

# Employee empowerment and customer satisfaction: an investigation from a UAE banking-sector perspective.

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**Employee Empowerment and Customer Satisfaction: An investigation from a UAE Banking-sector perspective**

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**Maha Shedid**

**PhD Dissertation Abstract**

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

This study explores the relationship between the empowerment of front-line employees and service quality in the United Arab Emirates (UAE) banking industry. The study investigates the impact of employee empowerment and customer satisfaction of banks in the UAE.

It specifically examines the UAE banking industry, a sector in which minimal research has been published. The connection between employee empowerment and customer satisfaction is well established in theory, however, how this relationship manifests in practice, especially in the Arabian Gulf region, has yet to be established.

In this study, the researcher hypothesises that there are six antecedents of empowerment: (i) knowledge and skill; (ii) trust; (iii) job satisfaction; (iv) communication and information flow; (v) incentives and rewards; and (vi) role clarity. These six antecedents have a positive impact on the quality of service delivery by customer-contact employees.

The empirical research of this study is based on both a quantitative approach (surveys, with a sample size of 393) and a qualitative methodology (20 interviews, 10 with front-line employees, and with 10 customers). Together, these two forms of data collection provide data triangulation. Statistical methods, in the form of factor analysis and multiple regression analysis, are used for the data analysis.

The findings of this study revealed that there is a lack of employee empowerment in the UAE banking sector, as bank employees do not have sufficient freedom to deal with customers or to handle problems. Employees had moderate levels of the following antecedents of empowerment: knowledge and skill, trust, communication and information flow, and role clarity. Employees in UAE banks felt that the current incentives and rewards system needs to be improved. Employees also felt that they were lacking loyalty and commitment to their employers. This finding is alarming as un-empowered

employees may eventually result in a less competitive UAE banking sector. Accordingly, the need to implement empowering practices that lead to employee autonomy and to increased competence in the banking industry is important for management to understand.

The study concluded that: (1) Employee empowerment positively and significantly influenced employee satisfaction; and (2) Employee empowerment and employee satisfaction positively and significantly influenced customer satisfaction.

The research generates significant empirical conclusions that can be beneficial to both researchers, employers and employees in the financial service marketing industry. These findings are particularly important for bank managers, who are in the position of deciding on how best to increase their firm's market share through customer satisfaction, and contributed to the body of knowledge regarding the current employment trend, employees' perceptions of empowerment and its antecedents, and the cultural issues in relation to empowerment, in the UAE banking sector. The aim of investigating the role of empowerment in both employee satisfaction and customer satisfaction is to add to the services-marketing discipline by examining the role of the empowered service employee in delivering a better-quality service in the UAE banking service sector. Several future research areas are recommended based on the study's findings and the self-critical appraisal discussed in the concluding chapter of this study.

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## Glossary

### Definitions and terms used in this study:

1. **Customer satisfaction:** represents employees' perceptions of how satisfied customers are with the service they receive.
2. **Employee control:** which represents employees' ability to control their job performance and their working conditions and any situation they face.
3. **Employee discretion:** which is indicated by the extent to which individuals are free to make responsible choices, judgements, or decisions.
4. **Employee responsiveness:** which represents employees' ability to be responsive to customers.
5. **Information availability:** describes the level of communication between immediate line managers and frontline employees.
6. **Information availability:** describes the level of communication between immediate line managers and frontline employees.
7. **Job satisfaction:** describes how satisfying and rewarding the job is.
8. **Knowledge:** represents employees' level of training, the information available and skills to help them serve customers.
9. **Line manager communication:** refers to the frequency of communication between immediate line managers and frontline employees.
10. **Management value:** refers to how employees perceive management with regard to support and evaluation.
11. **Management support:** describes how managers evaluate front line employees' judgement when dealing with clients and whether or not they provide their employees with the necessary support.
12. **Management trust:** represents employees' evaluation of the level of trust that their managers place in them.

13. **Manager opinion:** represents the extent to which immediate line managers are satisfied with the performance of frontline employees.
14. **Psychological Empowerment:** is the motivational concept of competence or self-efficacy (Conger and Kanungo, 1988), i.e. empowerment is a motivational construct- meaning to enable rather than simply to delegate (McClelland, 1975).
15. **Retaining job:** refers to how unlikely it is for employees to quit their job.
16. **Recognition:** represents the extent to which employees' efforts are recognized by the bank's management.
17. **Promotion:** refers to how employees view the promotion prospects in their banks.
18. **Rewards:** represents the extent to which employees are rewarded for their efficiency and ability.
19. **Role clarity:** refers to how clear the goals and objectives set by the bank are.
20. **Self-evaluation:** refers to employees' perceptions of their personal ability to solve customer's problems and their perceptions of their relations with their immediate line manager and other departments.
21. **Structural perspective for empowerment:** empowerment here is about sharing power, such as formal control or authority over organisational resources (Conger and Kanungo, 1988) through the delegation of authority all over the organisational chain of command.

# 1 Introduction

## 1.1 Background of the study

Management in the service industry has gradually become more interested in front-line or customer-contact employees. Customers often view front-line employees as the tangible aspect of the service, and that they are largely responsible for quality control at the time of service delivery. This creates a unique relationship between customers and these employees. Consequentially, this relationship means that customer-contact employees deal with a variety of customer demands and needs, which perhaps inevitably, can heavily influence customer satisfaction (Gummesson, 1991; Grönroos, 2001; Odeh, 2008; Songan, Pillai and Abdullah, 2016). Furthermore, the attitude of these employees towards the customers has also been argued to affect the way customers perceive the quality of the service delivered (Hartline and Ferrell, 1996; Odeh, 2008). In elaborating on this aspect, Heskett et al. (1994) argue that organisations can increase the probability of better service quality and customer satisfaction levels through the cultivation of workplace conditions that actively promote employee satisfaction. Thus, in essence, the underlying argument is that if management treat their employees well and concurrently empower them; the latter will then treat the customers well. Accordingly, employee empowerment has been applied across a range of service industries (Fulford and Enz, 1995).

In the UAE, the area of this research, the UAE Ministry of Finance (2016) has stated that the U.A.E. has successfully accomplished a high level of global competency among global toppers in the World Competitive Ranking Index. Furthermore, the UAE Ministry of Economy's (2016, p.26) Annual Economic Report has stated that the national economy attained growth of about 3.6% in 2015. However, despite this positive incremental trend in competency indicators, Sultan et al. (2014) have pointed out that management in the UAE banking industry have concurrently decided to take the following several steps to reduce employee cost/benefits:

- Reducing the number of permanent staff and increasing part-timers who work flexible hours;
- Demanding overtime hours for current employees in order to reduce the need to hire new staff;

- Giving employees additional responsibilities and providing them with no clear job descriptions;
- Hiring cheaper foreign/non-Emiratis staff.

These cost-down strategies caused a considerable amount of stress among UAE bank employees, and negatively affected employee empowerment, satisfaction, and loyalty towards their jobs, as they were attempting to cope with often-newfound expectations and constraints (AbdelRahman et al., 2012).

Thus, this thesis aimed at (1) untangling the underlying factors influencing employee empowerment, and (2) investigating the relationship between employee empowerment, employee satisfaction, and customer satisfaction. The goal is to eventually establish the impact of employee empowerment upon the delivery of quality service to customers in the UAE banking industry. The focus of this work is to specifically examine the highly competitive United Arab Emirates (UAE) banking industry (Sayani, 2015), as very little research has been published about the UAE, and the Arabian Gulf region as a whole, in relation to improving banking services to meet customer expectations through employee empowerment (Jabnoun and Al-Tamimi, 2003).

Several studies have suggested that empowered employees would have higher satisfaction and loyalty towards their companies, which in turn would improve customer services and hence increase customer satisfaction and loyalty, and eventually maximize profit and growth of a company (Zeithaml et al., 1988; Bowen and Lawler, 1995; Hartline and Ferrell, 1996; Suliman and Al Obaidi, 2011; Jeon and Choi, 2012; Jha, 2013; Shabbir and Salaria, 2014). Bowen and Lawler (1995) have also asserted that employee satisfaction is affected by the internal quality of the working environment and by how employees feel about their ability to produce results for customers. Additionally, Suliman and Al Obaidi (2011) have suggested that there is a need for UAE companies with a large expatriate workforce to educate and train their managers and explore variables that affect the motivation and commitment of employees.

Melhem (2003) emphasises that empowerment is important for customer-contact employees in service organisations as it leads to employee satisfaction and, eventually, to customer satisfaction.

Based on two theoretical models, The Service-Profit Chain Model of Heskett et al. (1994) and the Empowerment model of Bowen and Lawler (1995, p.72), this study proposed a model that includes six constructs as antecedents of empowerment: **knowledge and skill** (Bowen and Lawler, 1992, 1995; Akanyako, 2009; Nyanchama, 2009; Eun, 2012, Awamleh, 2013; Hanayasha, 2016), **communication and information flow** (Bowen and Lawler, 1995; Randolph, 1995; Grönroos, 2000; Klidas, 2001; Odeh, 2008; Eun, 2012; Elnaga and Imran, 2014), and **incentives and rewards** (Hart et al., 1990; Stewart, 1994; Bowen and Lawler, 1995; Al Sada, 2003; Melhem, 2003; Drake et al., 2007; Thomas, 2009). Melhem (2004), Spreitzer and Mishra (1999), Berraies et al. (2014), Barzoki et al. (2013), Barclay (2014), and Fortier (2017) investigated **trust** in association with empowerment; hence trust was considered as another antecedent of empowerment and was further investigated. Finally, **role clarity** (Spreitzer, 1996; Tubre and Collins, 2000; Khoury and Tozer, 2013; Samie et al., 2015) and **job satisfaction** (Balzer, 1997; Liden et al., 2000; Suliman and Al Obaidi, 2011; Rana and Singh, 2016) were added to the model in this study. These six antecedents of empowerment (i.e., knowledge and skill, communication and information flow, rewards and incentives, trust, role clarity, and job satisfaction) were thus further examined for their influence on employee empowerment in this study.

