

AN EMPIRICAL ANALYSIS OF THE BARRIERS FACED BY WOMEN MANAGERS IN ALBANIAN BANKING SECTOR

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Abstract

Albanian women constitute 46% of the workforce, but their participation in senior managerial levels is not in desired level compared to their male colleagues. Underrepresentation of women is witnessed in public domain i.e. positions such as president, prime minister, ministries, etc as well as in private sector. The aim of this paper is to determine whether there are glass ceilings barriers for women in banking sector in Albania and to determine the glass ceiling components preventing them from promoting to top managerial positions. A questionnaire containing five point Likert's scale was designed to achieve the objectives of the study. The research study has identified 16 variables from various review of literature that are acting as barriers to women career progress in high level of management and leadership positions. The 16 barriers to women career advancement were factor analyzed. The study concludes in 5 main factors preventing women to achieve high level of decision making in banking sector in Albania. These barriers are both related to internal factors (individual barriers) as well as external factors (societal and organizational barriers).

Keywords: Glass ceiling, woman carrier, organizational barriers, individual barriers, social barriers

INTRODUCTION

It is in the interest of the organization to consider human resources as a strategic resource and assess their contribution to the organization's performance (Becker et al., 2001). This may help employees feel good in their work place, do not feel under pressure, feel they are important for the company and feel they have equal rights in the organization (Riaz, 2010). This may result in double benefit, for employees and the organization, too. This way, the organization would result in lower turnover of employees which means lower costs and a better performance (Haines et. al., 2010).

The most important assets of the organization in the new economy are employees' knowledge, talent, and professionalism. These resources make the difference between organizations and therefore should be well-used to improve organizational performance and to gain competitive advantage. If organizations fail to exploit the maximum potential of women employees, they lose: firstly, they do not take full advantage of the unique talents and perspectives that women carry and secondly they will not receive the maximum of what they have invested, in money and time for female employees (Oakley, 2000; Adler, 1993). Statistics and studies carried out in different countries worldwide show that the organizations are really losing because they are not sufficiently benefiting from their investment in this important workforce and women's capability is not enough exploited. These conclusions are indicated by the increase of women participation in the labor force (which shows that organizations invest in their employment), but on the other hand, women's participation in senior managerial and decision-making levels, are far from desired results.

Glass ceiling

According to international studies the underrepresentation of women in leading positions and decision making is explained by the phenomenon of "Glass ceiling". These are barriers faced by women to reach senior management levels. This term was used for the first time in 1986 by the American newspaper "Wall Street" in a special report on women in corporations (Hymowitz&Schellhardt, 1986). It was used to describe the corporate world where access to higher levels of leadership for women was hampered by corporate traditions and prejudices. Since the publication of this article, the term "glass ceiling" is used to symbolize the invisible barriers that prevent women to ascend to higher levels of leadership and management (Morrison et al., 1987; Lyness& Thompson, 1997; Davidson & Cooper, 1992; Cooper, 2001). Many scholars think that these barriers are related more to gender and racial factors than by factors such as lack of skills of women to run higher corporate levels. Different studies have consistently identified barriers that prevent women to reach leadership position. These barriers

include labor practices, traditions, prejudices and gender stereotypes, lack of women in the informal networks, lack of role models in senior management positions, etc. In her study, Cooper (1996) argues that "Glass ceiling" is caused by two basic factors: internal and external factors. External factors are related to society's and organization's structure which support well-defined roles for men and women. These gender roles are thought to impede women's career progress in managerial functions - which are not considered as traditional occupations for women. Internal factors are related to women's biological nature, how they are educated and the impact of different experiences on their lives. There are many models that analyze the barriers against women's career progression.

