

Contextual Procedures Framework of Career Plateauing among Accountants in the Health Insurance Organization: A Multi-Faceted Grounded Theory Approach

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ABSTRACT

Objective: The present study aimed to develop a grounded theoretical model explaining the functional factors, contextual conditions, strategic responses, and consequences of career plateauing among accountants working in the Health Insurance Organization.

Methods and Materials: This research adopted a qualitative exploratory design based on a multi-faceted grounded theory approach. The statistical population consisted of experienced financial managers and professional accountants employed within the Health Insurance Organization. Participants were selected using purposive and theoretical sampling to ensure rich experiential data. Data were collected through in-depth semi-structured interviews conducted during 2025, continuing until theoretical saturation was achieved. Data analysis followed systematic grounded theory procedures including open coding, focused coding, axial coding, and selective coding. Constant comparative analysis was applied to identify patterns, relationships, and conceptual categories. The rigor and credibility of findings were ensured through memo writing, continuous comparison, participant validation, and theoretical integration. The final analytical outcome was the construction of a paradigmatic model linking causal conditions, contextual and intervening factors, strategies, the central phenomenon, and resulting organizational outcomes.

Findings: The results indicated that career plateauing among accountants is primarily driven by organizational financial pressures, blocked promotion pathways, and declining intrinsic motivation. Contextual conditions such as inflexible hierarchical structures, passive organizational culture, and weaknesses in professional training systems were found to sustain plateau experiences. Intervening factors—including financial technology transformations, complex regulatory changes, and conflicting stakeholder expectations—intensified professional stagnation while simultaneously creating opportunities for role transformation. The core phenomenon emerged as structural career plateauing

accompanied by devaluation of professional expertise. Strategic responses such as multidimensional competency development, targeted professional networking, and organizational role redefinition were associated with positive outcomes including professional stabilization, improved organizational performance, and broader systemic impacts on the insurance sector.

Conclusion: The study demonstrates that career plateauing is a multidimensional organizational phenomenon rather than an individual limitation and that strategic managerial interventions focused on competency development, professional recognition, and structural redesign can transform plateau conditions into opportunities for professional consolidation, organizational effectiveness, and institutional sustainability.

Keywords: *Career Plateauing, Structural Factors of Plateauing, Devaluation of Expertise, Health Insurance Organization.*

1 Introduction

Career development has long been recognized as one of the central pillars of human resource sustainability and organizational effectiveness, particularly in knowledge-intensive professions such as accounting, where professional growth, learning continuity, and advancement opportunities are closely tied to both individual performance and institutional success. In contemporary organizations operating under conditions of technological transformation, regulatory complexity, and intensified accountability, employees increasingly expect dynamic career trajectories that enable skill expansion, recognition, and progression. However, many professionals encounter situations in which opportunities for advancement, skill utilization, or professional growth stagnate, a condition widely conceptualized as **career plateauing**. Career plateauing refers to a state in which employees perceive limited prospects for upward mobility or professional development despite continued organizational tenure, leading to psychological, behavioral, and performance-related consequences (Yang et al., 2022). Early organizational studies emphasized hierarchical stagnation as the primary manifestation of plateauing, yet contemporary scholarship demonstrates that plateauing also encompasses content-related stagnation, identity disruption, and reduced professional vitality (Wang et al., 2014). The growing complexity of modern work environments has therefore shifted attention from purely structural explanations toward multidimensional interpretations integrating organizational context, psychological factors, and professional ecosystems (Chang et al., 2024; Jena et al., 2024).

The accounting profession represents a particularly sensitive context for examining career plateauing because accountants operate at the intersection of technical expertise, regulatory compliance, and organizational decision-making.

Accountants' professional trajectories are influenced not only by hierarchical promotion systems but also by evolving financial technologies, auditing standards, and institutional governance structures. Studies examining accountants' professional pathways reveal that career advancement is often constrained by bureaucratic structures, rigid promotion mechanisms, and role standardization, which may gradually reduce professional motivation and perceived career meaning (Sichamba et al., 2024). Public-sector environments further intensify this phenomenon due to formalized administrative procedures and limited managerial positions, creating conditions in which skilled professionals remain in static roles despite accumulating expertise (Darling & Cunningham, 2023). Within such settings, career plateauing transforms from an individual experience into an organizational challenge affecting workforce morale, innovation capacity, and institutional adaptability (Kurji et al., 2023).

The theoretical foundations of career plateau research demonstrate that plateauing is not merely an outcome of organizational structure but a complex interaction between individual competencies, job characteristics, and institutional dynamics. Classic organizational studies highlighted how stagnation reduces organizational commitment and job performance when employees perceive inequitable career opportunities or limited professional recognition (Bajo & Min, 2010). Subsequent empirical investigations confirmed that employees experiencing career plateaus exhibit reduced motivation, weakened psychological attachment to organizations, and declining performance outcomes (Farooq, 2017). More recent research expands this perspective by emphasizing developmental opportunities, proactive personality traits, and individualized career arrangements as mechanisms capable of mitigating plateau effects (Jena et al., 2024). These findings indicate that career plateauing must be understood

as a dynamic process shaped by organizational justice perceptions, psychological capital, and opportunities for competency development (Chang et al., 2024).