The main aim of this introductory chapter is to present an overview of the research discussed in the chapters that follow. The remainder of the chapter explores the academic and professional contribution of the research, its significance to the service marketing industry, and discusses the research aim and objectives of this work. It concludes with a summary of the structure of the thesis.

## **1.2 The Importance of the Research**

Today's fast-moving global economy has resulted in increased competition between service organisations and has compelled them to develop strategies to improve their offerings. One such strategy is employee empowerment and the other involves employee satisfaction and/or employee involvement (Timothy and AbuBakar, 2013). These two strategies can be used in concert as employees who are empowered could have positive impacts in their organisations and would be more satisfied and willing to remain in their positions for a period of greater longevity (Timothy and AbuBakar, 2013).

The value of the service and the satisfaction of the customer are representations of the entire service experience (Timothy and AbuBakar, 2013). Consequently, organisations that empower employees benefit from a positive reputation, which in turn has been found to increase customer satisfaction (Zaidi and Anwar, 2011; Timothy and AbuBakar, 2013).

Banking organisations have not been left behind in the quality race. Gummesson (1994) emphasises that banks, as financial intermediaries, are the backbone of any economic system, and today's highly competitive environment is based on the satisfaction of both internal and external customers. Abbasi, Khan and Rashid (2011) emphasize that customer satisfaction is achieved as a result of employee empowerment and that without empowerment, employees would lack confidence and creativity, which would in turn lead to underperformance in the quality of the service provided and in dealing with their customers.

Lakew (2011, p.9) elaborates by suggesting that despite offering high-quality service to customers, there is still a need to develop an employee-empowerment model to enhance service quality delivery and thereby satisfy and retain profitable clients.

This research particularly examines the UAE banking industry, an area with little published research. While relating employee empowerment with customer satisfaction is well established in theory, it is not very clear how well this is translated into practice in the UAE where there is currently a debate about how best to develop banking quality and performance as highlighted by Jabnoun and Al-Tamimi (2003). This will take us to the following section, which covers the aims and objectives of this study.

### **1.3 Aims and Objectives of the Research**

The researcher aims to demonstrate the importance of employee empowerment for improving the service delivery process. This is achieved by analysing the impact of antecedents and consequences on employee empowerment. It should be noted that this research focused mainly on direct face-to-face interaction through the service encounter in the banking sector of the UAE. Thus, the customer contact employees that shall be considered are, tellers, customer service representatives, officers, and managers, as direct contact with customers has been found to set the basis for building a strong and positive relationship with customers (Albrecht,



1988). However, service employees who support telephone and internet banking were not considered in this study because their work does not involve personal direct contact.

The objectives of the research can be summarised as follows:

1. To gain an understanding of the current employment situation in the UAE banking sector;
2. To gain an understanding of employees' perceptions of empowerment and the antecedents in the UAE banking sector;
3. To examine whether antecedents of empowerment contribute significantly to employee empowerment;
4. To examine the interrelationships between customer satisfaction, employee satisfaction, and employee empowerment; and
5. To investigate cultural issues in relation to empowerment.

#### **1.4 Research Contribution**

Ultimately, the author seeks to contribute to knowledge by investigating customer-employee relationships in the UAE banking industry. One contribution this thesis makes is in investigating the role of empowerment in both employee satisfaction and customer satisfaction. Accordingly, this study undertakes an empirical analysis of the relationship between empowerment and employee satisfaction, on one hand, and empowerment and customer satisfaction, on the other; that is, of the relationship between employee satisfaction and customer satisfaction (e.g. giving employees positive reinforcement for solving problems which can lead to employee satisfaction and hence to customer satisfaction). The intention of investigating the role of empowerment in both employee satisfaction and customer satisfaction is to contribute to the services-marketing discipline by examining the role of the empowered service employee in delivering better quality service in the banking service sector. The research also explores the banking sector in order to determine whether empowerment occurs in the service organisation and to examine whether antecedents contribute significantly to employee empowerment in order to understand the importance and the most effective ways of providing employees with more freedom to act. In this study, knowledge and skill, role clarity, trust, job satisfaction, information and communication, and rewards and incentives are measured as antecedents to employee empowerment as justified earlier in section

1.1. To achieve this, the research utilises both qualitative and quantitative methodologies to consider these relationships in an environment where minimal research has been conducted.

The research contributes both academic and professional benefits. Academically, this research aims to bring attention to an unexplored domain. Professionally, managers of organisations will also be able to review the practical implications of the findings, with the possibility of implementing the practical propositions of the research in their relationships with both employees and customers.

## **1.5 The Structure of this research**

The chapters of this thesis will be organised in order to cover the major ideas that help to explore the important literature and discover the major findings of this research.

This thesis consists of eight chapters, which are as follows:

### ***Chapter One***

This is an introductory chapter that presents a general perspective on the research as a whole, and its importance and objectives. It provides an outline of the research that is discussed in the next seven chapters.

### ***Chapter Two***

In this chapter, the researcher develops a model for empowerment and its antecedents and consequences. In order for this model to be developed, discussion of a number of issues is required. First, different concepts presented in the literature on empowerment as definitions and perspectives of empowerment. Second, the importance, benefits, and barriers of empowerment are discussed. Empowerment in the service sector is also explicated. Third, the proposed model is presented as a synthesis of the empowerment model of Bowen and Lawler (1995), and the Service-Profit Chain Model of (Heskett, Sasser and Schlesinger, 1997). This chapter also presents the background and structure of the UAE banking system, with a brief overview of UAE culture.

### ***Chapter Three***

In this chapter, the researcher discusses the methods and tools by means of which the research is conducted and implemented. Various research philosophies are

discussed, and their strengths and weaknesses are assessed. This chapter begins by briefly discussing the different research methodologies presenting the main methodological paradigms. While this research relies principally on the quantitative approach, the triangulation approach is utilised where in both quantitative and qualitative approaches are incorporated in the research in order to compensate for the drawbacks of either methodology. Semi-structured interviews are also employed.

#### ***Chapter Four***

In this chapter, the researcher begins by presenting a descriptive statistical analysis of the general demographic characteristics of the respondents, including their gender, age, education, job title, and background. The employee-management relationships (e.g. level of trust), incentives, level of communication, and skills and resources are then analysed. Levels of employee and customer satisfaction levels are also discussed. In addition, the chapter discusses the validity of the measurement scale. Finally, measurement reliability is analysed.

#### ***Chapter Five***

This chapter presents the major findings of the research. For this purpose, a multiple regression technique is used for testing the hypotheses about the antecedents and consequences of the empowerment of customer-contact employees.

The chapter commences with an analysis of the basic assumptions of the regression technique. This is followed by a discussion that focuses on the measurement structure that emerges following the factor analysis in which sub-factors are established for the empowerment dimension. Subsequently, the interrelationship between customer satisfaction, employee satisfaction, and employee empowerment is investigated.

#### ***Chapter Six***

In this chapter, the researcher presents the results of the qualitative study as one element of the triangulation approach employed in this research. The chapter explores empowerment relationships by providing the results and analysis of the semi-structured interviews conducted with bank staff, customers, and managers.

A summary and analysis of the findings of both the quantitative and qualitative methods are presented at the end of this chapter.

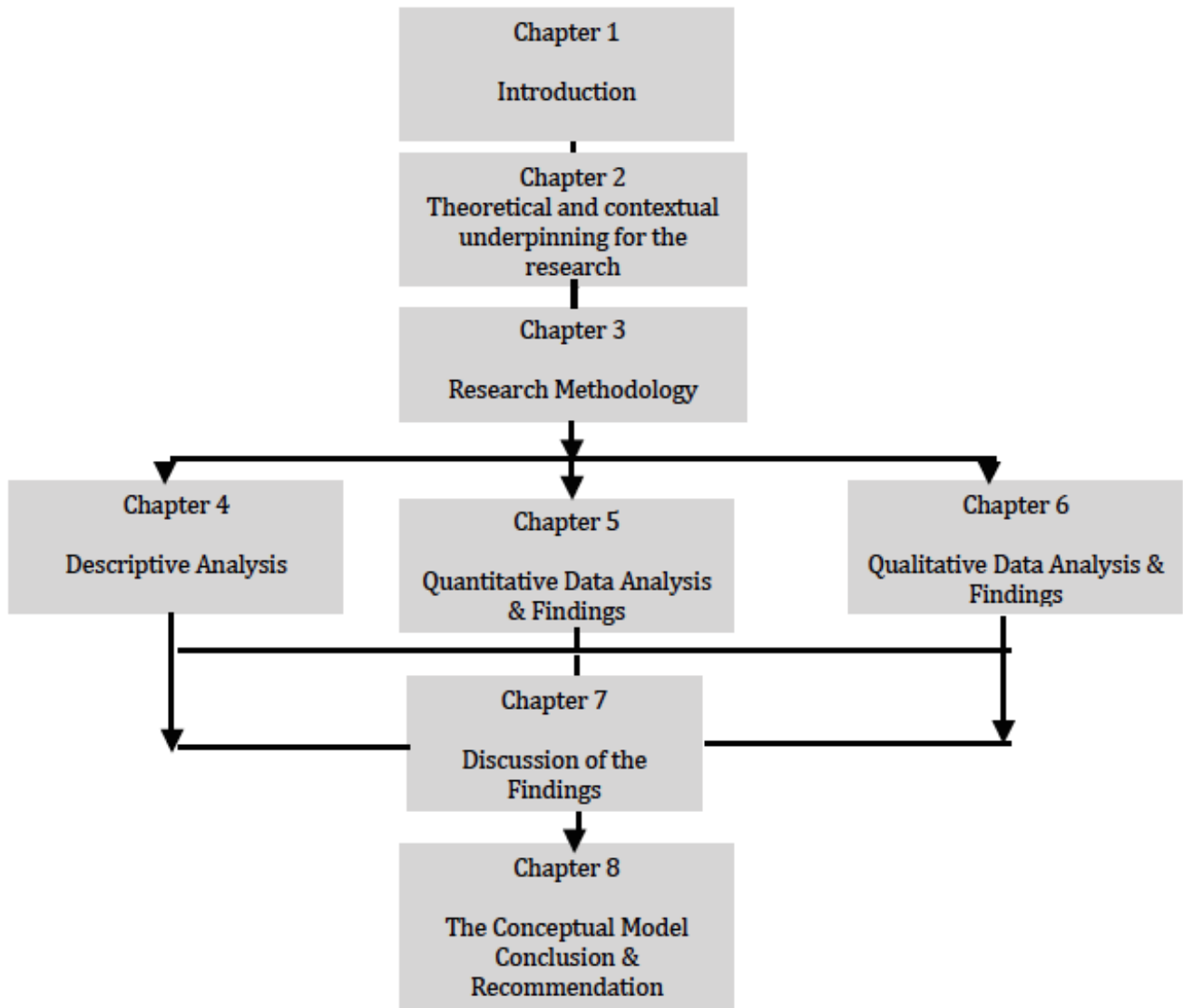
### ***Chapter Seven***

This chapter provides information related to the discussion of the findings of this study. Specific emphasis is placed on an evaluation of the said findings in relation to the research objectives, demographic characteristics, the survey responses on employee empowerment, the six antecedents of empowerment, and customer satisfaction. The major findings of the quantitative and qualitative analyses are also discussed. Lastly, the empirical conclusions of this research are also discussed.

