



AUTHOR(S):

TITLE:

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Publisher citation:

OpenAIR citation:

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Employee Empowerment and Customer Satisfaction: An investigation from a UAE banking sector perspective

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***Abstract:** This article reflects the results of a pilot study conducted in connection with an analysis of the antecedents and consequences of empowerment on the service quality for UAE Banking customers and the banking sector in general. The research focuses on the six constructs of a Proposed Study Model of empowerment and whether they have an influence on the empowerment of customer contact employees. The pilot study employed a mixed methods approach (quantitative & qualitative) providing data triangulation to test and validate the hypothesis and data collection methodology. The study will progress into the larger scale empirical phase having identified the existence of the gap in the knowledge base. The pilot study has also produced new findings relating to cultural issues and others related to bureaucratic rules, which require further investigation; for example, while Emiratization laws have pushed domestic and foreign banks to increase their employment of UAE nationals, expatriates still dominate the banking sector employment numbers.*

***Keywords:** Empowerment, UAE Banking, loyalty, customer satisfaction*

1. Introduction

In today's highly competitive environment satisfying both internal and external customers is critical in the banking industry. Jindal and Gupta (2016) emphasized that the victory of any organization in this competitive world depends on its workforce, and empowered employees are the most important resources of any bank.

Abbasi et al., (2011) emphasized that customer satisfaction is achieved through employee empowerment and without empowerment; employees would lack confidence and creativity, which leads to the provision of poor quality customer service. Lakew (2011,

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p.9) states that there is still a need to develop an employee empowerment model regardless of the quality of services offered. According to the Oxford Business Group UAE Country Report (2015), the UAE banking industry is the largest in the Middle East region. Lack of liquidity due to low oil process is likely to result in increased competition between lenders in 2016. Employee empowerment leading to the improvement of service could, therefore, be a distinctive advantage.

This article is part of a PhD dissertation that aims to:

- a) gain an understanding of empowerment in the banking sector with specific reference to the UAE,
- b) examine whether the elements of antecedents and consequences contribute significantly to employee empowerment; and,
- c) examine whether employee empowerment contributes significantly to customer satisfaction.

A pilot study was carried out with the aim of understanding:

1. how banks in the UAE manage the empowerment of employees;
2. how banks in the UAE impact on and improve the quality of service delivery;
3. how banks in the UAE improve customer satisfaction; and,
4. what role, if any, is played by cultural differences in the UAE banking industry in influencing the above?

2. Literature Review

2.1 BASIC DEFINITIONS OF EMPOWERMENT

There are two main views of empowerment in the literature (Lakew, 2011). The first is the cognitive or motivational view (Thomas and Velthouse, 1990) and the second is the participative or relational view (Robbins, 2005; Brymar, 1991). In the first, employees are given responsibility for the choices that they make (Carlzon, 1987) while in the second view, employees are given significant discretion and autonomy in job design through processes of decentralization (Ghosh, 2013; Armache, 2013). In this latter view of employee empowerment, corporate rules and instructions take second place to employee autonomy. It is a process that enables rather than hinders individual creativity, allowing employees to express their cognitive and psychological talents rather than allowing them to languish, untapped and unused (Conger and Kanungo, 1988; Melhem, 2004).

2.2 KEY ANTECEDENTS FOR EMPOWERMENT

2.2.1 KNOWLEDGE AND SKILL

Hanaysha (2016, p.166) have emphasised that different organizations should provide their employees with various opportunities to improve their skill and knowledge in order to achieve long-term goals and ensure mutual benefits. Lawler et al. (1992, p.16) have emphasized the significance of knowledge and skill development: 'without the right skills, it is difficult for employees to participate in the business and influence its direction'. They also stressed that 'it is impossible for individuals without skills to do most jobs effectively'. Ongori and Shunda, (2008) emphasized that training is key to develop the employees' knowledge and skills.

Hypothesis 1: There is a positive relation between employee empowerment and knowledge and skill.