From a psychological and behavioral perspective, career plateauing has significant implications for employee well-being. Research conducted within accounting contexts shows that stagnation may undermine mental health, reduce professional engagement, and increase emotional exhaustion when individuals perceive their expertise as undervalued or underutilized (Hashemi et al., 2023). Similarly, investigations into occupational compatibility and self-efficacy demonstrate that alignment between individual capabilities and job roles plays a critical role in preventing plateau experiences (Farjam et al., 2022). When professional identity development is disrupted, employees may disengage from learning activities, reduce innovative behavior, or adopt passive organizational attitudes. Such outcomes are closely associated with burnout, presenteeism, and diminished extra-role behaviors observed in modern organizational environments (Yasini et al., 2025; Zhao et al., 2025). These psychological mechanisms highlight that career plateauing extends beyond promotion stagnation and influences broader dimensions of employee functioning and organizational health.

Organizational scholars have increasingly linked career plateauing to structural and environmental conditions within institutions. Inflexible hierarchical systems, insufficient mentoring, limited professional development programs, and inadequate recognition mechanisms contribute significantly to stagnation experiences (Wang et al., 2014; Yang et al., 2022). Studies on public service organizations reveal that institutional rigidity and bureaucratic decision-making processes restrict career mobility even among highly competent professionals (Darling & Cunningham, 2023). Moreover, technological transformation introduces paradoxical effects: while digitalization creates new professional opportunities, it simultaneously displaces traditional roles and requires rapid competency adaptation, potentially intensifying plateau perceptions among employees unable to access continuous training (Godai et al., 2013). The emergence of financial technologies and data-driven accounting systems therefore demands renewed organizational strategies to sustain professional growth pathways.

In addition to organizational structures, professional learning systems play a decisive role in shaping career progression. Continuous education, mentoring relationships, and job enrichment initiatives have been identified as

effective mechanisms for reducing career plateau experiences by enhancing skill variety and perceived professional advancement (Iranzadeh et al., 2021). Scholars argue that career plateau management should not focus solely on promotion opportunities but must incorporate multidimensional competency development, knowledge sharing, and organizational role redesign (Mayasari, 2009). Empirical findings further demonstrate that competency development contributes to resilience against job burnout and strengthens professional adaptability under changing organizational conditions (Wang et al., 2025). These insights underscore the importance of integrating human resource development strategies with broader organizational transformation initiatives.

Recent organizational research also highlights the growing influence of workload pressures, distributive injustice, and institutional expectations on employee stagnation and performance outcomes. When employees perceive inequitable resource distribution or excessive work demands without corresponding career advancement, disengagement behaviors such as quiet quitting may emerge, weakening organizational productivity (Nugroho et al., 2025). Similarly, studies examining professional trajectories in governmental institutions indicate that career mobility is shaped by both push factors—such as organizational constraints—and pull factors including professional aspirations and external opportunities (Sichamba et al., 2024). These dynamics suggest that career plateauing is deeply embedded in broader organizational ecosystems rather than being an isolated individual phenomenon.

Methodologically, investigating career plateauing requires approaches capable of capturing complex social processes and contextual meanings. Qualitative inquiry and grounded theory methodologies are particularly suited to exploring under-theorized organizational phenomena because they enable theory generation grounded in lived professional experiences (Creswell, 2012). Ensuring validity and analytical rigor in such studies demands systematic coding procedures, theoretical sampling, and continuous comparison of emerging concepts, allowing researchers to construct explanatory models rooted in empirical reality (Mohammadpour, 2010). Evidence-based research traditions emphasize the importance of integrating methodological rigor with practical relevance to produce findings that inform organizational decision-making and policy development (Burns & Grove, 2006). Accordingly, grounded theoretical approaches provide an appropriate framework for understanding the contextual and structural

dimensions of career plateauing among accountants operating within complex institutional environments.

In developing economies and public-sector organizations, career plateauing carries additional implications for governance effectiveness, financial transparency, and institutional trust. Accountants play a pivotal role in safeguarding organizational accountability and ensuring compliance with evolving regulatory frameworks. When these professionals experience stagnation, organizational innovation capacity and financial governance quality may decline, ultimately influencing macro-level institutional performance (Hashemi et al., 2022). Contemporary management scholarship therefore increasingly calls for integrative models that connect structural organizational conditions, professional identity development, competency enhancement strategies, and systemic outcomes (Darabi Amarti & Moradi, 2023). Such models are essential for identifying how organizational contexts shape career experiences and how strategic interventions can transform plateau situations into opportunities for professional stabilization and organizational renewal.

Despite extensive international research on career plateauing, significant gaps remain in understanding how contextual institutional conditions, technological transformations, and professional valuation systems jointly influence accountants' career experiences within health insurance organizations. Existing studies have largely focused on single-dimensional explanations, whereas contemporary organizational environments require multidimensional analytical frameworks capable of integrating causal conditions, contextual factors, strategic responses, and organizational consequences. Addressing this gap requires an exploratory investigation grounded in practitioners' lived experiences and supported by a comprehensive theoretical synthesis (Wang et al., 2025; Yasini et al., 2025; Zhao et al., 2025). Therefore, the present study aims to develop a grounded theoretical model explaining the functional factors and components of career plateauing among accountants of the Health Insurance Organization.

