returns: Sex differences in network structure and access in an advertising firm. *Administrative Science Quarterly*, 37(3), 422-447.
- Ibarra, H. (1993). Personal networks of women and minorities in management: A conceptual framework. *Academy of Management Review*, 18(1), 56-87.
- Izraeli, D. N., & Adler, N. J. (Eds.). (1994). *Competitive frontiers: Women Managers in a Global Economy* (pp. 3-21). Cambridge, MA: Blackwell.
- Jöreskog, K. G., & Sörbom, D. (1993). *LISREL 8: Structural Equation Modeling with the SIMPLIS Command Language*. Scientific Software International.
- Judge, T. A., Cable, D. M., Boudreau, J. W., & Bretz, R. D. (1995). An empirical investigation of the predictors of executive career success. *Personnel Psychology*, 48(3), 485-519.
- Kanter, R. M. (1993). *Men and Women of the Corporation*. Basic books.
- Kilduff, M., & Day, D. V. (1994). Do chameleons get ahead? The effects of self-monitoring on managerial careers. *Academy of Management Journal*, 37(4), 1047-1060.
- Kline, R. B. (2004). *Principles and Practice of Structural Equation Modeling*, (Methodology in the Social Sciences).
- Langford, P. H. (2000). Importance of relationship management for the career success of Australian managers. *Australian Journal of Psychology*, 52(3), 163-168.
- Linge, T. K., VanRensburg, W., & Sikalieh, D. (2010). The role of visibility and career advancement of women in Kenya. *Journal of Language, Technology & Entrepreneurship in Africa*, 2(1), 351-359.
- Louis, M. R. (1980). Surprise and sense making: What newcomers experience in entering unfamiliar organizational settings. *Administrative Science Quarterly*, 25(2), 226-251.
- Maxfield, S. (2005). Modifying best practices in women's advancement for the Latin American context. *Women in Management Review*, 20(4), 249-261.

- McDonald, R. P., & Ho, M. H. R. (2002). Principles and practice in reporting structural equation analyses. *Psychological Methods*, 7(1), 64-82.
- Michael, J., & Yukl, G. (1993). Managerial level and subunit function as determinants of networking behavior in organizations. *Group & Organization Management*, 18(3), 328-351.
- Mirvis, P. H., & Hall, D. T. (1996). New organizational forms and the new career. DT Hall & Associates, The career is dead: Long live the career, 72-101.
- Morrison, A. M., & von Glinow, M. A. (1990). *Women and minorities in management* (Vol. 45, No. 2, p. 200). American Psychological Association.
- Oberfield, A. (1993). A proposed model of career satisfaction. In *Academy of Management Annual Meeting, Atlanta, GA*.
- O'Leary, Virginia E.; Ickovics, Jeannette R. (1992). Cracking the glass ceiling: Overcoming isolation and alienation. In Sekaran, Uma (Ed); Leong, Frederick T. L. (Ed). (1992). *Womanpower: Managing in times of demographic turbulence*, (pp. 7-30). Thousand Oaks, CA, US: Sage Publications, Inc, xvii, 286.
- Orpen, C. (1996). Dependency as a moderator of the effects of networking behavior on managerial career success. *The Journal of Psychology*, 130(3), 245-248.
- Parker, B., & Fagenson, E. A. (1994). An introductory overview of women in corporate management. *Women in Management: Current Research Issues*, 11-30.
- Powell, G. N., & Mainiero, L. A. (1993). Getting ahead-in career and life. *Women and men in management*, 186-224.
- Ragins, B. R., & Sundstrom, E. (1989). Gender and power in organizations: A longitudinal perspective. *Psychological Bulletin*, 105(1), 51-88.
- Rasdi, Mohd, R., N. Garavan, T., & Ismail, M. (2013). Networking behavior's and managers' career success in the Malaysian public service: The moderating effect of gender. *Personnel Review*, 42(6), 684-703.
- Reichers, A. E. (1987). An interactionist perspective on newcomer socialization rates. *Academy of management review*, 12(2), 278-287.
- Robbins, S. dan Coulter M., 1999, *Management*: Prentice-Hall International, New Jersey.
- Schein, E. H. (2003). Organizational socialization and the profession of management. *Organizational Influence Processes*, 36(3), 283-294.
- Seibert, S. E., Kraimer, M. L., & Liden, R. C. (2001). A social capital theory of career success. *Academy of Management Journal*, 44(2), 219-237.
- Spiegel, E. (2008). It's Time to Start Networking. Internet. comsite.
- Spurk, D., Kauffeld, S., Barthauer, L., & Heinemann, N. S. (2015). Fostering networking behavior, career planning and optimism, and subjective career success: An intervention study. *Journal of Vocational Behavior*, 87, 134-144.
- Stebbins, R. A. (1970). Career: the subjective approach. *The Sociological Quarterly*, 11(1), 32-49.