2.2.2 ROLE CLARITY

Samie et al., (2015), believe that role clarity is one of the most significant factors that help employees in performing their jobs. King and King (1990) define role clarity as the clarification of expectations with regard to the goals and objectives of the job. Spreitzer (1996) argues that setting out clear goals and responsibilities improves empowerment in the workplace. Tubre and Collins (2000) argue that role clarity increases the motivation of employees to perform better.

Hypothesis 2: There is a positive relation between employee empowerment and role clarity.

2.2.3 TRUST

Spreitzer and Mishra (1999) argue that the higher the managerial trust and the involvement of first line employees in decision making the higher the level of empowerment among those employees, whereas. Melhem (2003 p.79) is of the view that leadership entails the ability of the leader to trust employees by distributing power, exhibiting confidence in employees, providing necessary resources, and accepting new ideas.

Hypothesis 3: There is a positive relation between employee empowerment and trust.

2.2.4 JOB SATISFACTION

Rana and Singh (2016, p. 79) emphasized that 'Empowerment practices are often implemented with the hope of overcoming job dissatisfaction and reducing the costs of absenteeism, turnover and poor quality working condition'. Liden et al., (2000) believe that 'individuals who feel that their jobs are significant and worthwhile have higher levels of satisfaction compared to those who feel their jobs have little value'.

Hypothesis 4: There is a positive relation between employee empowerment and job satisfaction.

2.2.5 REWARDS AND INCENTIVES

Yousaf et al (2014) emphasized that the dissatisfaction resulting from the unavailability of financial and non financial reward usually leads to high employee turnover and poor performance. Spreitzer (1995) notes that rewards that are based on individual performance can also be an important antecedent of empowerment.

Hypothesis 5: There is a positive relation between employee empowerment and rewards and incentives.

2.2.6 COMMUNICATION AND INFORMATION FLOW

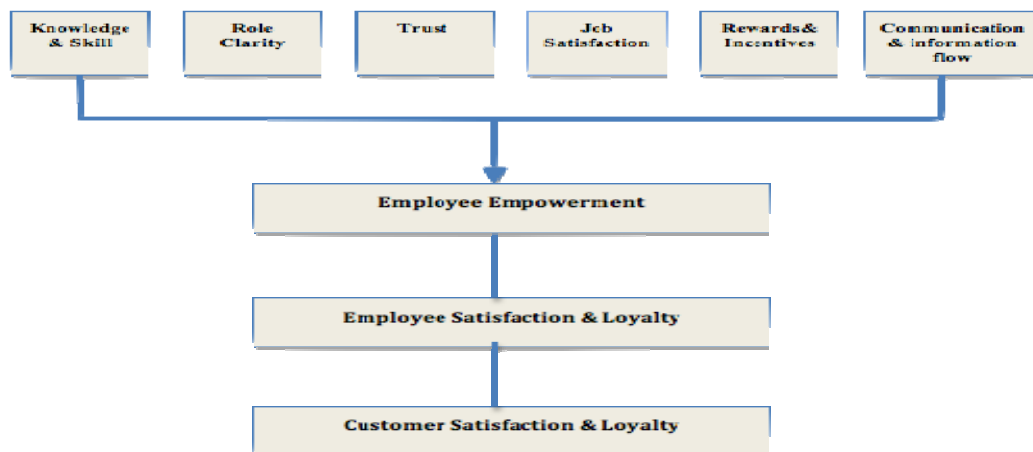
Samie et al (2015) emphasized that in order for employees to know how to deal with new challenges and achieve expected tasks, they should be given the sufficient amount of information. According to Melhem (2003), communication is the means by which employees' knowledge will be developed through the flow of information leading to empowered employees and thus satisfied customers.

Hypothesis 6: There is a positive relation between employee empowerment and communication and Information flow.