2 Methods and Materials

The present study was conducted with the aim of achieving a deep and context-sensitive understanding of the factors and conceptual dimensions underlying the career plateauing components among accountants of the Health Insurance Organization. Philosophically, the research was

grounded in the interpretivist paradigm, emphasizing subjective meanings, lived experiences, and socially constructed realities rather than objective measurement. From a methodological standpoint, the study followed an inductive logic and was categorized as an applied qualitative investigation. A multi-faceted grounded theory approach was employed as the principal methodological framework, allowing theory to emerge directly from empirical data rather than testing predetermined hypotheses. Grounded theory was selected because career plateauing represents a complex organizational phenomenon in which attitudes, behaviors, and professional realities may not align in observable ways; therefore, an exploratory and interpretive approach was required to uncover hidden causal mechanisms and contextual dynamics shaping professional experiences.

The statistical population consisted of financial managers and senior accountants working within the Health Insurance Organization who possessed extensive professional expertise. Participants were selected during 2025 using a combination of purposive sampling and snowball sampling strategies. Initially, three key informants were deliberately selected based on recognized professional expertise, academic background, and executive experience related to accounting and organizational management. Subsequently, additional participants were identified through referrals provided by initial interviewees, ensuring representation of influential and knowledgeable actors within the organization. Data collection continued until theoretical saturation was reached, meaning that newly collected information no longer introduced novel conceptual insights or analytical categories. Ultimately, fifteen experts participated in the study, all possessing at least fifteen years of professional experience. The participant group demonstrated strong professional diversity, including financial managers and senior accountants occupying key organizational roles. The majority of participants held doctoral degrees, while the remainder possessed master's degrees, indicating a highly specialized expert sample. Professional experience ranged from sixteen years to more than twenty-six years, ensuring the inclusion of deeply informed perspectives regarding organizational career trajectories and professional development challenges.

Data were collected through semi-structured, in-depth interviews designed to facilitate both guided inquiry and open dialogue. The semi-structured format was chosen because it allows the researcher to direct discussions toward research objectives while simultaneously enabling

participants to elaborate on experiences, beliefs, and perceptions related to career plateauing. Prior to each interview session, participants received an electronic briefing package containing a summary of the research design, an overview of relevant literature, research objectives, and preliminary interview themes to enhance preparedness and reflective engagement. At the beginning of each session, the researcher briefly reviewed the study purpose and ethical considerations before initiating the interview process.

Each interview lasted approximately thirty to sixty minutes and was conducted in an interactive conversational format that enabled observation of participants' emotional expressions, professional judgments, and underlying assumptions. Interviews explored organizational conditions, professional development experiences, structural barriers, technological influences, and perceived consequences of career plateauing. All interviews were audio-recorded with participant consent to ensure accuracy of data capture and to strengthen research credibility. During interviews, the researcher applied member-checking techniques by restating interpretations and asking clarifying questions such as whether the researcher's understanding accurately reflected the participant's intended meaning. This iterative validation process enhanced internal credibility and minimized interpretive bias.

Trustworthiness and validity were established using qualitative evaluation criteria emphasizing credibility, dependability, confirmability, and transferability. Multiple sources of evidence, including interview narratives, researcher memos, and observational insights, were integrated to strengthen interpretive coherence. Researcher triangulation was employed by involving more than one researcher in data collection, coding, and interpretation processes. To evaluate reliability, intercoder agreement was calculated through independent recoding of approximately twenty percent of interview transcripts by a second researcher experienced in qualitative methodology. The resulting agreement rate exceeded ninety percent, indicating strong consistency between coders and confirming the reliability of the coding process.

Data analysis followed the systematic grounded theory procedure proposed within the Strauss and Corbin paradigm model. Analysis occurred concurrently with data collection, enabling theoretical sampling adjustments and progressive refinement of interview questions based on emerging insights. The analytical process began with open coding, during which interview transcripts were examined line-by-

line to identify meaningful units, assign conceptual labels, and generate preliminary codes. Analytical memos were written continuously to capture theoretical reflections, emerging relationships, and conceptual interpretations.

Following open coding, focused coding was conducted to identify the most significant and frequently occurring concepts. During this phase, similar or overlapping codes were compared using the constant comparative method and merged into higher-level categories. This process reduced the volume of raw data while increasing conceptual abstraction. The researcher organized related concepts into broader thematic categories representing causal conditions, contextual factors, intervening conditions, strategies, and consequences associated with career plateauing.

The next stage involved axial coding, in which relationships among categories were systematically reconstructed. Categories were connected within a paradigmatic framework linking conditions, actions/interactions, and outcomes. This step restored analytical coherence to fragmented data and enabled the identification of structural patterns underlying professional stagnation experiences. Through continuous comparison between data segments, memos, and emerging categories, the theoretical structure gradually evolved.

Selective coding constituted the final stage of analysis. At this point, categories reached theoretical saturation, and a core category was identified that integrated all major concepts into a unified explanatory model. The core phenomenon—functional factors underlying career plateauing—served as the central axis around which all other categories were theoretically organized. The final outcome of the analytical process was the development of a comprehensive grounded theoretical model explaining how organizational structures, professional valuation mechanisms, technological transformations, and adaptive strategies interact to shape career plateauing among accountants within the Health Insurance Organization.