### ***Chapter Eight***

This chapter provides an overview of the research, in addition to the theoretical summary, the empirical implications and self-critical appraisal of the study, and recommendations for future research are discussed.

### 1.6 Structure and Chapter Content:



**Figure 1-1: The structure of the Research. Source: Author generated**

## **2 Theoretical and contextual underpinning for the research**

### **2.1 Introduction**

The banking industry is a highly competitive environment in the UAE (Sayani and Miniaoui, 2013), and as a result, ensuring the satisfaction of both internal and external customers becomes critical for banks to retain or increase their market share, Melhem (2003). Jindal and Gupta (2016) emphasise that success for any organisation in this competitive world depends on its workforce, and empowered employees are the most important resource in the banking industry. What is more, Ukil (2016) notes that employee empowerment is considered an efficient tool that encourages organisational performance, employee satisfaction, and service quality.

On the other hand, there remains a need for further empirical efforts to investigate the role of empowerment among front-line employees, and in particular, a need for further research to investigate the antecedents that affect and initiate real empowerment. Indeed, an investigation of the consequences of empowerment in the UAE can also be deemed a prudent step as the country came first on the list of banking sectors in terms of asset volume in the Gulf Cooperation Council (GCC region) that consist of Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates, with a total value of about US\$711 billion in 2016, according to statistics from the Central Bank of the UAE issued at the end of 2017.

The aim of this research is to test if front-line employees can be empowered through the proposed antecedents of knowledge and skill, role clarity, trust, job satisfaction, information and communication, and rewards and incentives. This research also analyses two important consequences of empowerment including employee satisfaction and, ultimately, customer satisfaction as will be further discussed in detail throughout this study.

As this research focused on the UAE banking industry, in this chapter, an overview of the development and the structure of the UAE banking industry, and the need for employee empowerment, are first discussed (Section 2.2). Then, Sections (2.3, 2.4, and 2.5) of this chapter proceed to discuss the concepts presented in the literature on empowerment in the service sector (e.g., Bowen and Lawler, 1992, 1995; Conger and Kanungo, 1988; Del Val and Lloyd, 2003; Jha, 2010; Melhem,

2003, 2004; Schlesinger and Heskett, 1991; Ukil, 2016; Zeglat, Aljaber and Alrawabde, 2014). It also discusses the importance and benefits of empowerment for employees, customers, and management, as well as the barriers to empowerment section. Sections (2.7 and 2.8) discuss the criticisms of employee empowerment and the empowerment in the service sector. Section (2.9) discusses the culture of the UAE and its influence on management practices in order to provide perspectives on the importance of the constructs developed from a Western perspective in this study. Finally, a conceptual framework and hypothesis, and the key antecedents of empowerment (sections 2.10 and 2.11) are discussed.

## **2.2 The Development and Structure of the UAE Banking Industry and the need for Employee Empowerment**

In this section, the development and the structure of the banking system in the UAE are discussed; this includes the different types of banks including domestic and foreign banks, and a short review on the role of the UAE Central bank. Additionally, the need for employee empowerment in the UAE banking sector is also discussed.

### **2.2.1 Development of the UAE Banks**

The UAE has carved a niche for itself in the service sector, which includes banking and finance (Chaker, 2015). As noted by Al-Hawari, 'During the last two decades, the UAE has developed rapidly in terms of size, industry structure, and the variety of products and services' (2011, p.45). Al-Hawari (2011) also emphasises that the UAE financial system has the ability to provide a wide range of products and services and has changed from a comparatively closed system based on traditional banking activities to a more competitive and multifaceted open system. Al Shamsi, Aly, and El-Bassiouni (2009) also highlight that banks have developed their products and services by improving their infrastructure in order to better serve their retail customers. Yet, despite such development in products and services in the UAE banking industry, there is relatively little management research that focuses on employees, especially on the special features of the labour market and the unique culture therein (Farouk et al., 2016).

## **2.2.2 The Structure of the UAE Banks**

### **2.2.2.1 Background to the Central Bank and the UAE banking system**

The Central Bank of the United Arab Emirates (CBUAE) is responsible for controlling the currency, monetary policy and banking regulation in the UAE (Central Bank of UAE, 2018). It also has the authority over the organisation of the monetary and banking systems in the UAE by virtue of Federal Law No. 10 of 1980. This law covers the licensing and regulation of six categories of banks and financial institutions: commercial banks, investment banks, financial institutions, financial intermediaries, money intermediaries, and representative offices.

*"The Central Bank's mandate includes: (1) issuing of the currency, as per the provisions of the said law; (2) stability of the currency as well as its free convertibility into foreign currencies; (3) credit policy to achieve balanced growth of the national economy; (4) organisation and development of banking as well as monitoring of the efficiency of the banking system; (5) function as the Bank of the Government; (6) offering monetary and financial advice to the Government; (7) maintaining government reserves in gold and other currencies; (8) acting as 'bank of banks' operating in the country; and (9) acting as the financial agent of Government at the International Monetary Fund and the World Bank and other international and regional financial institutions. The Central Bank is also authorized to handle all State transactions with such parties."* (Central Bank UAE, 2018). Online available at: [www.centralbank.ae](http://www.centralbank.ae) (Accessed 15/4/2018).

The following section discusses the different types of banks that are regulated by the Central Bank and from where the researcher shall obtain the sample.

### **2.2.2.2 Types of Banks**

In the UAE, banks are divided into two main groups: national banks that are public shareholding companies licensed in agreement with provisions of Law No. 10, and branches of foreign banks that are licensed by the Central Bank and which operate in the country under the provisions of the above-mentioned law.

According to the CBUAE (2018), the Central Bank was established prior to the national banks and the branches of foreign banks. This increased the number of banks and their branches in the UAE in notable disproportion to the capacity of the local market. As a result, the issuing of licences to new banks was stopped by the monetary authority, which reduced the number of branches of foreign banks to a maximum of eight.

However, in 2003, 'laws changed, and today banks are allowed to open more than eight branches, but special permission is required' (CBUAE, 2015), online available



at [www.centralbank.ae](http://www.centralbank.ae) (Accessed 12/2/2015). According to CBUAE (2016), the number of local incorporated banks has remained the same for the last four years at 23. Throughout the period of high oil prices and booming oil and non-oil sectors of the economy, the banks expanded their business and sought to increase their market share accordingly. The number of branches rose in the early years of this decade, reaching a peak of 846 in 2016. The number of foreign banks has continued to be stable for the last three years. The following table (1) shows the number of local and foreign banks licensed to operate in the UAE from 2013-2016 according to the UAE Central bank.

**Table 2-1: Banks operating in UAE. Source: CBUAE (2016), Electronic Banking Service Unit (EBU)**

		Dec.2013	Dec.2014	Dec. 2015	Dec.2016
Local Banks	No. of Banks	23	23	23	23
	No. of Branches	841	869	847	846
Foreign Banks	No. of Banks	28	26	26	26
	No. of Branches	87	86	86	85

The following table 2-2 presents a list of all domestic and foreign banks operating in the UAE. The researcher uses a sample from these.

**Table 2-2: Domestic & Foreign Banks operating the UAE. Source: CBUAE (2017), Electronic Banking Service Unit (EBU)**

<b>A. Domestic Banks Operating in UAE 31/10/2014</b>	
1. National Bank of Fujairah	2. First Gulf Bank
3. Al Hilal Bank P.J.S.C	4. The National Bank of R.A.K P.J.S.C
5. Noor Islamic Bank P.J.S.C	6. InvestBank PLC
7. Dubai Bank	8. United Arab Bank P.J.S.C

<b>A. Domestic Banks Operating in UAE 31/10/2014</b>	
9. National Bank of Abu Dhabi P.J.S.C	10. Bank of Sharjah PSC
11. Abu Dhabi Commercial Bank P.J.S.C	12. Sharjah Islamic Bank P.J.S.C.
13. Arab Bank for Investment & Foreign Trade	14. Mashreq Bank P.S.C.
15. Union National Bank	16. Emirates Islamic Bank P.J.S.C.
17. Commercial Bank of Dubai P.J.S.C	18. Emirates NBD Bank P.J.S.C
19. Dubai Islamic Bank P.J.S.C	20. National Bank of U.A.Q PSC
21. Abu Dhabi Islamic Bank P.J.S.C	22. Commercial Bank International PLC
23. Ajman Bank P.J.S.C	
<b>B. Foreign Banks Operating in UAE 31/10/2014</b>	
1. National Bank of Bahrain	2. BNP Paribas
3. Rafidain Bank	4. Janata Bank Limited
5. Arab Bank PLC	6. HSBC Bank Middle East Limited
7. Banque Misr	8. Arab African International Bank
9. El Nilein Bank	10. Al Khaliji (France) S.A.
11. National Bank of Oman	12. Al Ahli Bank of Kuwait
13. Credit Agricole Corporate and Investment Bank	14. Barclays Bank PLC
15. Bank of Baroda	16. Habib Bank Ltd
17. National Bank of Kuwait	18. Habib Bank A.G Zurich
19. Standard Chartered Bank	20. CitiBank N.A.
21. Bank Saderat Iran	22. Bank Meli Iran
23. Blom Bank France	24. Lloyds TSB Bank PLC

<b>A. Domestic Banks Operating in UAE 31/10/2014</b>	
25. The Royal Bank of Scotland PLC	26. United Bank Ltd
27. Doha Bank	28. Samba Financial Group

Following this outline of the components of the UAE banking industry, the subsequent sections provide an overview of the relationship between the banking system in the UAE and the constructs investigated in the course of this research. This is followed by a discussion of UAE culture, including the culture and management practices of banking organisations, and the factors that influence management practices; for example, religion, values and language.