2.3 THEORETICAL FRAMEWORK AND HYPOTHESIS

The research aims to examine the relationship between the following antecedents: 1) knowledge and skill; 2) role clarity; 3) trust; 4) job satisfaction; 5) information and communication; and, 6) rewards and incentives and customer-contact (frontline) employees’ empowerment. A further examination of this relationship is also being conducted to see whether it can be applied to the work environment in the UAE banking sector in order to maintain and improve customer-contact (frontline) employees’ responsiveness and capabilities in serving their customers. The proposed review hypothesizes that these six constructs have an effect on employee empowerment, mainly for customer contact employees. A model (Fig1) is being proposed which has been derived from the Service Profit Chain Model.

Figure 1: The Proposed Study Model of Empowerment



2.4 UAE AND ARAB BANKING BACKGROUND

The 4th Quarter 2015 report relating to the UAE Monetary, Banking & Financial Markets Developments issued by the Central Bank of the UAE (“CBU”) in February 2016 stated that by the end of the fourth quarter of 2015 the number of locally incorporated banks was 23 banks with a total of 874 branches, the number of GCC banks was 6 banks, with 4 branches and, the number of foreign banks was 20 banks with a total of 82 branches.

According to the CBU Annual Report of 2015 for the Middle East and North Africa (MENA) regional outlook is mainly driven by geopolitical consideration and oil price developments. According to the Financial Stability Report of 2015 the UAE economy has recovered from the aftermath of the global financial crisis, supported by high oil prices, an increase in real estate activity and robust performance of tourism, trade and other service. The financial system remains dominated by the banking sector with total assets of the equivalent to \$672.3bn.”

Oxford Business Group's (OBG) UAE Country Report 2015 largely attributes the financial soundness of the UAE's banking sector to the effectiveness of the regulatory framework implemented by the CBU. However, the larger concern for UAE banks identified by the CBU is the downside risks presented by low oil prices. This results in the tightening of liquidity which in turn is likely to result in increased pricing competition between banks in 2016.

3. Research Methodology

The primary data in connection with the research will be collected using the following tools: 1) a self-administered questionnaire; and 2) semi-structured interviews with UAE bank staff within a triangulation approach. Many researchers suggest using both approaches (Creswell, 1994).

3.1 DATA COLLECTION AND SAMPLING

The research questionnaire (survey) has gone through a thorough development process starting from translating the research objectives into precise questions and collecting answers to these, and then finally analyzing the data for hypothesis testing. A pilot study was carried out through collecting data randomly from 29 different customer contact employees at different levels. .

The questions in the research questionnaire were closed-ended questions where the respondents are offered a variety of answers and are asked to choose the answer that best represents their views.

The Questionnaire contained two parts. The first part included seven questions and was used to collect information about the respondent's demographic characteristics including age, gender, educational level, work experience, and job title. The second part of the questionnaire was testing the employees' perception of the job, organization and customers. This part included questions related to empowerment and discretion. The EEQ was developed by Hayes and is used to measure employee empowerment. 'It is designed to measure the degree to which employees believe that they have the authority to act on their own to increase quality', (Hayes, 2014).

Semi-structured interviews were used to look into what employees answered in the closed-ended questionnaire. Interview data is a main source of information for many qualitative studies (Melhem, 2004). The small sample of employees interviewed was a teller, a manager, and a customer service representative (only a small sample of three individuals). The reason these people were considered in the interview process was because their jobs included customer-contact responsibilities.

3.2 TRIANGULATION

While Denzin (1978, p.291) defined triangulation as "the combination of methodologies in the study of the same phenomenon", Greene *et al* (1989) and Creswell (1994) emphasized that triangulation is a mixed research methods approach, which combines both qualitative and quantitative designs in order to compensate for the weaknesses of each of them and benefit from their advantages. Melhem (2003 p. 114) argued that the reasons for combining methods in a single study are developmental, as the first method is used to help

inform the second method and the mixed methods will add a scope, and new perspectives may emerge. Downward and Mearman (2005) also defined triangulation as the mixing of more than one method, theories, investigators, methodologies or data in a single investigation.