- Sullivan, D., Mitchell, M., & Uhl-Bien, M. (2003). The new conduct of business: How LMX can help capitalize on cultural diversity. *Dealing With Diversity*, 183-218, Information Age Publishing, USA.
- Talaja, A. (2012). Using multiple group structural model for testing differences in absorptive and innovative capabilities between large and medium sized firms. *Croatian Operational Research Review*, 3(1), 321-331.
- Van Maanen, J. (1975). Police socialization: A longitudinal examination of job attitudes in an urban police department. *Administrative Science Quarterly*, 20(2), 207-228.
- Vinnicombe, S., & Singh, V. (2002). Women-only management training: An essential part of women's leadership development. *Journal of Change Management*, 3(4), 294-306.
- Vinnicombe, S., Singh, V., & Sturges, J. (2000). Making it to the top in Britain. In *Women on corporate boards of directors* (pp. 57-73). Springer Netherlands.
- Wellington, S., & Spence, B. (2001). *Be your own mentor: Strategies from top women on the secrets of success*. Random House.
- Wolff, H. G., & Moser, K. (2006). Development and validation of a networking scale. *Diagnostica*, 52(4), 161-180.
- Wolff, H. G., & Moser, K. (2009). Effects of networking on career success: a longitudinal study. *Journal of Applied Psychology*, 94(1), 196-206.
- Wolff, H. G., Moser, K., & Grau, A. (2008). Networking: Theoretical foundations and construct validity. In *Readings in applied organizational behavior from the Lüneburg Symposium* (pp. 101-118). Rainer Hampp Mehring, Germany.

## Appendix

Table A-1: Latent and observed variables and Cronbach's Alpha of constructs

Latent Variables	Observed Variables	Adopted from	Cronbach's Alpha
Maintaining Contacts	MC1: "Within the last year how often you given business contacts' a phone call to keep in touch? MC2: Within the last year how often have you sent thank you notes or gifts to others who have helped you in your work or career? MC3: Within the last year how often have you given out business cards? MC4: Within last year how often sent cards, newspaper clippings, faxes, or email to keep in touch? MC5: Within the last year how often have you gone to lunch with persons outside the bank?"	Forret and Dougherty (2004)	0.911
Increase in Internal Visibility	IIV1: "Within the last year how often have you accepted a new, highly visible work assignment. IIV2: Within the last year, how often have you been on highly visible task forces or committees at work? IIV3: Within the last year, how often have you gone to lunch with your current supervisor? IIV4: Within the last year, how often have you stopped by others' offices to say hello?"	Forret and Dougherty (2004)	0.901
Participating in Community	NPC1: "Within the last year how often have you participated in community work projects? NPC2: Within the last year, how often have you participated in community social functions? NPC3: Within the last year, how often have you attended meetings of civic and social groups, clubs, and so forth?"	Forret and Dougherty (2004)	0.825
Engaging in Professional Activities	EPA1: "Within the last year, how often have you given professional seminars or workshops EPA2: Within the last year, how often have you accepted speaking	Forret and Dougherty (2004)	0.893