### **2.2.2.3      *The need for employee empowerment in the UAE banking sector***

To date, there are only a limited number of published studies on the concept of employee empowerment in the Arab world generally and even less in the UAE. One notable exception is a paper recently published by Bose (2018) that deals with employee empowerment. Entitled '*Employee Empowerment and Employee Performance: An Empirical Study on Selected Banks in UAE*', the study primarily covers the HR aspects related to increasing the motivation of employees so as to enhance their performance. Another, short article about empowerment is found in the Gulf News by Al Attar (2018). However, neither the study by Bose focus on the relationship between employee empowerment and customer satisfaction, which is the area of this research, nor the article by Al Attar, was based on empirical research.

Melhem (2003) emphasises that most researchers and professionals in the Arab world, who have primarily focused on financial measures, have overlooked the quality of service delivery, the employee-customer relationship, and the quality of life that are widely investigated in the West. Accordingly, in a series of empirical studies, Melhem (2004, 2005, and 2006) investigated the antecedents of empowerment in a number of Jordanian services industries, including, in his first study, the banking industry. Melhem's (2004, 2005, 2006) findings indicate that, at a practical level, Jordanian service organisations appear to have an awareness of the concept of employee empowerment; and, from the theoretical perspective, confirm that the empowerment theory developed in a Western environment (e. g.,

Bowen and Lawler, 1992) can also be applied in a non-Western context (Odeh, 2008).

However, even though Melhem's studies have contributed to the literature on empowerment in the Arab world in general, and to that of Jordan in particular, there is a need to explore different empowerment outcomes in the UAE, where minimal information exists, and for further empirical research to be conducted in order to attain a better understanding of the empowerment perspectives applied in the UAE banking industry.

The importance of employee satisfaction as well as the concerns underlying the dissatisfaction of employees is reflected in several studies in the UAE. For example, research carried out by Suliman and Al Obaidi (2011) examines the nature, strength, and significance of the links between the organisational climate and employee turnover in the Islamic banks in the UAE. The study aims at understanding the real causes of the dissatisfaction that leads to such turnover, as well as assessing the work climate in Islamic banks and how employees perceive it. Suliman and Al Obaidi (2011, p.309) assert that 'the issue of high staff turnover is a feature of the UAE labour market, especially in Islamic banks'. The findings of the research indicate that three factors, namely those of climate, justice & innovation and decision-making, underlie 62% of employee turnover. The authors also suggesting the need for future studies to explore other variables that lead to employee dissatisfaction and turnover. The study also draws attention to the need for companies to educate and train their managers as there is a perceived lack of justice that affects the motivation and commitment of employees, especially as there is a large expatriate workforce in the UAE (Suliman and Al Obaidi, 2011). A similar study done by Bayt (2009) revealed that the lack of recognition by managers with regard to their employees' accomplishments can also be considered a factor that leads to a decrease in productivity and a main cause for employee turnover. This finding was discerned as a result of Bayt's expansive research that was undertaken from a sample of approximately 9,000 employees in the UAE. Furthermore, Khoury and Tozer (2013) indicate that Gallup research results found that 3,477 managers of UAE and other Gulf-area organisations in the oil and gas, banking and finance, tourism, and telecommunications and other service sectors, are incapable of consistently clarifying what they expect from their employees. According to the study's findings, managers in these sectors find it difficult to set

goals and objectives, define employees' roles, and link employee performance to the organisation's growth. The authors go on to add that 'this lack of role clarity about expectations makes it difficult to empower employees and create a robust performance-based organisational culture; the result has been a deficit of accountability across the region's organisations (2013, p.63). The study concludes by drawing attention to the need for more empirical research in order to attain further understanding of internal service quality, the quality of work-life, and the employee-customer relationship in the UAE banking sector.

In a discrete but linked area, the introduction of e-banking has additionally led some employees to be concerned about losing their jobs. This topic was raised during a conference attended by the researcher (Customer Experience Management Middle East Summit (IQPC) 2014 - Dubai) and also in a study conducted by Al-Zahrani and Almazari (2015). The findings of the latter emphasized that despite how electronic banking has enhanced the profitability of banks and promoted customer satisfaction, it has nonetheless detrimentally affected staff job security. The study draws attention to the need for more empirical research in order to attain further understanding to an important factor that can affect the loyalty and empowerment of staff.

Another area that is worth mentioning is the role of the call centres. The business in the call centres is conducted via the telephone where employees respond to phone calls while using display screen equipment, Norman (2005). Despite the importance of the call centre's role, the researcher has chosen to go for the face to face interviews as it is more precise, and offers the opportunity to engage the respondents and receive better quality responses, (Odeh, 2008).

### **2.3 Views of Empowerment**

Researchers hold different views on the suitability of empowerment for customer-contact employees. Accordingly, 'employee empowerment programs are rapidly being implemented in organisations across the spectrum of industries' (Fulford and Enz, 1995, p. 161). Despite that, many establishments have attempted to apply the empowerment concept but have failed (Argyris, 1998; Heathfield, 2018; Schwantes, 2016).

It has been argued that the problem is not with applying empowerment or changing programmes, but rather with the people implementing such programmes

(Melhem, 2003). Empowerment therefore confronts serious practical obstacles, not only with the people implementing the programmes, as noted by Melhem (2003), but also in terms of insufficient top down management support, a perceived sense of a lack of awareness, the absence of clear regulations on the means and tools of empowerment, and insufficient funds (Awamleh, 2013).

## **2.4 Definitions of Empowerment**

The concept of empowerment has been defined in many different ways, based on the context in which it pertains. For example, the political and social context differs from the communality care and medical context, which in turn contrasts with the business and educational context in the way in which power is conceptualized (Honold, 1997; Odeh, 2008; Quinn and Spreitzer, 1997). In this study, empowerment has been practiced in the business environment where the management literature has introduced various definitions and concepts for empowerment construct (Batliwala, 2007; Melhem, 2003; Tengland; 2008). For instance, Niehoff et al. (2001) view empowerment as a programme that concerns changing organisational structures, marketing, and customer-orientation strategies. Del Val and Lloyd (2003, p.102) define empowerment in a more condensed manner as *'the contribution of employees in the decision-making process'*. Ahmad and Oranye (2010, p.583) on the other hand employ a rather traditional view of empowerment, viewing it as *'energising followers through leadership, enhancing self-efficacy by reducing powerlessness and increasing intrinsic task motivation'*. Jha (2010, p.380) offers a more detailed definition of empowerment considering it to be *'the method of enhancing feelings of self-efficacy among organisational staff by identifying the conditions that endorse powerlessness and through their removal by both formal organisational practices and informal techniques of providing efficacy information'*.

Some researchers declare that empowerment has three different aspects: psychological empowerment; structural or relational empowerment and leadership empowerment, (Kuokkanen and Leino-Kilpi, 2000; Menon, 2001; Sun, Zhang, and Chen, 2012). However, other commentators in the field (Lakew, 2011; Lee and Koh, 2001; Zeglat et al., 2014) argue that empowerment has been introduced repeatedly using two principal alternative perspectives (of the three mentioned

above) that have been developing over time, the motivational/psychological perspective, and the structural/relational perspective.

Though this study shall provide more insight into the empowerment construct focusing on the psychological perspective where this study is examining the impact of empowerment on employee satisfaction and the indirect impact on customer satisfaction, the researcher shall start by giving a short brief on the structural perspective focusing on some issues that spurred the emergence of the psychological perspective on empowerment. This is followed by a discussion on the psychological empowerment.

#### **2.4.1 The Relational/Structural Perspective**

According to the structural perspective, empowerment is about sharing power, such as formal control or authority over organisational resources (Conger and Kanungo, 1988) through the delegation of authority all over the organisational chain of command. Such organisations can modify or change policies, practices, and structures away from top-down control systems toward high participation practices where employees in the lower levels of the organisational hierarchy can share power, knowledge, information and rewards (Bowen and Lawler, 1995). For example, management can modify practices to enable employees to troubleshoot and attempt solve a service problem rather than waiting for approval from a supervisor.

Accordingly, this viewpoint presumes that the organisation or its representatives are the foundations of empowerment. This concept is briefly articulated by Odeh (2008, p.64) who asserts that, 'relational empowerment occurs when managers act in a manner that grants employees more power and freedom to do their jobs'.

The following subsection reveals some of the specific organisational practices that demonstrate a high involvement or self-managing system and its relation to empowerment from the relational perspective.

##### **2.4.1.1 Organisational Practices and Empowerment**

There are various organisational practices that have an effect on employee empowerment; for example, Kanter (1993) claims that environments in the workplace that offers accessible information, opportunities, support, and different sources from which to learn, will develop empowered employees who are able to

accomplish their work. The realization of such an eventuality has been postulated to require constant change and collective involvement in organisational practices ushered in a move from top-down control systems to positive contribution customs (Bowen and Lawler, 1995; Odeh, 2008). Based on Kanter's 1979 notion of empowerment, Bowen and Lawler (1992) acknowledged that a key ingredient of empowerment is based upon four organisational factors including sharing information; delegation of authority; knowledge and skill; and finally rewards. Bowen and Lawler (1992) note that many empowerment programs fail when they mainly focus on power only whilst essentially overlooking the other three factors. One way that is suggested to avoid such a pitfall and promote a more encapsulating and effective use of empowerment is to have managers share the following four organisational factors with the employees they line manage (Fernandez and Moldogaziev, 2011, p.5).