3 Findings and Results

Open coding, in terms of the unit of analysis, may be conducted line-by-line, phrase-by-phrase, paragraph-by-paragraph, or even on a page-by-page basis. When the coding unit is a line, a concept or code is assigned to each line or sentence. This code or concept should sufficiently capture and saturate the maximum conceptual and semantic space embedded within the data. At this stage, all collected information is coded. The open coding phase consists of two

sub-stages: initial coding (first-level coding) and focused coding (second-level coding).

At this stage, based on the selected coding unit, the researcher assigns a code (concept, name, or label) to each analytical unit. The assigned concept must adequately saturate the conceptual meaning of the data segment as much as possible. The concepts or codes obtained at this stage constitute the foundation for subsequent major categories and the principal components of the emerging grounded

theory. Alongside initial coding, for each identified code, a memo (personal explanatory note), referred to by Glaser as a theoretical memo, is written. A memo is a brief written note produced by the researcher concerning a particular code. This memo represents the researcher's interpretation of the code and facilitates the linking of concepts for category construction as well as the interrelation of categories in later analytical stages (Strauss & Corbin, 1998). Table 3 presents an example of initial coding.

Table 1

Example of Initial Coding

| Level-1 Category | Concepts |
|--|---|
| Organizational Pressures | Financial Reduction of organizational operational budget; delayed allocation of financial resources; dependence on unstable governmental funding sources; decline in insurance revenues; increase in unpredictable operational costs; limitations in attracting foreign investment; inefficiency of budget allocation systems |
| Career Advancement Path Blockage | Limited managerial positions for accountants; prioritization of non-financial disciplines in appointments; lack of transparent evaluation systems; weak linkage between performance and career progression; political barriers in appointments |
| Decline in Intrinsic Motivation | Perceived lack of influence in macro-level decision-making; routine monotony of accounting tasks; absence of deep learning opportunities; neglect of financial creativity; lack of ownership over processes; absence of constructive managerial feedback |
| Inflexible Hierarchical Structure | Centralization of decision-making at upper levels; lengthy financial approval processes; lack of delegation of authority to operational accountants; complex administrative bureaucracy; lack of organizational agility; resistance to structural reforms; multiplicity of uncoordinated supervisory bodies |
| Passive Organizational Culture | Lack of encouragement for innovation in financial reporting; risk aversion in decision-making; blame culture instead of learning from errors; tendency toward maintaining the status quo; power distance between accountants and senior management |
| Weak Professional Training System | Misalignment between training programs and real professional needs; excessive focus on purely theoretical training; absence of long-term career development programs; limited access to international training; insufficient specialized software training; lack of professional mentoring; episodic training without effectiveness follow-up |
| Financial Transformations | Technology Replacement of manual processes with intelligent systems; reduced need for entry-level accounting workforce; challenges adapting to new software systems; increased financial data security risks; need for advanced digital competencies; pressure to integrate modern financial systems |
| Complex Legal Changes | Frequent reforms in health insurance regulations; increased governmental financial reporting standards; contradictions between organizational directives and national laws; ambiguity in interpreting new regulations; requirement for complex transaction documentation; increased legal responsibilities of accountants; pressure for greater financial transparency |
| Conflicting Stakeholder Expectations | Conflict between demands of the Ministry of Health and supervisory organizations; pressure to produce customized financial reports; conflicts of interest among organizational units; unrealistic expectations regarding reporting accuracy; misalignment of stakeholders' financial priorities; tension between transparency and confidentiality; conflict between financial efficiency and insurance equity |
| Structural Factors of Career Plateauing | Absence of succession planning; limited managerial positions; discrimination in internal promotion |
| Devaluation of Professional Expertise | Lack of recognition of achievements; neglect of improvement suggestions; inadequate valuation of accountants' expertise |
| Development of Multidimensional Competencies | Learning large-scale insurance data analytics methods; enhancement of negotiation and professional communication skills; specialized training in financial risk management; participation in applied research projects |
| Targeted Professional Networking | Membership in health management accounting associations; active participation in insurance and financial conferences; formation of expert groups with leading accountants; interaction with high-level financial consultants; participation in financial standard-setting committees; collaboration with universities for joint research; utilization of international knowledge-exchange platforms |
| Organizational Role Redefinition | Proposal to establish financial innovation units; acting as financial advisors to senior management; design of advanced internal control systems; participation in strategic insurance decision-making; becoming analysts of health financial trends; leadership of financial digital transformation projects; establishment of professional knowledge-sharing platforms |
| Professional Stabilization of Accountants | Increased deep job satisfaction; promotion of organizational status to financial advisory roles; deepening specialization in health insurance accounting; reduced turnover intentions; increased professional self-confidence; recognition as leading financial experts; formation of a distinctive professional identity |
| Transformation of Organizational Performance | in Transparency in financial reporting; minimization of accounting errors; optimization of insurance operational costs; acceleration of financial processes; improvement in financial decision-making quality; strengthening internal monitoring systems; establishment of new financial performance standards |
| Macro-Level Impacts on the Insurance System | Increased public trust in the financial system of health insurance; attraction of greater foreign investment; alignment with global financial reporting standards; reduction of financial disputes with supervisory bodies; improvement in societal insurance service quality; becoming a financial model for other insurance organizations; strengthening international organizational positioning |