GOS model

Fagenson (1993) explains the barriers against women's career progression through the GOS Model (Gendered Organization Structure Model). According to this model, Fagenson (1993) analyzes women's managerial career advancement through three perspectives. Firstly, the gender perspective (individual) claims that low participation of women in senior managerial level is caused by factors pertaining to the women individual herself - women possess personality characteristics, attitudes and behaviors that are not appropriate for high levels management (Fagenson, 1990, 1993; Park & Fagenson, 1994). In this case, the solution to the "glass ceiling" would be easy, because women simply should rival men managers. The second perspective sees the low participation of women in senior management levels related to organization's characteristics and culture, which provide more opportunities for men's success (Fagenson, 1993). The third explanation for the "glass ceiling" is the perspective of social systems. To contrary with the first two perspectives, the third one claims that women's behavior and their ability to hold certain positions at work are influenced by social and institutional systems of the organizations. Consequently, in every situation, the company's history, cultural traditions, practices, ideologies, expectations, gender roles and social and institutional stereotypes, affect the internal structure of the organizations (Fagenson, 1993). In GOS model, these three perspectives are interrelated and interactive with each other. According to this approach, "an individual and his/her organizations cannot be understood separately from the society (culture) in which he/she works; and when the individual, the organization or the system in which they are embedded changes, other components change as well (Fagenson, 1993, pg. 6). According to this model, people, organizations, and societies' roles vary depending on environmental changes, albeit at different rates. According to Flooring & Fagenson (1994) these rates of change also explain why women progress at all levels of the organization hierarchy varies in different countries of the world. However, the GOS model is a theoretical approach used

indifferent studies concerning women in management (Omar & Davidson, 2001; Sposito, 2013; D'Agostino & Levine, 2010). Omar & Davidson (2001), based on the Gendered Organization Structure Model proposed by Fagenson (1993), proposes a complex interaction between three factors: individual, social and organizational. Personal factors that hinder women's career progress are: personality characteristics; abilities and skills. Gender roles in the family, marriage and motherhood pressures are among factors that influence devotion to work and family. The organizational structure includes mentor and informal networking. The interaction of these factors determines women's career progress and barriers that hinder progress. Abidin et al., (2009) have used this model to test the barriers facing women in financial organizations in Malaysia. According to, Abidin et al., (2009) factors affecting women's career progress are divided into five categories. Structure: refers to the structure of the organization that includes formal and informal policies of an organization. Duties: have to do with women's ability to implement some tasks. Commitment: concerns women's commitment to work. Friends: includes spouse, children, relatives, male colleagues, the public, etc. Culture: refers to the organizational culture.

In her PhD dissertation Kirai (2013), uses the GOS model proposed by Fagenson (1993) and later by Omar & Davidson (2001), to examine the barriers that hinder women's careers advancement in the civil service in Kenya. Kirai (2013), classify the barriers into five categories: gender stereotypes; social and cultural beliefs; organizational structure; family responsibilities and individual characteristics.

Ragins&Sundstrom (1989) classify barriers to women career progression into 4 categories: individual, interpersonal, organizational and social barriers. Individual barriers focus on the power that brings the individual to a position in an organization. They include the so called family variables (eg., marital status, number of children), personality characteristics (eg., ambition, male character) and human capital factors (eg., education, training and development). Interpersonal factors focus on the relationships among individuals in the context of their position in the organization. They include mentor's support, career encouragement and internal networks. Mentor's support is the support given by individuals with high levels of experience and influence in the organization for the career development of individuals with less experience (Kram, 1985 cited in Ragins&Sundstrom, 1989). Career encouragement is defined as encouragement from colleagues and superiors for career development (Tharenow et al., 1994). Internal networks are defined as organizational working contacts for social and career support (Ibarra, 1995). Organizational barriers refer to the selection and promotion practices in the organization. Social barriers focus in society, the roles and expectations that take place within it. This study assumes that the first three factors (individual, interpersonal and organizational) are

intertwined with each other and any change in one of them will affect the other factors. The study also assumes that organizational factors have a greater impact on interpersonal and individual factors than the opposite. The study did not test any possible link between social factors and women's advancement in management.

Metz (2003) used this model to identify barriers to women career advancement in Australian banks, divided in 3 categories: Individual, Interpersonal and Organizational. Individual barriers include: family responsibilities (eg., marital status, number of children); personality traits (eg., ambition, masculinity and adaptability) and human capital (education, work experience, training and development, career interruption, working hours). Interpersonal barriers include: mentor support, career encouragement and internal networks (as Ragins&Sunderstrom, 1989). Organizational barriers: the comfort level offered by decision makers and personal strategies and tactics women use to be promoted by the corporation.