1. 'Information about the organisation's performance;
2. Rewards based on the organisation's performance;
3. Knowledge that enables employees to understand and contribute to organisational performance, and;
4. Power to make decisions that influence organisational direction and performance.'

Up until the late 1980s, the relational perspective has dominated the literature (Fernandez and Moldogaziev, 2011) however, the dissatisfaction with that approach directed some scholars to highlight the psychological aspects of empowerment. Spreitzer (2007) added that the fact that although the relational perspective has acquired much attention from researchers as it connects specific managerial practices to performance, it is still limited as it provides an organisationally centric viewpoint on empowerment. Thus, it can be seen to fail to adequately tackle the nature of empowerment as experienced by employees. She also argues that research has found that applying any one of these practices alone will have only an insignificant effect on empowerment. The real impact has been said to come from the interaction and strengthening between these practices (Lawler, 1986; MacDuffie, 1995; Spreitzer, 2007).

Spreitzer (2007, p.6) stressed that the structural perspective does not fully tackle empowerment as seen by employees, even if all of Kanter's empowerment means (power, knowledge, information and rewards) have been provided to employees.



*'They still feel disempowered and in other situations, individuals lack all the objective features of an empowering work environment yet still feel and act in empowered ways'.*

This perceived limitation has therefore helped to encourage the appearance of the psychological perspective that is necessary for employees to feel a sense of relation to their work which has been proposed, and will in turn lead to satisfaction rather than focusing on different managerial practices that share power among employees at various levels (Fernandez and Moldogaziev, 2011). The Psychological perspective shall therefore now be discussed in the next section in more detail.

#### **2.4.2 The Psychological Perspective:**

A model developed by Conger and Kanungo (1988) is studied as the foundation in the psychological empowerment literature. In this study, the authors criticized different work on empowerment that considered empowerment only from the prism of sharing information with colleagues or the delegation of authority (Odeh, 2008). The findings of Conger and Kanungo (1988), is further explored by Thomas and Velthouse (1990), where they focused on the managerial customs that allow employees to develop their self-efficacy. Hence, they introduced a psychological model of empowerment where they concentrated on the power of organisational customs in order to motivate their employees rather than just enabling them to perform their duties more independently. Spreitzer (1992; 1995, p.1444) conducted her own study to further explore the findings of Conger and Kanungo (1988) and Thomas and Velthouse (1990). The outcome of the research was the identification of a measure of psychological empowerment and the development of the following definition of empowerment as a motivational construct:

*'Empowerment is an intrinsic task motivational construct manifested in four cognitions: meaning, competence, self-efficacy, and impact. Together, these four cognitions reflect an active rather than a passive, orientation to a work role'.*

The above definition is manifested in the following four cognitions:

1) Meaning: the meaning of the importance of a task goal or purpose estimated in relation to an individual's own ideals or principles, thus meaning entails a match between the needs of the employees' values and beliefs and their work role. (Hackman and Oldham, 1980; Thomas & Velthouse, 1990).

2) Competence or self-efficacy: This is another significant motivation construct where competence refers to an individual's belief in his/her ability to carry out tasks skilfully (Gist, 1987; Bandura, 1986).

3) Self-determination: Self-determination is a feel of having choice in regulating and initiating. It also shows a sense of independence or choice over the starting and the extension of work behaviour and procedures (e.g., involve in the making decisions procedures regarding work methods, speed, and effort, (Bell and Staw, 1989).

4) Impact: this is the fourth dimension and refers to the level to which an employee perceives that he/she can affect certain results at work i.e. the degree to which employees feel that they can make a difference at work (Ashforth,1989).

Further to Spreitzer's studies (1995a; 1995b; 1996), Spreitzer et al. (1997) found other additional dimensions for empowerment that are associated with different outcomes (effectiveness, satisfaction, and job-related strain), and could find no single dimension associated with all work outcomes. Accordingly, they ended that employees should understand and experience all the four of the empowerment dimensions in order for the organisation to accomplish the required outcomes (Spreitzer et al., 1997).

These four dimensions of empowerment detailed by Spreitzer (1995) were also used and mentioned in numerous other studies (Boudrias et al., 2004; Fulford and Enz, 1995; George and Hancer, 2003; Melhem, 2003). The four dimensions are also described as being independent but related and having equally reinforcing qualities that capture an active direction toward work (Kim, Moon, and Tikoo, 2016).

However, Melhem (2003) argues that according to Spreitzer, the psychological construct is only influenced by the four cognitions, ignoring the organisational factors created by relationships between managers and employees and between employees and customers. He added that investigating organisational conditions such as information, knowledge, trust, and incentives, can help in understanding the application of empowerment and its anticipated effects including employee satisfaction and customer satisfaction. He proposed a model in his study that focused on work context antecedents to empowerment including information and communication, rewards, trust and knowledge.

He also criticized Spreitzer by including a mix of personality traits and work context variables as antecedents to empowerment in her nomological network (the way she represented the concepts (constructs) of interest in her study). Conversely, he argued that it would have been better to separate between the personality trait antecedents and the work perspective as an alternative to mixing self-esteem, locus of control as a personality trait with information sharing and reward structure.

Odeh (2008) also emphasised that the concept of psychological empowerment tackles the nature of empowerment from the employees' perspective and therefore does not presume that an empowerment involvement as information sharing or delegation of authority will lead to the production of empowered behaviour. Conversely, it tries to find out how employees feel so that such intervention is successful. Psychological empowerment is also described as a method in which employees' feelings of self-efficacy are developed by identifying conditions that may create a sense of powerlessness and removal of these conditions. This can be achieved by applying different organisational practices and techniques to offer information regarding self-efficacy (Abdulrab et al., 2017). Seibert, Wang, and Courtright (2011, p.981) define psychological empowerment as an 'essential task motivation reflecting a sense of self-control in relation to one's work and an active involvement with one's work role'.

Therefore, according to the above discussion, and from a psychological perspective, empowerment is influenced by the four dimensions of meaning, self-efficacy, self-determination & impact rather than just fully considering the organisational factors created by the relationships between managers and employees and between employees and customers. Thus, investigating the organisational conditions (i.e., knowledge and skill, role clarity, trust, job satisfaction, information and communication, and rewards and incentives) may be important for understanding empowerment and its consequences, including employee and customer satisfaction.

Accordingly, this study shall focus on the work context antecedents to empowerment that include role clarity, rewards and incentives, communication and information flow, trust, job satisfaction, and knowledge and skill; i.e. this study shall examine the effect of empowerment on employee satisfaction and the indirect impact on customer satisfaction in the UAE banking industry. This differs from the study conducted by Spreitzer that focuses on empirically testing

managerial effectiveness and innovation. In her study she used a combination of both personality traits and work framework variables together as antecedents to empowerment. This study is relatively close to Melhem's research that proposed a model that focuses on work context antecedents to empowerment in Jordan.

### **Empowerment and employee effectiveness:**

#### **2.5 Empowerment and employee effectiveness:**

Thomas and Velthouse (1990) emphasized that empowered employees should be motivated to work more effectively than those who are less empowered. Similarly, Spreitzer (1995a) argues that employees who are empowered are expected to be more efficient as they view themselves as competent and have the ability to perform their jobs in a better and special way.

An outcome of a research study carried out by Mehrabani and Shajari (2013), showed that employee empowerment led to not only high employee effectiveness, but satisfaction as well.

Without any doubt, if employees think that they can affect the system in which they are set in, they can then have an influence on the organisational outcomes which will lead to them being seen as more effective, argued Ashforth (1989).

The empirical results of the research done by Ahearne, Mathieu & Rapp (2005) and Hartline and Ferrell (1996) and the theoretical argument advocated by Bandura and Lock (2003), have both confirmed the high relation between employee effectiveness and self-efficacy.

Additionally, Odeh (2008) has postulated that probably the most important of all empowerment aspects is self-efficacy or competence. The reason remains in its proficiency to boost employee performance due to its facilitation and promotion of positive outcomes such as an employee putting in more effort to the completion of his / her tasks, becoming more determined in said tasks, and learning how to manage and problem solve different situations with task-related hurdles as they arise (Conger and Kanungo, 1988). Hence, such a scenario not only offers a means to lead to employee satisfaction but to customer satisfaction as well. The interrelationship between employee satisfaction and customer satisfaction was addressed by Hartline and Ferrell (1996), they found that customers were satisfied when they receive a high-quality service from the employees. These employees believe highly in their capabilities.

## 2.6 Benefits of Employee Empowerment

There is a wide range of research revealing the benefits of empowerment. In the following table 2-3, the researcher shall demonstrate some of the benefits of employee empowerment cited from the literature, followed by two examples of empowerment practices in two service organisations, as cited in Elnaga and Imran (2014, p.20).

**Table 2-3: Benefits of Empowerment**

<b>Benefits of employee empowerment</b>	<b>Citation</b>
1- 'Empowerment makes employees feel that they are vital to the success of the organisation'.	(Hamed, 2010, p.70)
2- It gives the employees high confidence in their ability to significantly add to the organisation's objectives.	(ibid).
3- Employee empowerment builds dedication and develops an employee's 'sense of belonging to the organisation'.	(Greasley et al., 2005) cited in Hamed (2010, p.66).
4- 'Acceptance and ownership are basic human needs that are satisfied through the empowerment process in an organisation'	(ibid).
5- Empowerment can help employees make decisions that meet customer needs and can allow exceptions that solve problems.	(Armache, 2013).
6- Empowerment can help to decrease the amount of administrative levels in organisational structures, that leads to more successful communication and a reduction in the time it takes to make a decision.	(Hamed, 2010)
7- Employee loyalty is increased as a result of empowerment, while at the same time reducing turnover, absenteeism, and illness.	(Ripley and Ripley, 1992).
8- Employee empowerment also holds a great promise in minimising the deeper issues of employee job stress and produces new paradigms for the service industry.	(Gill, Flaschner, and Bhutani, 2010).
9- Empowerment grants employees greater responsibility and authority when making decisions.	(Greasley et al., 2005; Hamed, 2010;
10- It increases employees' confidence and encourages them to find creative and immediate solutions to problems, thus enhancing customer satisfaction.	Armache, 2013)

Benefits of employee empowerment	Citation
<p>11- Empowered employees experience greater freedom than their counterparts, resulting in less friction with management.</p> <p>12-Empowerment also encourages the employee to provide superior work, which in turn can lessen the likelihood of micro-managing projects by superiors. This will lead to reduction of the amount of administrative work, which results in higher levels of trust, improving employee satisfaction and consequently customer satisfaction.</p>	(Hamed, 2010)

### 2.6.1 Empowerment Practices in Some Organisations

The following subsections are two examples of empowerment practices in two service organisations as cited in Elnaga and Imran (2014, p.20).