Subsequently, the second stage of open coding begins. At this stage, the researcher no longer works directly with raw textual data but instead engages with the concepts generated during initial coding. The purpose of this stage, also referred to as focused coding, is the production and extraction of major categories. Focused coding involves using the most meaningful or most frequently occurring initial codes to filter and reduce large volumes of data. By reviewing theoretical memos associated with each code and systematically comparing codes with one another, the researcher identifies overlapping and similar codes. Through organizing and classifying concepts, similar and shared codes are grouped within unified categories. Consequently, the large body of data (codes and concepts) is reduced to a limited number of major categories. Each category encompasses several overlapping, similar, or semantically related codes. A category represents a higher level of abstraction constructed from lower-level concepts based on shared characteristics (Strauss & Corbin, 1998).

The second major phase of data coding is known as axial coding, during which categories are interconnected in the form of a relational network. Identifying shared codes and axial categorizations also requires the use of the constant comparative method. At this stage, theory gradually emerges. The objective of axial coding is to restore order and coherence to coded data by classifying, integrating, organizing, and reassembling large volumes of data in new analytical configurations. Strauss conceptualizes axial coding as constructing a dense network of relationships centered around category axes. Through axial coding, relationships and interconnections among categories are clarified and articulated (Strauss & Corbin, 1998). In this phase, three core analytical dimensions are identified and made explicit: conditions, actions/interactions, and consequences. Conditions refer to the overall situational context within which the phenomenon occurs. Actions/interactions represent strategic or routine responses that individuals or groups adopt toward issues and events emerging under those conditions. Consequences denote the outcomes of such actions and interactions, revealing what has occurred—or may occur—as a result of how individuals and groups respond, or fail to respond, to specific situational circumstances.

Following axial coding, the final stage of coding—selective coding—begins. At this stage, the theory has

largely achieved conceptual stability, and after implementing possible theoretical refinements, the researcher works with a limited number of categories. The grounded theory development process is nearly completed during the selective coding phase. At this point, the researcher formulates the theory using a small number of abstract categories, and further coding of new data is no longer required because the categories have reached theoretical saturation. Each category is logically integrated based on the concepts generated during the first and second stages of coding. Subsequently, the researcher must select the core category. The core category may be selected in two ways: first, by choosing one of the existing categories; and second, by constructing or defining a new category. Selecting the core category during selective coding requires careful examination of the data produced in the previous analytical stages. The criteria for identifying or constructing a core category are as follows: the core category must be central, meaning that all major categories are related to it; it must frequently appear in the data, indicating that references to it exist in most or all raw data instances; it must be logically grounded without forcing artificial relationships among data; the label used to describe the core category should be sufficiently abstract to allow application in other research domains and facilitate the development of a more general theory; and the core concept must explain variations while remaining empirically grounded in the data (Strauss & Corbin, 1998). Based on three levels of qualitative analysis and supported by the research literature, the variable “Functional Factors of Career Plateauing Components among Accountants of the Health Insurance Organization” was selected as the core (central) category.

At this stage, major categories are interconnected within a paradigmatic model (i.e., the grounded theoretical model) organized around the core category. The constructed model provides a formal description of the category and offers analytical explanation and interpretation. This process is referred to as integrating the core category and refining and structuring the constructs derived from it. The resulting model can be represented visually as a formal yet conceptually meaningful diagram, followed by detailed analytical discussion.

Based on the results obtained from the data coding process, as presented in Table 2:

Table 2

Results of Data Coding

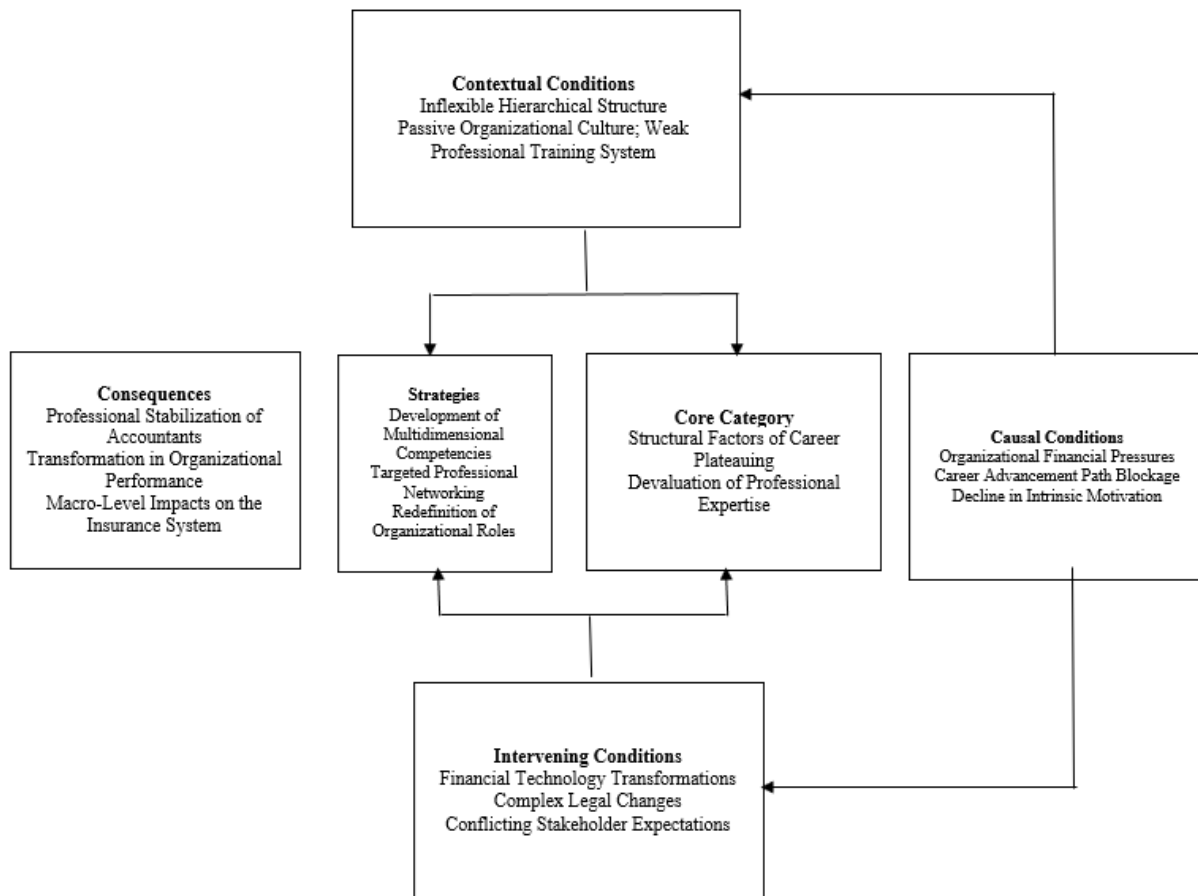
| Selective Coding | Subcategory | Sample Concepts Extracted from Interviews |
|------------------------|--|---|
| Causal Conditions | Organizational Financial Pressures | Reduction of operational budget; delayed allocation of financial resources; dependence on unstable governmental funding; decline in insurance revenues; unpredictable operational cost increases; limitations in attracting foreign investment; inefficiency in budget allocation systems |
| | Career Advancement Path Blockage | Limited managerial positions for accountants; prioritization of non-financial disciplines in appointments; absence of transparent evaluation systems; lack of linkage between performance and promotion; political barriers in appointments |
| | Decline in Intrinsic Motivation | Feeling of lack of influence in macro decision-making; monotony of routine accounting tasks; absence of deep learning opportunities; neglect of financial creativity; lack of process ownership; absence of constructive managerial feedback |
| Contextual Conditions | Inflexible Hierarchical Structure | Centralized decision-making; lengthy financial approval processes; lack of delegation to operational accountants; complex bureaucracy; low organizational agility; resistance to structural reforms; multiple uncoordinated supervisory bodies |
| | Passive Organizational Culture | Lack of encouragement for innovation in financial reporting; fear of risk-taking; blame-oriented culture; tendency toward status quo preservation; power distance between accountants and senior management |
| | Weak Professional Training System | Misalignment between training programs and practical needs; emphasis on purely theoretical training; absence of long-term career development programs; limited access to international training; insufficient specialized software training; lack of mentoring; short-term training without effectiveness evaluation |
| Intervening Conditions | Financial Technology Transformations | Replacement of manual processes with intelligent systems; reduced need for basic accounting workforce; adaptation challenges to new software; increased financial information security risks; requirement for advanced digital skills; pressure to integrate modern financial systems |
| | Complex Legal Changes | Frequent reforms in health insurance regulations; increased governmental financial reporting standards; contradiction between organizational directives and national regulations; ambiguity in interpreting new rules; complex transaction documentation requirements; increased legal responsibilities; pressure for greater financial transparency |
| | Conflicting Stakeholder Expectations | Conflict between Ministry of Health demands and supervisory bodies; pressure for customized financial reporting; interdepartmental conflicts of interest; unrealistic expectations of reporting accuracy; misalignment of stakeholders' financial priorities; tension between transparency and confidentiality; conflict between financial efficiency and insurance equity |
| Central Phenomenon | Structural Factors of Career Plateauing | Lack of succession planning; limited managerial positions; discrimination in internal promotion |
| | Devaluation of Professional Expertise | Lack of recognition of achievements; neglect of improvement suggestions; insufficient valuation of accountants' expertise |
| Strategies | Development of Multidimensional Competencies | Learning insurance big-data analytics methods; improving negotiation and professional communication skills; specialized financial risk management training; participation in applied research projects |
| | Targeted Professional Networking | Membership in health management accounting associations; participation in insurance and finance conferences; formation of expert accountant groups; interaction with senior financial consultants; participation in financial standard-setting committees; collaboration with universities; use of international knowledge-sharing platforms |
| | Organizational Role Redefinition | Proposal to establish financial innovation units; serving as financial advisors to senior management; design of advanced internal control systems; participation in strategic insurance decisions; acting as health financial trend analysts; leadership of financial digital transformation projects; development of professional knowledge-sharing platforms |
| Consequences | Professional Stabilization of Accountants | Increased deep job satisfaction; promotion to financial advisory status; specialization in health insurance accounting; reduced turnover intention; increased professional self-confidence; recognition as leading financial experts; formation of a unique professional identity |
| | Transformation in Organizational Performance | Transparency in financial reporting; minimization of accounting errors; optimization of insurance operational costs; acceleration of financial processes; improvement in financial decision-making quality; strengthening internal control systems; establishment of new financial performance standards |
| | Macro-Level Impacts on the Insurance System | Increased public trust in the health insurance financial system; attraction of greater foreign investment; alignment with global financial reporting standards; reduction of financial disputes with supervisory institutions; improvement in societal insurance service quality; becoming a financial model for other insurance organizations; strengthening international organizational standing |