According to Mactavish, and Schleien (2000, p. 154) “studies that follow and use dominant- less dominant approach the quantitative and the qualitative data are collected, analyzed and reported (qualitatively and quantitatively)”. A dominant – less dominant mixed method research design refers to research in which "one paradigm and its methods predominate, with a smaller component of the overall study being drawn from an alternative design" (Tashakkori and Teddlie, 1998, p. 44). The dominant – less dominant approach was used in the research design, presenting the study within a single dominant method and with one small component drawn from the other method. Mactavish, and Schleien (2000) emphasized that in quantitative and qualitative research the data analysis normally includes one or more approaches depending on the nature of the data and the research question. Within mixed method research, Tashakorri and Teddlie (1998) pointed out four different approaches for combining data analysis techniques.

1. Conducting qualitative and quantitative data analyses on the same data at the same time. (Simultaneously)
2. Confirming/expanding the results from one method of data analysis (e.g., quantitative) through a secondary analysis of the same data using a different approach (e.g., qualitative).
3. Using, the findings of one approach to data analysis (e.g., quantitative) as a starting point for the analysis of other data generated via an alternative approach (qualitative).
4. Utilizing the results of one approach to data analysis (e.g., qualitative interviews) as a starting point for developing other data collection strategies (e.g., instrument development) or collecting/analyzing new data using another approach (e.g., expanding on questionnaire findings using qualitative interviews).

The second approach described by Tashakorri and Teddlie (1998) was adopted to analyze the quantitative and qualitative data generated by the survey instrument and the interviews. Both quantitative and qualitative research methods were utilized relying more on the survey method to arrive at major findings.

3.3 DESCRIPTIVE ANALYSIS

The analysis of the data shows that the younger age groups accounted for 44.8% where 51.7% of the respondents were females. The Indian nationality dominates in the UAE banking industry with an accumulated percentage of 31%, while other Arabs, including Egyptians, Syrians, Jordanians & other Arab nationalities, accounted for 37.9%. 62.1% of the employees in the sample who work full time are university bachelor degree holders which indicate that banks prefer higher levels of education. The majority of customer contact employees have experience in the banking industry ranging from 6 to 10 years with a percentage of 24.1%.

3.3.1 LEVEL OF EMPOWERMENT AND PROPOSED ANTECEDENTS

This section analyses the empowerment level among frontline employees and how they

perceive it. All items in the eight dimensions were measured according to a five-point scale starting from (1 = strongly disagree; and 5 = strongly agree).

The respondents indicate that employees tend to be unsatisfied with the level of empowerment at work, as 75.9% of the respondents either disagree or strongly disagree with the following two statements: *“I don’t need to get management approval before I handle problems”*, and *“I don't rely heavily on instructions and on the system”*. Also, more than half of the respondents disagreed or strongly disagreed with the following statements: *“There is no red tape and rigid rules in my bank,” “I have the authority to correct problems when they take place”, “the work load does not affect the service I provide to customers”, and “I can take charge of problems that require immediate attention.”*

1- Knowledge and Skills

In terms of knowledge and skills, respondents believe that their bank provides frontline employees with the training needed for the job (75.9%) and they also seem to believe that they have sufficient information to solve the client’s problems (62.1%). The majority believes that they have the necessary skills that best serve their customers (82.8%). However, these two statements received the least agreement among the respondents; 51.7% and 48.3% disagreed or strongly disagreed respectively: *“Does my immediate line manager encourage my initiative when serving the customers?”* and *“Is management support always available when needed?”* This is shown in Table 1

Table 1 Level of Knowledge and Skills

Statement	Percentages					SD	Median	Mode
	n	Disagree 1&2	Neutral 3	Agree 4&5	Mean			
16. My Immediate Line Manager encourages my initiative in serving the customers.	29	51.7	6.9	41.4	3.00	1.22	2.00	2
17. Management support is always available when needed.	29	48.3	20.7	31.0	2.79	1.05	3.00	2

2-Trust

The respondents rated positively the level of trust in their working environment. The data analysis indicates that 44.8% disagree or strongly disagree, but at the same time the same percent of employees agreed or strongly agreed to the same statement as shown in Table 2.