#### 2.6.1.1 *Toyota Motor Corporation*

Toyota Motor Corporation is a good example of the implementation of employee empowerment. It empowers some of its employees to identify and solve any problem that may occur during product assembly.

**Problem:** A vehicle coming off Toyota's assembly line with a paint defect is seen as an opportunity to look into the main cause of the problem, as opposite to just fixing the fault and giving it onto distributors for resale.

#### *Toyota's Application of the Employee Empowerment Concept*

Toyota reorganised its workers by creating teams and providing them the responsibility and training to undertake specialised tasks. Each team has a leader who works together with his workers on the line.

In order to successfully perform such duties, defects in production must be determined and fixed quickly. Since workers are in the best place to find out the problem and to directly fix it, they are allocated this responsibility.

#### *Results of the Employee Satisfaction Survey at Toyota*

Toyota's management perceived that its employees are its assets and that customer satisfaction will not be achieved except with employee satisfaction. The employee satisfaction survey conducted on administrative and engineering employees in the 2010 financial year showed a positive response rate of over 70%

for 'satisfaction with company life' and 'feeling that one's job is rewarding' (Toyota, 2016).

According to Saylor Foundation (2013), Toyota is a company that accepts employee empowerment and consistently competes in this area with other high performing companies. Toyota believes that every employee should be part of the company through taking ownership of and identifying quality defects and ways to improve efficiency. This philosophy, as adopted by Toyota, has made the company a quality champion for most vehicle buyers. Toyota's belief in, and dedication to employee empowerment and quality, has engendered a great reputation for the company and has helped lead it to becoming the world's third largest automotive manufacturer.

#### **2.6.1.2 The Walt Disney Company**

According to Elnaga and Imran (2014) employees are similarly empowered when working at Disney because of the various educational options delivered to employees. Oz-Vitez (2012) adds that Disney provides an employee-learning environment to empower employees through Disney Dimensions, an executive progression programme, and Disney Way, which is a display case that shows the various Disney business designs presented mainly to leaders as supervisors, management, or for leadership development. This employee- training scheme helps expand the computer skills and talents utilised at Disney.

#### **Results of the Employee Satisfaction Survey at Disney**

According to The Walt Disney Company employee satisfaction survey (2013), 87% of employees say they are proud to work for the company, and 80% of employees globally find their jobs both demanding but also interesting. Furthermore, 77% indicated that they understand how their role helps achieve the strategies of their business segment, and 90% understand the role they can play in assisting Disney to be a responsible company.

Therefore, it can be strongly argued that empowering employees leads to positive results, not only for employees and their managers, but their organisations as a whole. Elnaga and Imran (2014) emphasise that empowerment also leads to employees making good decisions, taking action, and encouraging their belief that they can take control of their own destinies.

However, despite the benefits of empowerment detailed in the service marketing and management literature aforementioned, empirical proof that empowerment is effective is still required (Chebat and Kollias, 2000). The researcher also notes that despite Hamed (2010) and Armache's (2013) assertions that empowerment can give employees confidence and freedom, there are some drawbacks associated with this. Two examples of this are the abuse of power due to reduced supervision and the possibility of personality conflicts between employees who have been given greater power. These contentions lead us to a more in-depth discussion of the barriers to empowerment.

Similar concepts can be applied in the banking industry, for example the case study of HDFC bank (Housing Development Finance Corporation) where Jindal and Gupta (2016) carried out a case study measuring employee empowerment. The data is collected from 220 respondents. The results of this case study revealed that employees feel empowered and satisfied, and the bank successfully achieved its goal to be on the way to become "World-class Indian Bank".

HDFC Bank management believes in and applies employee empowerment as according to (Jindal and Gupta, 2016. P.17) HDFC autonomy is: *'We can engage the heart as well as the mind of each employee by moving away from central deterministic processes and by devolving more responsibility to individual business units. By delegating and agreeing clear objectives, and by giving staff the freedom to act, we can release the energies that will lead to real achievement.'*

The following section shall discuss the barriers that can face organisations from implementing empowerment.

## **2.7 Barriers to employee empowerment**

Despite all the attention that has been given to empowerment, it is not universally accepted and there are problems with implementing it. Awamleh (2013) argues that empowerment confronts obstacles such as support from top management, a lack of awareness, absence of understandable regulations regarding the means and tools for its implementation, and a lack of funds.

Eun (2012) identifies three obstacles to employee empowerment shown in the following table 2-4:



Table 2-4: Barriers to employee empowerment Source: Eun (2012)

Barriers to employee empowerment	Results
Anxiety – leaders may be concerned about their own job security.	This can lead to a belief that empowering employees will backfire on them, affecting their positions.
Distrust – leaders may not trust their employees' abilities to perform important tasks properly without close supervision.	This will lead to employees losing confidence in themselves, trust and loyalty to their organisation.
Communication – According to Eun (2012, p.2) some leaders operate with the attitude that 'If I want everything done correctly, I should do it myself'.	This attitude will lead to: 1-Lack of communication that leaves employees unable to deliver good results. 2-This in turn results in a culture of unempowered employees. It is the failure to delegate that leads to non-empowerment. This failure is often justified due to the expediency of not having to communicate the nature of the problem; that is, it is quicker for the line manager to complete the task him- or herself. This in turn leads to a 'responsibility virus' (Martin, 2003).

Developing on this point, Akanyako (2009, p.7) adds that, for a multitude of disparate factors, not all managers accept empowerment. The principal of these are as follows:

1. 'Managers fear the loss of power, control, and authority'.
2. 'Some managers believe that sharing information means the leaking of ideas and information that might become accessible to competitors'.
3. 'Employees will make mistakes and are unable to make the right decisions and this can lead to more problems'.
4. 'Not everyone wants or is ready to be empowered'.

In a discrete but thematically linked study, Nyanchama (2009, p.20) emphasises that 'employee empowerment might fail due to lack of information. For example, management might decentralize resources but if employees are not informed that resources are available for their use, then access to these resources will have little influence on feelings of empowerment nor will employees utilize these resources to effect desired organisational outcomes'. It has also been articulated by Lawler (1986) that improper performance measurement and reward systems may also act as barriers to employee empowerment. It is noted in the study that this can be circumnavigated when management introduces employee empowerment by establishing performance measures and rewards that strengthen the desired management style.

The current researcher notes that rewards that are based on individual performance can be an important antecedent of empowerment, therefore the researcher agrees with Lawler (1986) that improper performance measurements and reward systems could delay employee empowerment.

The researcher also notes that if there is a proper and clear flow of information, this will lead to the raising of the level of employees' knowledge, which will result in better communication and, in turn, more confident and empowered employees who are capable of serving customers to the satisfaction of the latter. Accordingly, the researcher agrees with Eun (2012), Awamleh (2013), and Nyanchama (2009) that empowerment can fail due to a manager's desire not to share information due to their belief that sharing information can mean leaking ideas that can go to competitors. This attitude can lead to lack of communication and, consequently, a lack of dissemination of information that may result in poor performance by the employees. As Melhem notes, 'It is true that many empowerment programmes might fail when they focus, for example, on "power" without also redistributing information, knowledge, and rewards' (2003, p.58).

Melhem (2003, p.59) adds that concentrating on 'power' would merely lead to front-line employees acting as 'customer advocates' and merely attempting to please customers when they do not have the necessary skills or training to serve customers professionally.

The issues arising from such an organisational culture have led to discussions on what is needed to avert such troublesome outcomes. Bowen and Lawler (1995)

employ the following equation for the successful implementation of empowerment in such instances:

$$\text{'empowerment} = \text{power} \times \text{information} \times \text{knowledge} \times \text{rewards'}$$

This equation cited in Melhem (2003, p.59) shows a multiplication sign, rather than a plus sign, which indicates that if any of the four elements is zero, nothing occurs to redistribute that component, and therefore empowerment will be zero. Bowen and Lawler (1995) believe that management practices that distribute power, information, knowledge, and rewards provide employees with an empowered state of mind that mediates the relationship between managerial objectives and business results.

Bowen and Lawler's (1995) formula has been modified by Melhem (2003) to include trust, communication, knowledge and skill, and rewards and incentives:

$$\text{empowerment} = \text{trust} \times \text{communication} \times \text{knowledge} \& \text{ skills} \times \text{rewards} \& \text{ incentives}$$

## 2.8 Criticisms of Employee Empowerment

Mohammed and Pervaiz (1998) criticise employee empowerment in that it increases the scope of employees' jobs and requires substantial training for them to cope with the wider range of tasks needed to continue to deliver high-quality service.

Empowerment has also been criticised for slowing down service delivery, as employees tend to focus on individualising service to customers, which may reduce the overall productivity of the service. This might lead to negative effects for the customers and the organisation as a whole (Psoinos and Smithson, 2002).

Employee empowerment is further criticised for other disadvantages that it can lead to. For example, Nyanchama (2009) notes that employees may abuse the power given to them as they will focus only on their own success. There may also be conflicts of power between employees who work in groups. The researcher shall take into consideration such criticisms especially when designing the questionnaire, and collecting the data, for example questions related to knowledge and skill antecedent will cover the training aspect raised by Mohammed and Pervaiz (1998). What is more, questions pertaining to quality of service delivery

and customer satisfaction will be covered in semi-structured interviews with managers and customers to take into consideration the criticism raised by (Psoinos and Smithson, 2002). Role clarity antecedent questions can also tackle the conflict of power aspect raised by Nyanchama (2009).