The paradigmatic model of this research was designed based on the Strauss and Corbin paradigmatic framework. Considering these factors and conditions, the model of career plateauing components among accountants of the

Health Insurance Organization was developed. Explaining the causal mechanisms underlying this phenomenon constituted the central concern of the study. The research paradigmatic model is illustrated in Figure 1.

Figure 1

Multi-Faceted Grounded Theory Model Derived from the Coding Process



4 Discussion

The present study sought to develop a grounded theoretical explanation of the functional components of career plateauing among accountants within the Health Insurance Organization. The findings revealed that career plateauing is not a single-dimensional phenomenon but rather an integrated system shaped by causal conditions, contextual structures, intervening factors, strategic responses, and multilevel outcomes. The results demonstrated that organizational financial pressures, blocked promotion pathways, and declining intrinsic motivation constituted the primary causal conditions underlying career plateau formation. These findings align with the broader literature suggesting that career plateauing emerges when employees perceive imbalance between professional investment and organizational rewards, particularly in environments characterized by limited advancement opportunities (Bajo & Min, 2010; Darling & Cunningham, 2023). Research conducted in public-sector

institutions similarly shows that restricted managerial positions and rigid bureaucratic promotion systems significantly increase stagnation experiences among professionals, confirming that plateauing often reflects structural constraints rather than individual deficiencies (Kurji et al., 2023). Moreover, the identified reduction in intrinsic motivation corresponds with evidence indicating that perceived lack of influence over organizational decisions reduces career commitment and professional engagement (Jena et al., 2024).

The study further demonstrated that contextual organizational conditions—including inflexible hierarchical structures, passive organizational culture, and weaknesses in professional training systems—play a decisive role in sustaining career plateauing. These findings reinforce earlier theoretical reviews emphasizing that plateau experiences are strongly shaped by institutional environments and leadership practices rather than merely tenure or age-related factors (Yang et al., 2022). Hierarchical rigidity and centralized decision-making observed in the present findings mirror

empirical results showing that employees in bureaucratic organizations encounter fewer developmental opportunities and reduced autonomy, which negatively affects performance outcomes (Chang et al., 2024). Likewise, passive organizational cultures characterized by risk avoidance and limited innovation support have been associated with organizational silence and reduced commitment, thereby intensifying plateau perceptions (Darabi Amarti & Moradi, 2023). The identified weakness in professional training systems also corresponds with studies highlighting continuous learning and job enrichment as essential mechanisms for preventing stagnation and maintaining professional vitality (Iranzadeh et al., 2021).

An important contribution of this study lies in identifying intervening conditions—financial technology transformations, complex legal changes, and conflicting stakeholder expectations—that reshape the experience of career plateauing in contemporary accounting environments. Technological transformation has simultaneously created opportunities for professional evolution and risks of role displacement. Prior research indicates that knowledge workers may experience marginalization when technological changes outpace competency development, leading to perceived career stagnation despite organizational modernization (Godai et al., 2013). Similarly, regulatory complexity and heightened financial accountability increase professional pressure without necessarily expanding career pathways, reinforcing findings that institutional demands can intensify occupational stress and burnout (Zhao et al., 2025). The presence of conflicting stakeholder expectations identified in this study reflects organizational environments where competing performance demands undermine role clarity and professional identity stability, consistent with research linking organizational ambiguity to reduced job satisfaction and increased psychological strain (Nugroho et al., 2025).

The central phenomenon emerging from the data—structural factors of career plateauing combined with devaluation of professional expertise—represents a critical theoretical insight. The findings suggest that plateauing among accountants is not solely caused by absence of promotion but by diminished recognition of professional knowledge and expertise. This observation supports evidence showing that professional identity validation and recognition significantly influence employee well-being and long-term organizational commitment (Hashemi et al., 2023). When expertise is undervalued, employees experience reduced psychological capital and lower

performance motivation even if organizational stability is maintained (Chang et al., 2024). Similar conclusions have been drawn in studies of accounting professions emphasizing the necessity of acknowledging intellectual contributions and analytical competencies to sustain professional engagement (Hashemi et al., 2022). Thus, the study expands existing plateau literature by demonstrating that symbolic valuation mechanisms within organizations may be as influential as structural mobility opportunities.