In their study, Bell et al., (1994), classify the barriers faced by African-American women during their career progress, at three levels: individual, group and organizational. Individual barriers concentrate on issues and dimensions affecting a manager's psychological and social well-being: traits of the manager, the role it plays in the organization, personal styles and ways of managing conflicts, values, attitudes and intentions as well as individual's identity. Group barriers are a collection of interdependent relations with recognized identities, differentiated roles, functions and expectations. They are related to perceptions, prejudices and gender stereotypes, racial and class. Organizational barriers are identified when attention is given to structures, policies, practices and systems (formal and informal) within the organization as well as culture, such as selection and recruitment of personnel, promotion policies, systems, career planning methods, performance appraisal, and training and development programs.

The model proposed by Bell et al., (1994) was then used by Coleman (1998). Coleman (1998) classifies barriers to career advancement of African-American and Caucasian women into three categories: individual, social and organizational. Individual barriers include: tokenism, self-limiting behavior, lack of motivation, isolation, over-compensation and high stress at work. Social barriers include intergroup conflict, exclusion from formal and informal networks, gender stereotypes, lack of social support and a constellation of low group status, prestige, and power. Organizational barriers include access to mentoring, functional segregation, inadequate career grooming, "pigeon holing", and limited opportunities for career advancement.

Cross (2010) in depth interviews with 30 women managers in various sectors in Ireland, classifies the barriers to women career progression into two categories: individual barriers (related to women's career and life phase) and organizational barriers (long hours at work and lack of flexibility, networking, and various prejudices against women as a manager).

In their study, Bombuwela et al., (2013), propose a model for barriers to women career progression in management in private sector in Sri Lanka. The model divides the barriers in four categories: individual factors, family, organizational and cultural factors. This model is based in two previous studies: Maheshwari (2012), which groups the barriers in three categories: individual, social and organizational. Also Afza and Newaz (2008) who propose five factors that hinder women's career progress: managerial perceptions, work environment, work-family conflict, sexual harassment and organizational policies.

In her study, Cooper (1996) argues that "glass ceiling" is caused by two basic factors: internal and external factors. External factors are related to society's and organization's structure that support well-defined roles for men and women. These gender roles are thought to hamper women's career progress in managerial functions - which are not considered as traditional occupations for women. Internal factors are related to women's biological nature, the ways in which they are bred, educated and the impact of different experiences on their lives.

Studies of barriers to women career progress usually fall into one of two categories: internal or external. Mentoring, for example, can be both classified as an internal factor if it is seen from women's perspective (ie, a mentor which leads to personal development), and external factor if it is seen from the perspective of an organization (ie., design and implementation of formal mentoring programs within the organization, as a mechanism of intervention organization) (Cooper, 1996).

According to Biological, Social and Structural/Cultural Model, the "glass ceiling" phenomenon and gender inequality in organizations can be explained by biological, social and structural/cultural factors (Cleveland et al, 2000; Weyer, 2007; Powell & Butterfield, 2003). Biological factors refer to biological differences between men and women, such as genetic differences, hormonal and physical features that explain the differences in treatment between men and women. Social factors focus on the observed differences between men and women. According to this factor, men and women behave differently because of the different processes of social and cognitive development of the individual related to life stages, such as education and work. In this approach, the observed differences are not sustainable, but instead are subject to change. According to structural/cultural factors, social structures, systems and agreements define gender differences due to discrepancies in status and power.

Wichar (2012), by KENEX High Performance Institute (KHPI), subsidiary of IBM, proposed a strategic model for the career development of women focused on three factors: person, environment and organization. This model was later proposed to the company Deloitte (UK) as a strategy to help talented women employed in this company to progress in higher levels of management and leadership (Wichar & Steele, 2013).

RESEARCH METHODOLOGY

The aim of the paper is to identify barriers that hinder women to reach the top level in banking sector in Albania. The research instrument used in this study is a questionnaire containing five point Likert's scale. It is designed pertaining to the objectives of the study.

Sampling design

The sampling method used is non-probability purposive sampling procedure. The sampling unit is women in three managerial levels (low, middle and high managerial level) in 9 out of 16 commercial banks operating in 9 different cities in Albania. Sampling size of the research is 135 respondents, representing 34% of the population (table 1).