Table 2 Level of Trust

Statement	Percentages					SD	Median	Mode
	n	Disagree 1&2	Neutral 3	Agree 4&5	Mean			
26. Management encourages me to take decisions spontaneously.	29	44.8	10.3	44.8	3.00	1.07	3.00	2

3- Job Satisfaction

The level of job satisfaction shows that employees favorably rated the following statements: *“My Immediate Line Manager has higher expectations of me”* (82.8%), *“My immediate line manager is satisfied with my current performance”* (75.9%), *“I find my job interesting”* (65.5%) and *“I am satisfied with the kind of work I do on this job”* (58.6%).

Respondents linked job satisfaction to it being rewarding since an equal number on both sides of the spectrum responded to the question “*If they find their job rewarding*”. 48% disagreed or strongly disagreed and the same percentage agreed or strongly agreed (48.3%). These results also stated that quitting their job is considered and can be an option as shown in table 3.

Table 3: Level of Job Satisfaction

Statement	Percentages					SD	Median	Mode
	n	Disagree 1&2	Neutral 3	Agree 4&5	Mean			
29. I find my job rewarding	29	44.8	10.3	44.8	2.97	1.21	3.00	4
30. I don't think of quitting this job.	29	48.3	20.7	31.0	2.93	1.16	3.00	2

4- Communication and Information Flow

The respondents, to some extent, rated most of the elements of communication in a favorable way. For example, the item “*It is easy for me to get the information that is needed when serving the client*” was rated the highest, with 82.8% of the respondents agreeing or strongly agreeing. However, 55.2% and 44.8% were not satisfied with the level of communication with their immediate managers as shown in table 4.

Table 4: Level of communication and information flow

Statement	Percentages					SD	Median	Mode
	n	Disagree 1&2	Neutral 3	Agree 4&5	Mean			
38. Immediate Line Manager regularly communicate with frontline employees.	29	55.2	6.9	37.9	2.79	1.21	2.00	2
44. I get all the necessary information to do my job to serve the customer	29	44.8	20.7	34.5	2.90	1.01	3.00	2

5- Incentives and Rewards

Employees appreciated that their promotion is based on their performance (86.2%). Table 5 shows that employees were not pleased with the following three statements: “*Management rewards frontline employees for their efficiency*” (13.8%), “*Management rewards frontline employees for their ability* (27.6%) and “*Management recognizes my efforts and contribution in serving the customer* (37.9%).

Table 5: Level of Incentives and Rewards

Statement	Percentages					SD	Median	Mode
	n	Disagree 1&2	Neutral 3	Agree 4&5	Mean			
47. Management recognizes my efforts and contribution in serving the customer.	29	55.2	6.9	37.9	2.8	1.2	2	2
51. Management rearwards frontline employees for their efficiency.	29	69.0	17.2	13.8	2.3	0.9	2	2

52. Management rewards frontline employees for their ability	29	62.1	10.3	27.6	2.7	1.2	2	2
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6 - Role Clarity

The results suggest that employees rate favorably all elements pertaining to role clarity. The highest statement was, “*I have a clear understanding of my job’s responsibilities*” with 86.2% agreeing or strongly agreeing. The statements with the least agreement were: “*My bank provides clear goals for each department*” (62.1%) and “*My bank provides clear roles that help avoid conflict with my Immediate Line Manager*” (62.1%) which indicates that conflict can exist between employees and their managers due to a lack of role clarity (Table 6).

Table 6: Level of Role Clarity

Statement	Percentages					SD	Median	Mode
	n	Disagree 1&2	Neutral 3	Agree 4&5	Mean			
55. My bank provides clear goals for each department.	29	17.2	20.7	62.1	3.55	1.1	4.00	4
57. My bank provides clear roles that help avoid conflict with my Immediate Line Manager.	29	20.7	17.2	62.1	3.48	1.1	4.00	4

7- Customer Satisfaction

Generally speaking, the respondents’ perception of customers’ satisfaction was high in all items. The highest rate was given to this statement: “*Customers generally feel that I can solve their problems*” with 82.8% followed by “*Customers feel that I provide them with the correct information*” with 75.9%. The two statements with the highest percentage of disagree or strongly disagree responses were: “*Customers ask for me personally*” and “*Customers feel that I can solve their problems instinctively*” with 20.7% for each answer.