The strategic responses identified in this research—development of multidimensional competencies, targeted professional networking, and organizational role redefinition—highlight the adaptive capacity of professionals facing plateau conditions. The emphasis on competency development corresponds with contemporary human resource models advocating continuous skill diversification as a means of maintaining employability and career resilience (Wang et al., 2025). Evidence suggests that proactive competency acquisition enhances adaptability and reduces burnout by strengthening individuals' perceived control over career trajectories (Jena et al., 2024). Likewise, professional networking strategies identified in the findings support research demonstrating that mentoring relationships and professional collaboration reduce plateau experiences by expanding career opportunities beyond formal organizational hierarchies (Wang et al., 2014). The strategy of redefining organizational roles reflects an important shift from promotion-oriented career models toward contribution-based career development, consistent with professional management approaches emphasizing lateral growth and expertise leadership (Mayasari, 2009).

The consequences identified in this study further validate the multidimensional impact of career plateauing. Professional stabilization of accountants emerged as a positive outcome when effective strategies were implemented, suggesting that plateauing does not inevitably produce negative results. Instead, when organizations recognize expertise and provide developmental pathways, plateau situations may transform into phases of professional consolidation and mastery. This finding aligns with studies demonstrating that proactive organizational support strengthens career commitment and organizational loyalty despite limited hierarchical mobility (Farooq, 2017). At the organizational level, improved financial transparency, reduced accounting errors, and enhanced decision-making quality were observed as outcomes of addressing plateau conditions. These results corroborate research linking employee engagement and competency development to

improved organizational performance indicators (Chang et al., 2024). Furthermore, the identified macro-level impacts—such as increased public trust and alignment with international financial reporting standards—indicate that managing career plateauing among accountants has systemic implications for institutional governance and financial credibility (Sichamba et al., 2024).

Another notable contribution of the findings is the dynamic relationship between career plateauing and psychological well-being. The study indicates that unresolved plateau conditions may contribute to emotional exhaustion and disengagement, whereas strategic interventions foster professional confidence and identity formation. Prior research confirms that occupational stagnation is closely associated with burnout processes and reduced extra-role behaviors, particularly in demanding service environments (Yasini et al., 2025). Conversely, competency development and recognition mechanisms enhance resilience and promote sustained professional engagement. This dual outcome underscores the importance of interpreting career plateauing as a transitional organizational phenomenon capable of generating both risk and opportunity depending on managerial responses.

From a theoretical standpoint, the grounded model developed in this research integrates structural, psychological, and environmental perspectives into a unified explanatory framework. Earlier career plateau studies often examined isolated predictors such as promotion limitations or job design characteristics. In contrast, the present findings demonstrate that plateauing emerges from the interaction of financial constraints, institutional culture, technological change, and professional valuation systems. Such integration responds to calls within management scholarship for multidimensional models capable of explaining complex career phenomena in modern organizations (Yang et al., 2022). Methodologically, the use of grounded theory enabled the emergence of context-sensitive insights rooted in participants' lived experiences, reinforcing arguments that qualitative approaches are particularly effective for theory development in evolving organizational settings (Creswell, 2012; Mohammadpour, 2010).

5 Conclusion

Collectively, the findings suggest that career plateauing among accountants should not be interpreted merely as an individual career problem but as an organizational diagnostic indicator revealing structural inefficiencies,

leadership gaps, and developmental limitations. Organizations that ignore plateau signals risk long-term declines in innovation capacity, professional motivation, and institutional legitimacy. Conversely, organizations that proactively redesign career systems, recognize expertise, and support continuous professional development can transform plateau experiences into drivers of organizational renewal. These conclusions reinforce evidence-based management principles emphasizing the alignment of human resource development strategies with organizational transformation processes (Burns & Grove, 2006).

This study faced several limitations that should be acknowledged when interpreting the findings. The research focused on accountants within a single organizational context, which may limit generalizability to other industries or professional groups. The qualitative nature of the grounded theory approach prioritizes depth of understanding rather than statistical generalization. Additionally, participant responses were shaped by personal perceptions and organizational experiences that may have evolved over time. Environmental and institutional changes occurring during the research period may also influence how career plateauing is experienced, suggesting that findings represent a contextual snapshot rather than a universally fixed model.

Future studies could expand the developed model by conducting comparative investigations across different sectors such as private financial institutions, auditing firms, or multinational organizations to examine contextual variations in career plateau dynamics. Quantitative validation of the proposed grounded model using structural equation modeling or longitudinal designs would strengthen theoretical generalizability. Researchers may also explore the moderating roles of leadership styles, digital competencies, and organizational innovation climate in shaping plateau experiences. Cross-cultural studies examining career plateauing across diverse administrative and economic systems could further enrich theoretical understanding and reveal global patterns of professional stagnation and adaptation.

Organizations should establish integrated career development systems that move beyond traditional promotion-based models and emphasize competency growth, professional recognition, and role diversification. Managers should design continuous learning programs aligned with technological transformation and provide mentoring structures that support professional identity development. Creating participatory organizational cultures that value expertise and encourage innovation can reduce

stagnation perceptions and enhance employee engagement. Furthermore, institutional leaders should view career plateauing as an early organizational signal requiring strategic intervention rather than as an individual performance problem, thereby fostering sustainable professional growth and long-term organizational effectiveness.

Authors' Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

Transparency Statement

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Declaration of Interest

The authors report no conflict of interest.

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Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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