Table 1: Population and Sample

Management level	Number of women (population)	Number of women (sample)
Branch manager	201	71
Department manager	193	60
CEO/ deputy CEO	8	4
Total	402	135

Questionnaire design and pre-testing

A structured, closed-ended questionnaire was calculated. It was divided into two sections. In the first section the respondents were asked to indicate their demographic data related to their age, marital status, number of children, experience in banking sector, educational background and their plans for future career. The second section was focused at collecting data about perceptions of glass ceiling in the workplace. 5-point Likert scale with end points ranging from "strongly agree (5) to strongly disagree (1)" on 16 barriers to women career progression was developed to achieve the objectives of the study. A draft questionnaire was prepared after reviewing an extensive international literature on barriers to women career progression. It was pre-tested on a small sample of 30 women and necessary correction was made before the questionnaire being finalized. Pretesting and piloting the questionnaire helped to increase its validity and reliability. The reliability of the questionnaire was ensured through Chronbach alpha coefficient too. The values of the coefficient are greater than 0.7 showing a good consistence of the questionnaire. The collected data were tabulated and the final analysis was performed with SPSS 21 version.

ANALYSIS AND FINDINGS

Demographics

As seen in table 2, out of 135 women participating in the study, 71% are relatively young (31-40 years old) with a medium experience of 6-10 years in banking sector; most of them are married (84%) and have 2 children (47%). Regarding to educational background, most of women participating in this study have bachelor degree (42%) and master degree (51%). When asked about their plans for the future, 44% of the women aim to achieve a higher executive level, 18% aim to move to a better position and 39% are content to stay at the current position.

Table 2: Demographics

		Results	Percentage
Age	<30	3	2%
	31 – 40	96	71%
	41-50	30	22%
	> 50	6	4%
Experience in banking sector	<5 years	8	4%
	6-10 years	66	51%
	11-15 years	36	27%
	> 15 years	24	18%
Marital status	Single	18	13%
	Married	114	84%
	Divorced	3	2%
	Widow	0	0%
Number of children	No children	33	24%
	1 child	39	29%
	2 children	63	47%
	3 or more children	0	0%
Educational background	Bachelor	57	42%
	Master,	69	51%
	PhD	9	7%
Career plans for the future	Stay at the current position	52	39%
	Move to a better position	24	18%
	Achieve a higher executive level	59	44%

Factor Analysis on Barriers of Glass Ceiling

To present a comprehensive overview of the nature and extent of the “glass ceiling” phenomenon, the research study has identified 16 variables from various review of literature that are acting as barriers to women career progress in high level of management and leadership positions. The 16 barriers to women career advancement were factor analyzed. We can use Exploratory Factor Analysis (EFA) when we try to measure things that cannot directly be measured (so called latent variables) (Field, 2009). Factor analysis has been done to identify the principal barriers that influence women career progression. Before conducting analyze, data suitability for Exploratory Factor Analysis (EFA) was determined. This involved evaluating the data set for three issues: (i) Sampling adequacy, (ii) the strength of relationship among the items, and (iii) multicollinearity. Kaiser-Meyer-Okin (KMO) measure of sampling adequacy was performed to test the factorability of the correlation matrices. Referring to Blaikie (2003, p. 221) KMO values range from 0 to 1. A value of 0.70 or more is generally considered sufficiently high, while a value below 0.50 is unsatisfactory and one over 0.90 is outstanding”. According to results, KMO value is $0.663 > 0.5$ and Bartlett’s test of Sphericity with Chi-square approximation is 440.185. These two values show they are statistically significant at 5% level and also designated the data reduction process to obtain the important factors. It shows a conclusion for the normally distributed sampling so that factor analysis is appropriate.

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.663
Bartlett's Test of Sphericity	Approx. Chi-Square
	Df.
	Sig.
	440.185
	120
	0.000

The second issue for factor analysis was to determine the strength of the relationship among the variables. This involved evaluating the correlations as shown in the correlation matrix produced by SPSS. According to Tabachnick and Fidell (2007), the majority of the coefficients should be greater than 0.3 for exploratory factor analysis. There should be some reason to suspect that the items are related to each other. On the other hand, if the variables are highly correlated they basically duplicate each other or are multicollinear. The SPSS correlation matrix for this study (table 1 in appendix) showed that all items have correlations of $r \geq 0.3$ with most of the other items. Multicollinearity was checked in order to ensure the validity of EFA. Multicollinearity exists when there is a high correlation between the independent variables.

According to Tabachnick and Fidell (2007), “careful consideration should be taken before including two variables with a bivariate correlation of greater than or equal to 0.7 ($r \geq 0.7$)”.