3.4 RELIABILITY ANALYSIS

The internal consistency of the scale in this study uses Cronbach’s alpha. One form of reliability is *test-retest*, by which consistency is measured by the responses for individuals at two points in time. The objective is to ensure that responses are not too varied across time periods so that a measurement taken at any point in time is reliable” (Hair *et al*, 1998).

The more commonly used measure of reliability is *internal consistency*, which applies to the consistency among the variables in a summated scale. Internal consistency is assessed through a series of measures among which Cronbach’s alpha is being considered the most widely used measure in assessing the consistency of the entire scale (Nunnally, 1978; Peters, 1979). “In internal consistency, the individual items or indicators of the scale, should all be measuring the same construct and thus be highly inter-correlated” (Nunnally, 1978; Churchill, 1979.).

4. MAIN FINDINGS

Stepwise multiple linear regression was conducted to test separately each of the six hypotheses. Stepwise regression was used as after conducting the regression method there

was a relationship between some independent variables and dependent variables that were not significant. The overall regression is significant between the antecedents and empowerment variables. The results indicated that all antecedents have a positive influence on discretion and responsiveness. However, only knowledge and skills have positive influence on control, while job satisfaction and role clarity has a negative influence on control, which indicates the need for further investigation. Also, there was evidence that trust, communication and information flow, and incentives and rewards have a significant influence on empowerment that also needs further investigation.

Table 7: The impact of Empowerment on Customer Satisfaction

Dimension	Selected factor	B	t	Sig	R ²	Adjusted R ²	P-value
Dependent variable Customer Satisfaction							
Empowerment	Discretion	.611	4.780	.000	.576	.543	.000
	Control	-.451	-3.527	.002			

Table 7 indicates that only discretion has a positive influence on customer satisfaction, while control has a negative influence on customer satisfaction.

Semi-structured interviews were conducted with only three customer contact employees from different banks for the purpose of carrying out the pilot.

The three interviewees perceived empowerment as “motivation and authority”, and they believed that empowerment, if it exists, would lead to “happier employees, and better service”. Rules and Regulations and Management permission were perceived as a barrier to empowerment according to the teller and customer service representative.

LIMITATIONS

- The primary limitation of this study is the scope and size of its sample. However, because this is a pilot study the number of samples is acceptable.
- The UAE culture, relative lack of transparency, fear of reprisals by expatriate employees and bureaucracy was quite prevalent when the researcher approached different banks in order to distribute the questionnaire. The second limitation can be overcome by asking the interviewees unbiased questions.

5. CONCLUSION

Even though the research is still in its early stages and the sample is small, the pilot study revealed that the respondents believed that the six constructs of the Proposed Study Model of empowerment have an influence on the empowerment of customer contact employees. The respondents did not propose different views that suggest that other factors are more relevant to employees’ empowerment. While the sample size of the survey is small- only 29- that may not reflect accurate research results, the research is still in the pilot phase. The sample size is expected to increase significantly when the study progresses. The pilot, however, indicated that the Indian nationality, as a single nationality, was largely dominating the banking sector in the UAE with 31% and the Arab countries (Egypt, Jordan, Syria) with 37.9% and with the UAE moving to the direction of Emiratisation, attempts will be made to boost the sample size of the Emiratis in the research. The increase

in the sample size will increase the sensitivity to detect differences among the data and thus more accurate results.

Applying employee empowerment and implementing the programs, especially in the UAE banking sector, can be a solution to reduce the high turnover rate therefore making a positive impact on the UAE banking sector. In a very competitive environment such as that of the UAE banking industry, employee empowerment leading to the improvement of service could be a distinctive advantage for the banks operating in such a market.

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