	<p>engagements</p> <p>EPA3: Within the last year, how often have you acted as a commentator for a newspaper, magazine, or talk show</p> <p>EPA4: Within the last year, how often have you taught a course</p> <p>EPA5: Within the last year, how often have you published articles in the company's newsletter, professional journals, or trade publications</p> <p>EPA6: Within the last year, how often have you attended professional seminars or workshops</p> <p>EPA7: Within the last year, how often have you attended conferences or trade shows</p> <p>EPA8: Within the last year, how often have you attended meetings of business-related organizations?"</p>		
Socializing	<p>NS1: "Within the last year, how often have you participated in company-sponsored outdoor activities?</p> <p>NS2: Within the last year, how often have you participated in social gatherings with people from work?</p> <p>NS3: Within the last year, how often have you gone out for family get-togethers / picnics with others after work?</p> <p>NS4: Within the last year, how often have you contacted your friends from college?</p> <p>NS5: Within the last year, how often have you played golf, tennis, cricket and so forth with coworkers or clients?</p> <p>NS6: Within the last year, how often have you talked about sports at work?</p> <p>NS7: Within the last year, how often have you attended social functions of your organization?"</p>	Forret and Dougherty (2004)	0.895
Career Progression	CP1: "I am satisfied with the career success I have achieved in my	Judge et al. (1994)	0.926

	<p>career.</p> <p>CP2: I am satisfied with the career progression I have made toward meeting my overall career goals.</p> <p>CP3: I am satisfied with the career progress I have made toward meeting my goals for income</p> <p>CP4: I am satisfied with the career progress I have made toward meeting my goals for advancement</p> <p>CP5: I am satisfied with the career progress I have made toward meeting my goals for the development of new skills.”</p>		
--	--	--	--

**Table A-2: List of Banks (Covered in the Study)**

Serial Number	Banks
1	Askari Bank Limited
2	Allied Bank Limited
3	Al Baraka Bank Pakistan Limited
4	Bank Alfalah
5	Bank Alhabib
6	Burj Bank
7	Faysal Bank
8	First Women Bank Limited
9	Habib Metropolitan Bank
10	Habib Bank Limited
11	JS Bank Limited
12	Muslim Commercial Bank Limited
13	National Bank of Pakistan
14	Nib Bank
15	Summit Bank
16	Samba Bank
17	Silk Bank
18	Sindh Bank
19	Soneri Bank
20	State Bank of Pakistan
21	Bank of Khyber
22	United Bank Limited
23	Meezan Bank
24	Dubai Islamic Bank
25	Bank of Punjab
26	SME Bank Limited
27	Zarai Taraqiyati Bank Limited
28	Khushali Bank
29	Bank Islamia Pakistan Limited

**Table A-3: List of Cities (Covered in the Study)**

<b>Serial Number</b>	<b>Cities</b>
1	Rawalpindi
2	Islamabad
3	Multan
4	Lahore
5	Karachi
6	Wah Cantt
7	Kharain
8	Haripur
9	Chakwal
10	Attock
11	Sialkot
12	Faisalabad
13	Rawalkot
14	Muzafferabad
15	Chichawatni
16	Taxila
17	Swat
18	Mianwali
19	Gujrat
20	Bahawalnagr
21	Jhelum
22	Sadiqabad
23	Khanpur
24	Burewala
25	Jampur
26	Shujabad
27	Chowk Azam
28	Nan Khana Sahib
29	Ali Pur
30	Shakargurh
31	Bahawalpur
32	Rahimyar Khan
33	D G Khan
34	Bhakar
35	Gujranwala
36	Shiekupura
37	Muzaffergurh
38	Quetta
39	Mirpur
40	Sukkur
41	Narawal