The 16 barriers to women career progression data were rotated using the Varimax method because, according to Field (2009), this method produces uncorrelated factors and minimizes the number of items that have high loadings on each factor, resulting in more interpretable factors. Using the Varimax method, SPSS produced the rotated Component Matrix, which was examined for factor loadings. Only one item loading on more than one component were eliminated and the others were retained. Based on examination of the eigenvalue ≥ 1 decision rule (Blaikie, 2003, p. 223), the remaining 15 barriers to women career progression items yielded a five component solution that explained 64% of the total variance, with Component 1 (social barriers) explaining 15.5%, Component 2 (organizational barriers 1) explaining 13.6%, Component 3 (organizational barriers 2) explaining 12.4%, Component 4 (individual barriers 1) explaining 11.7%, and component 5 (individual barriers 2) explaining 11% of the total variance, table 4

Table 4: Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
Social barriers	2.154	15.462	15.462
Organizational barriers 1	1.853	13.584	29.046
Organizational barriers 2	1.776	12.403	41.449
Individual barriers 1	1.717	11.732	53.181
Individual barriers 2	1.607	11.043	64.224

In addition to presenting the percentages of explained variance for each of the components, table 5, presents the eigenvalues for each component approximately: Component 1 (social barriers), 2.8; Component 2 (organizational barriers 1), 1.9; Component 3 (organizational barriers 2) 1.8; Component 4 (individual barriers 1) 1.5; and component 5 (individual barriers 2) 1.3.

Table 5: Principal Components according to eigenvalues

Component	Eigenvalues		
	Total	% of Variance	Cumulative %
1	2.758	17.238	17.238
2	1.956	12.226	29.465
3	1.79	11.187	40.651

Table 5...

4	1.464	9.151	49.802
5	1.248	7.797	57.599

It may happen that a barrier figures in more than one factor, but it will be included in the factor with which it has the strongest correlation. For example, the barrier "Women are weak, indecisive and irrational to be an effective leader," is correlated with the first factor (0.684), with the second factor (0.144) and with the fourth factor (0.452), but it is grouped in the first factor, because it has the strongest correlation.

Table 6 shows the factors' weights for each barrier using Varimax method. Weights less than 0.3 (Tabachnick&Fidell (2007)) are excluded. Each value in the table represents the partial correlations between the barrier and the factor.

Table 6: Perceived Barriers to women career progression: Item Loadings
for Extracted Components

	SB	OB1	OB2	IB1	IB2
Perceptions that women career is not essential at all	0.821		0.155		
Women cannot meet the difficulties and sacrifices of being a leader	0.739			-0.107	0.25
Men perceive women as weak, indecisive and irrational to be effective leader	0.684	0.144		0.452	-0.132
A woman cannot stand higher than men	0.674	0.119		0.259	-0.109
Women are more suitable for staff positions than for managerial positions	0.125	0.725		-0.287	
Unwillingness to promote women due to family commitments	-0.127	0.703	0.167		0.102
Lack of women in general/ line management hinder women career progress	0.12	0.262	0.73	0.144	-0.228
Promotions to the next grade is not based on merit	0.356		0.664		
Women feel discomfort in male dominated meetings	-0.317		0.655	0.102	0.337
Lack policies to support women career progression	0.276	0.163	0.462	0.143	0.423
Marital status of women			-0.119	0.673	0.171
Women lack professional confidence and have low self esteem			0.157	0.669	-0.151
Clients and stakeholders deal better with men than women			0.175	0.58	0.516
Women hesitate to take up promotional opportunities for fear of conflict with family and domestic responsibilities	0.108	-0.152	0.1	0.166	0.743
Being a woman	0.273	-0.216			0.519