Before discussing the conceptual framework in section 2.10, it is important to examine empowerment in the service sector, the context of this study, as shown in the following section:

## **2.9 Empowerment in the Service Sector**

Services marketing scholars recognise the characteristics, namely those of intangibility, inseparability, heterogeneity and perishability, of services and the importance of the quality required to deliver them (Zeithaml et al., 1985; Bitner, Fisk & Brown 1993; Melhem, 2003; Odeh, 2008). Practitioners believe that service quality can improve performance in service industries (Al-Hawari, 2006; Yoo and Park, 2007; Cheruiyot and Maru, 2013). For example, using data from 400 respondents from various banks in Karachi, Pakistan, the research survey conducted by Raza, Jawaid, and Hassan (2015) suggests that service quality plays a vital role in improving customer satisfaction in the conventional banking industry. Furthermore, service-based companies such as banks are compelled to provide excellent services to their customers in order to maintain a sustainable competitive advantage (Awan and Ahsan, 2015). Evidence of the strong positive correlation between customer satisfaction and customer retention in retail banking has been established in the literature (Siddiqi, 2011). It has been suggested that strong relationships between banks and customers may strengthen customer loyalty, which in turn may provide a competitive advantage to banks in the long term (Berry and Thompson, 1982; Teas, 1993). This has led researchers to underscore the importance of the task played by customer-contact employees in developing the quality of service delivery in the service sector, since the fulfilment of this role can affect the satisfaction of customers (Melhem, 2003; Odeh, 2008; Voorhees et al., 2017).

As services are by nature heterogeneous and intangible, it becomes challenging for organisations to achieve differentiation from competitors (Peters and Mazdarani, 2008). According to Zeglal et al. (2014), in order for a company to have a strong, competitive position in the market, customers have to be satisfied

with the service provided by the company. To achieve this, service organisations and providers must deal together so as to improve their customers' satisfaction and loyalty. The most effective tool for achieving this is having the right set of trained and empowered employees (Lovelock and Wirtz, 2010).

Lovelock and Wirtz (2010) argue that employee empowerment is one of the most successful methods for satisfying customers and providing them with the best service. Thus, empowerment emerges to grant employees more control over job-related situations and decisions. Empowerment allows employees to be more flexible and responsible regarding the demands of different customers (Kim et al., 2004). Abbasi et al. (2011) add that the service sector in general, and the banking sector in particular, focus on service quality and customer satisfaction. They stress that employee empowerment improves service quality, which ultimately results in customer satisfaction. Front-line employees play a critical role in service organisations; they provide quality services and answers to customers' enquiries immediately rather than waiting for their managers' advice (Lee et al., 2006). According to Melhem (2003), frontline employees play a vital role in the service encounter. There are various base level customer expectations that are all closely related to customer evaluations of service quality. These include aspects such as employee performance, service deliverer attitudes, courtesy and helpfulness, and positive interpersonal contacts.

The UAE, the area of this study, is considered as a fast growing and strong financial sector that employs one of the highest diverse work forces in the entire banking world. Thus, the concept of employee empowerment is arguably a more difficult and challenging task in this specific situational context as observed by Bose (2018). As a result, there is a demand for reliable research to explore the role performed by front line employees and the effect of empowerment in this service sector that is the context of this study.

The following subsections shall discuss (1) Customer Contact Employees and Service Quality focusing on the importance of the 'people aspect' within the service process; (2) The Employee-Customer Service Encounter and the Role Theory - with this subsection focusing more specifically on the importance of setting clear rules within an organisation, and its effect on employee satisfaction and accordingly customer satisfaction; (3) The Employee-Customer Relationship in the Service Sector with this subsection focusing on the importance of the role played by front-

line employees in the service encounter to satisfy customers; and finally (4) how Employee Satisfaction Leads to Customer Satisfaction.

### **2.9.1 Customer Contact Employees and Service Quality**

One of the vital aspects of a service is the “people aspect” together with the service process and the material surrounding of the service provision (Melhem, 2003). The presence of a customer, which is referred to as “customer contact” influences the behaviour and performance of service employees (Chase, 1981; Rafaeli, 1989).

In the banking industry, there are differences in the levels of customer contacts; for example, tellers and customer service employees are high contact functions. Logan (2012) emphasised that outstanding customer service will not only create a special customer experience, but it will positively affect a bank's business especially when it is properly done. Logan (2012) added that having a sound customer service strategy will not only please customers, but it will result in high loyalty.

Kelly (1990) noted that it is very important that tellers who have a high level of contact with customers due to the nature of their duties should be motivated and satisfied. A simple observation by the researcher which is noted by banking industry professionals in the following conference (Customer Experience Management Middle East Summit (IQPC) 2014 - Dubai) is that the role of automation, including in particular ATM's and other forms of electronic banking services, reduces to an extent the role played by tellers in connection with simple withdrawal and deposit services. More complicated transactions such as helping customers manage multiple transactions involving larger sums continue to be performed by tellers. Hence their role as customer contact employees is a vital factor in customer satisfaction. Management should provide them with continuous training and skill enhancement programmes as this would lead to a clearer understanding of their roles. Contrary to tellers and customer support service employees, other bank employees do not have regular contact with customers due to the nature of their job. Those bank employees do not meet customers except through appointments when such meetings become a necessity (Brown and Mitchell, 1993).

This research will focus mainly on direct face-to-face interaction through the service encounter. Consequently, the customer contact employees that shall be considered are tellers, customer service representatives, officers, and managers.

Another focus is on the face-to-face communication between people and therefore this study will not cover other service employees who support telephone and internet banking despite their importance because their work does not involve direct contact personal. Albrecht (1988) emphasised that service encounters and direct contact with customers set the basis for building a strong and positive relationship with the organisation's customers.

### **2.9.2 The Employee-Customer Relationship in the Service Sector**

It is important to focus on customer satisfaction and service quality as this affect customer loyalty, customer retention and, eventually, organisational performance (Heskett et al., 1994, 1997). Indeed, there is a wide range of research on the relation between customer satisfaction and its outcomes (Melhem, 2003; Zeithmal, 2000; Fornell, 1992). On the other hand, there is less research that addresses employee empowerment and its impact on customers, especially pertaining to banks in the UAE.

Accordingly, it is necessary to consider the importance of the role played by front-line employees in the service encounter (Bitner, 1990), and how banks should increase the professional level of front-line employees in order to minimise the distance between them and their customers. Quyet, Vinh, and Chang (2015, p.199) emphasised that the main key behind any success is to stay competitive and always try to develop the quality of services offered in order to meet customers' needs in a better way.

They added that the best way to provide services to customers is to simply understand their demands and immediately react in order to meet their expectations as customers evaluate perceptions with expectations in estimating the quality of service. Accordingly, in order to reach customer's expectations and satisfaction, an important factor has to be considered which is the satisfaction of the employees. The following subsection shall discuss the importance of satisfying employees that will lead to customer satisfaction.

### **2.9.3 Employee Satisfaction Leads to Customer Satisfaction**

A satisfied employee is an important factor leading to the satisfaction of customers, especially in the service sector. For example, Khan and Haseeb (2015, p. 128) note that 'customer satisfaction is the natural and normal outcome of employee satisfaction, and the success of any organisation greatly depends on the

satisfaction level of its employees'. Naseem, Sheikh, and Malik (2011) add that it is extremely difficult to achieve customer loyalty without considering developing loyalty among employees. This supposition is backed by Xu and Goedegebuure (2005, p.51) who emphasise that 'it is impossible to maintain a satisfied and loyal customer base without having a satisfied and loyal employee'. Xu and Goedegebuure (2005) have additionally found that high levels of customer satisfaction are expected when employees are satisfied. What is more, Kotler et al. (2010) contend that encouraging a work environment in which the employees are in direct contact with customers creates motivation, satisfaction, and loyalty among employees, who will then provide outstanding customer services. Accordingly, empowering employees, especially in the service sector, where there is a direct contact between the employees and customers, is important as it leads to customer satisfaction.

In order to understand the quality of work life aspect, internal service quality in the UAE banking industry, this following section, shall focus on the UAE culture in order to gain initial perspective on the significance of the study constructs. The presence of a dominant number of international expatriate employees in the UAE can lead to the presence of some tension between the Arab culture of the UAE and the international business culture as highlighted by De Waal (2016), and this can affect the management practices. As such, the following sections present cultural issues that influence management practices, organisational culture and empowerment.

#### **2.9.4 Stakeholder Engagement**

Stakeholder engagement is considered a strategic factor in bank's management, as it is useful to achieve employee satisfaction that has a positive effect on the productivity and the economic performance of the bank and consequently on customer satisfaction due to the attention paid to the quality of customer relationships, Birindelli et al., (2015). Stakeholder engagement or (SE) is also identified according to Greenwood (2007) as the group of different procedures that an organisation develops in order to include stakeholders in various activities of the organisation so as to produce a system of cooperation. Including or engaging the stakeholders in different activities in the organisation can lead to their empowerment according to Paulson (2009) who emphasized that employee empowerment can be viewed within the perspective of stakeholder empowerment,



which is explained as allowing stakeholders influence in managerial decision-making process. The results of Paulson's study regarding the effect of stakeholder management on two main stakeholder groups, employees and customers indicated the importance and the positive consequence of empowering stakeholders. However, Rowlinson et al. (2006) argued that in order for the objectives of the organisation to be properly attained, stakeholders should not be only engaged but they have to be empowered in order to participate effectively in the management of projects. Accordingly, the researcher would recommend investigating the relationship between the effect of stakeholder engagement and empowerment on bank performance.