The first factor denominated as Social Barriers (SB) explains 15.5% of the variance. It has the highest correlation with these barriers: Perceptions that women career is not essential at all (0.82); Women cannot meet the difficulties and sacrifices of being a leader (0.74); Men perceive women as weak, indecisive and irrational to be effective leader (0.68); A woman cannot stand higher than men (0.67). The second factor denominated as Organizational Barriers¹ (OB) explains 13.6% of the variance. It has the highest correlation with these barriers: Women are more suitable for staff positions than for managerial positions (0.73); Unwillingness to promote women due to family commitments (0.7). The third factor denominated as Organizational Barriers 2 (OB) explains 12.4% of the variance. It has the highest correlation with these barriers: Lack of women in general/ line management, hinder women career progress (0.73); Promotions to the next grade is not based on merit (0.66); Women feel discomfort in male dominated meetings (0.65); Lack policies to support women career progression (0.46). The fourth factor denominated as Individual Barriers 1 (IB) explains 11.7% of the variance. It has the highest correlation with these barriers: Marital status of women (0.67); Women lack professional confidence and have low self esteem (0.67); Clients and stakeholders deal better with men than women (0.58). The fifth factor denominated as Individual Barriers 2 (IB) explains 11% of the variance. It has the highest correlation with these barriers: Women hesitate to take up promotional opportunities for fear of conflict with family and domestic responsibilities (0.74); Being a woman (0.52).

CONCLUSIONS

Men are the leaders while women are in staff positions. This research was conducted to determine whether there are glass ceiling barriers for women in banking sector in Albania and to determine the glass ceiling components preventing them from promoting to top managerial positions. If we refer to the banking sector, 16 commercial banks currently operating in Albania, only 2 of them have women executive heads (CEOs). These are facts. This study reinforces these facts and explains the main reasons of this phenomenon. The results of this study reinforce the literature review, too. It concludes in 5 main factors preventing women to achieve high level of decision making in banking sector in Albania. These barriers are both related to internal factors (individual barriers) as well as external factors (societal and organizational barriers).

The study show that 71% women were relatively young (31-40 years old) with a medium experience of 6-10 years in banking sector; most of them are married (84%) and had 2 children (47%). The women plans for the future were to achieve a higher executive level 44%, move to a better position 18% and to stay at the current position 39%. Men were the leaders while women

were in staff positions. If we refer to the banking sector, in 16 banks currently operating in Albania, only 2 of them have executive heads (CEOs) women.

Therefore, this study has outlined the key factors that arise from the factor analysis concerning the barriers to women's career progression. The findings suggest that there are 5 main factors influencing the career progression; they are Social Barriers, Organizational Barriers 1, Organizational Barriers 2; Individual Barriers 1 and Individual Barriers 2.

The prime factor for women's career barriers, explaining 15.5% of the variance, is "Social Barriers". According to the literature, in every society there are certain beliefs about the roles that are appropriate for each gender. Every society has set specific characteristics suitable for the roles of both men and women (Elam & Omair, 2010). The results of this study support the recommendations of the literature. The study concludes that leading women in the banking sector in Albania, face many challenges arising from gender stereotypes and prejudices embedded in the culture of Albanian society. This culture has defined several features and characteristics of the female figure, which in turn do not match the characteristics that must possess a leader or manager. This gap makes it more difficult for women to achieve work in senior managerial levels.

The second and third factors of barriers to women's career progression in banking sector, Organizational Barriers 1 and Organizational Barriers 2, explaining respectively 13.6% and 12.4% of the variance, are more concern on the organisational structure, which includes the formal and informal policies of an organisation. It is believed that the organisational structure may shape women's behaviour at work. The findings confirm Jackson's (2001) and Still's (1994) findings that under-representation of senior women managers is explained by the nature of work environment.

The fourth and fifth factor considered as barriers to women career advancement are related to personality traits. These barriers, denominated as Individual Barriers 1 and Individual Barriers 2, explain respectively 11.7% and 11% of the total variance. Individual Barriers 1 are concern on individual characteristics such as women's marital status, lack of professional confidence and low self esteem, and clients and stakeholders deal better with men than women. Individual Barriers 2 that hinder women to progress in high levels of management refer to women's fear to take up promotional opportunities because of family and domestic responsibilities, and the simple fact of being a woman.

There are very few similar studies in Albania. This gives value to this study, but on the other hand it faces the lack of a comparative basis. The study focuses only on the banking sector. So, the conclusions of the study on the existence of barriers to women career

progression cannot be generalized for the career advancement of women in other sectors in Albania.

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APPENDIX

Correlation Matrix^a

	Q13IB	Q14 IB	Q15 IB	Q16 IB	Q17 IB	Q18 SB	Q19 SB	Q20 SB	Q21SB	Q22SB	Q23OB	Q24OB	Q25OB	Q28OB	Q29OB	P30OB
Q13 IB	1.000	.130	-.228	.100	.309	-.047	-.096	-.104	.107	-.044	.105	-.186	.155	.124	-.043	.014
Q14 IB	.130	1.000	.049	.012	.177	.111	.229	-.063	-.079	.196	.181	-.154	.075	.040	.155	.065
Q15 IB	-.228	.049	1.000	-.144	-.030	.032	.166	-.107	.091	-.167	.141	-.084	-.178	-.121	-.058	.022
Q16 IB	.100	.012	-.144	1.000	.134	-.106	.061	.179	.214	.230	-.049	-.073	.127	.080	-.045	.131
Q17 IB	.309	.177	-.030	.134	1.000	.135	.219	-.070	.036	.359	.029	-.081	.132	.055	-.109	-.014
Q18 SB	-.047	.111	.032	-.106	.135	1.000	.255	.036	.067	.020	.250	.404	.117	.020	.362	-.021
Q19 SB	-.096	.229	.166	.061	.219	.255	1.000	.407	.432	.155	.181	.058	.207	-.084	.005	.147
Q20 SB	-.104	-.063	-.107	.179	-.070	.036	.407	1.000	.463	.070	.134	.053	.338	-.075	.005	.191
Q21 SB	.107	-.079	.091	.214	.036	.067	.432	.463	1.000	.060	.137	.128	.251	-.107	-.032	.364
Q22 SB	-.044	.196	-.167	.230	.359	.020	.155	.070	.060	1.000	.079	-.135	.237	.263	.014	.111
Q23OB	.105	.181	.141	-.049	.029	.250	.181	.134	.137	.079	1.000	.209	.281	.291	.181	.366
Q24OB	-.186	-.154	-.084	-.073	-.081	.404	.058	.053	.128	-.135	.209	1.000	-.001	.037	.325	.147
Q25OB	.155	.075	-.178	.127	.132	.117	.207	.338	.251	.237	.281	-.001	1.000	.314	.204	.218
Q28OB	.124	.040	-.121	.080	.055	.020	-.084	-.075	-.107	.263	.291	.037	.314	1.000	.132	.159
Q29OB	-.043	.155	-.058	-.045	-.109	.362	.005	.005	-.032	.014	.181	.325	.204	.132	1.000	.008
Q30OB	.014	.065	.022	.131	-.014	-.021	.147	.191	.364	.111	.366	.147	.218	.159	.008	1.000
Q13BI		.066	.004	.124	.000	.294	.134	.115	.108	.305	.114	.015	.036	.077	.308	.437
Q14BI		.066	.288	.444	.020	.101	.004	.232	.182	.011	.018	.037	.195	.324	.037	.226
Q15BI		.004	.288	.048	.366	.356	.027	.109	.148	.027	.051	.167	.020	.082	.253	.401
Q16IB		.124	.444	.048	.061	.110	.240	.019	.006	.004	.286	.199	.071	.177	.304	.064
Q17IB		.000	.020	.366	.061	.059	.005	.210	.337	.000	.371	.174	.064	.264	.104	.434
Q18SB		.294	.101	.356	.110	.059	.001	.341	.219	.410	.002	.000	.088	.408	.000	.403
Q19SB		.134	.004	.027	.240	.005	.001	.000	.000	.036	.018	.250	.008	.166	.478	.045
Q20SB		.115	.232	.109	.019	.210	.341	.000	.000	.209	.061	.272	.000	.195	.475	.013
Q21SB		.108	.182	.148	.006	.337	.219	.000	.000	.243	.057	.070	.002	.109	.355	.000
Q22SB		.305	.011	.027	.004	.000	.410	.036	.209	.243	.180	.059	.003	.001	.438	.099
Q23OB		.114	.018	.051	.286	.371	.002	.018	.061	.057	.180	.008	.000	.000	.018	.000
Q24OB		.015	.037	.167	.199	.174	.000	.250	.272	.070	.059	.008	.497	.334	.000	.044
Q25OB		.036	.195	.020	.071	.064	.088	.008	.002	.003	.000	.497	.000	.009	.005	.005
Q28OB		.077	.324	.082	.177	.264	.408	.166	.195	.109	.001	.000	.334	.000	.063	.033
Q29OB		.308	.037	.253	.304	.104	.000	.478	.475	.355	.438	.018	.000	.009	.063	.462
Q30OB		.437	.226	.401	.064	.434	.403	.045	.013	.000	.099	.000	.044	.005	.033	.462

a. Determinant = .032