## **2.10 Scope of this research: UAE Culture and its influence on management practices**

Due to the dominant presence of a large number of international workers in the UAE, the values that drive the manner of doing business are often seen as international business values. This can result in tensions between Arab culture and the business culture (De Waal and Frijns, 2016). The presence of this mix of cultures may lead to tensions, conflicts, and cross-cultural miscommunication. 'These can derive simply from factors such as language difficulties and poor levels of interpersonal relations and indeed a lack of trust and misunderstood values may also contribute to these issues' (El-Amouri and O'Neill, 2011; Khuwaileh, 2003). Huff and Kelley (2003) state that in organisations in which there is uncertainty and risk due to differences in culture, values, and goals, trust is an especially important factor that has to be considered. Indeed, the authors found that this can affect relations between staff, the flow of information that might be used for personal preferences, and the perception that employees might not be fairly rewarded can lead to dissatisfaction on various levels. However, De Waal and Frijns (2016) note that in the UAE and Dubai in particular, there is a transition towards mixing both Arab and Western business practices, accordingly, making it possible to initiate both Western and Eastern (Arab) management techniques successfully. Elashmawi (2000) advises that Arabs in general appreciate both authority and personal relationships, and therefore a lot of decisions are made based on personal and religious perceptions. The UAE national culture is a part of this Arab culture. A number of researchers, such as Al Bahar, Peterson, and Taylor (1996) and Agnaia

(1997), have found that the family is the strongest social unit and that family loyalty pervades all aspects of life, including work. Wilkins (2001a, p.12) states that the majority of UAE nationals work for the public sector, and the only area that attracts them other than the public sector is the banking and financial sectors, as they are offered better treatment in terms of salaries and positions; however, many of these employees do not work satisfactorily because of 'problems with their reliability or because of their lack of ability' (p.12). Wilkins (2001a) also concludes that it is particularly important to provide training and development programmes in which the trainers should be made aware of culture and social environment. Accordingly, the following subsection provides a brief discussion of certain UAE cultural issues that may have an impact on management development programmes, especially as this concerns customer-contact employees who have direct interactions with clients. This will include culture and management development, culture and management practice as well as culture and empowerment. The researcher did not aim to explore the culture of the UAE, but due to the nature of the variety of population and diverse nationalities, the researcher will only focus on the different cultural aspects in relation to empowerment. The culture in the UAE and its impact on business practices in the banking sector can be recommended as an area for future research.

### **2.10.1 Culture and Management Development**

Wilkins (2001a) argues that in the UAE, companies rely on management development to improve their productivity, to develop the performance of the employees, and to prepare them for career progression. The influence of national culture, language, religion, education, government policies, and the economic environment nevertheless have to be considered. Melhem (2003) adds that, in Arab countries, both ideological affiliation and family ties have a strong impact on people, both inside and outside the organisation. For example, as regards obtaining a job, or a promotion, or even development opportunities "wasta" (meaning connection, see section 2.9.4.1) plays a major role. Wilkins (2001b) argues that: 'Arab culture plays a considerable role in shaping organisational structure and decision-making. The UAE's private sector is dominated by a number of large family-controlled conglomerates, which typically have a range of interests that include manufacturing, construction, trade, retail, distribution, property, and financial services.' Wilkins (2001b) adds that, in the UAE generally, 'a business is

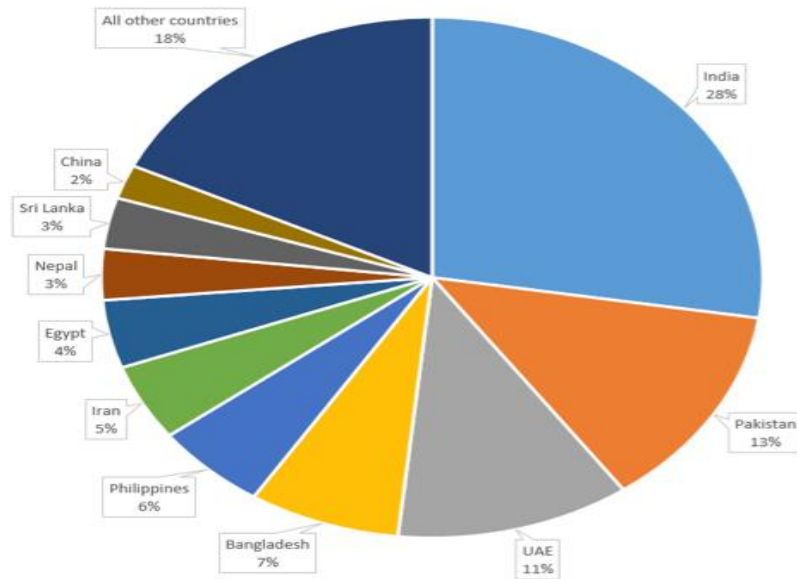
controlled by one man, the founding owner who usually adopts an autocratic style. There are also owners who try to apply a consultative style, though the owner maintains his grip on the vital decision-making, which certainly has an effect on training and development programmes in the country.' This may impact on the level of trust between people (Odeh, 2008), and have a negative impact on the flow of information that can be used for personal preferences. Employees may also be unfairly rewarded, which will affect the satisfaction levels of the employees and consequently of the customers (Melhem, 2003). The next subsection focuses on cultural aspects from a broader perspective of the study problem.

### **2.10.2 Cultural Aspects and their relation to the problem investigated in this Study**

Melhem (2003) states that a strong and positive culture can help any organisation to face any number of challenges. Ellyard (2017, p.6) argues: 'culture is an intangible that is reflected in the choices and behaviours of a firm's employees'. He adds that: 'a good culture is marked by specific values- integrity, trust and respect for the law – carried out in the spirit of a fiduciary-type duty toward the customers (that is, keeping the customer's best interest at the heart of the business model) and a social responsibility toward maintaining market integrity.'

The cultural aspect is considered a significant context of this study because the researcher examines the relationship between managers and employees in terms of trust, decision-making, and empowerment in the context of the UAE banking sector that contain a wide range of expatriates working in it. In addition, understanding the organisational culture helps explain the organisation's internal environment, in which employees have different beliefs and values that direct their attitudes and behaviour.

The population of the UAE has two main components: the expatriates that represent the majority of the UAE population (as shown in Figure 2-1), and UAE citizens who represent only 11% of the total population. Citizens are usually guaranteed employment and provided with many privileges according to the public policy of Emiratisation, which is aimed at reducing dependence on foreign labour (AbdelRahman et al., 2012).



**Figure 2-1: UAE Population by Nationality. Source: GMI blogger posted in Infographics 11/1/2018.**

Jobs in private-sector organisations are mainly held by expatriates from different countries; and while most of those expatriates occupy a wide range of private-sector jobs, and work under restrictive work visas, they are paid less than the UAE nationals, which can cause feelings of unfairness (Askari, Bazzari, and Tyler, 1998). According to Vidal et al. (2007), the feelings expatriates experience in this regard can affect their levels of satisfaction level. Hashmi (2007) indicates that the UAE's banking sector is a principal source of employment for expatriates, although Emiratisation laws have forced UAE banks to increase the number of hired UAE nationals. Hashmi (2007) adds that despite the Emiratisation law, expatriates still dominate the banking sector employment number. No recent research has been conducted to suggest that this has changed. That is to say, the UAE banking sector is a mixture of behaviours, religions, work ethics, and personalities from around the globe. Accordingly, Chopra (2015) emphasises that employees in the UAE banking sector are expected to be tuned into a culture that is different from that of the rest of the world.

It is with this in mind that the researcher is investigating whether cultural factors play a role in the UAE banking industry, specifically whether expatriate employees have inhibitions that affect their performance due to their need to retain their jobs in the UAE.

### **2.10.3 Culture in the UAE**

The literature refers to different considerations that effect the business environment in the UAE (Wilkins, 2001b). These may be cultural aspects, such as values, religion, family ties, and business practices that originate from among the general characteristics of the Arab world, though some are specific to UAE. Cerimagic (2010) notes that many expatriate managers face challenges with cultural issues. Melhem (2003) emphasises that in the Arab world, the Islamic religion and family tribal values, play a main role in the community life and interpersonal relationships where family ties have a strong impact both inside and outside the organisation which affects the organisation practices and the relationship between people. Mellahi and Budhwar (2010) add that the religious values and ideals have a major influence on behaviour in the workplace, and on leadership styles, job satisfaction, and organisational performance in the Arab world. As noted by Ali (1990), Islam has a strong influence on management practices, thought, and the conduct of business.

The following subsection discusses some of the cultural factors that may affect management practices and that are important for expatriates to understand so as to ensure that they manage effectively when in such positions.

### **2.10.4 Cultural Factors that Influence Management Practices**

There are different factors that have a strong impact on the management practices in UAE organisations. For example, the cultural diversity inherent in the country is an important factor that influences organisation and management practices as it can lead to a risk of poor communication that would aggravate the task of managers to create an effective and efficient workforce (De Waal and Frijns, 2016). Accordingly, to be successful managers in the UAE, it is necessary to be familiar with and comprehend various cultural differences (Enshassi and Burgess, 1991; Khan et al., 2010). This variety of differences is found in gender, race, education, religion, culture, other personal characteristics and age (Khan et al., 2010). The following section shall focus on different cultural factors that affect management practices in the UAE.

#### **2.10.4.1 Wasta**

An extremely important feature that influences organisation and management practices in the Arab world, including the UAE, is 'wasta', meaning in colloquial Arabic language a connection or someone who will help you. This plays a key role affecting management practices in the Arab world. According to DeWaal and Frijns (2016), wasta may allow better opportunities at work, especially as regards being recruited or promoted; however, it can become destructive when it is used in violation of existing rules and procedures, for example, hiring a relative who is not qualified. Tlaiss and Kauser (2011) add that connections are vital in the Arab world and that their absence can be 'fatal' to the success of management in the Middle East. At manager level, Wasta may also play a major role, as it is strongly associated with the familiarity of relationships that exist in Arab working culture (Metcalf, 2006). Another feature that influences management practices is the 'group culture' that is dominant in the UAE. Al Mazrouei and Pech (2015) mention that UAE locals immediately meet together in discussion groups when they feel they are faced with an issue; furthermore, a local individual may bring two or three colleagues to support him when he needs to approach his manager to discuss a problem, even if the issue does not necessarily concern them directly.

#### **2.10.4.2 Language**

The Arabic language is another important factor that has to be considered when discussing the management practices, especially as the UAE has a large number of foreigners who do not speak Arabic. This can cause difficulties in communication as many locals are not fluent in English. Wilkins (2001b) notes that many local Arab managers prefer verbal interaction than written correspondence since English not being their first language, and that they generally depend on their staff to draft their written work. Accordingly, language is rated as 'producing the greatest degree of complication for staff management practices' (Al Mazroei and Pech, 2015, p.83). The same indicates that, in the UAE, the ability to deal effectively with local staff governs how well they can be managed. Miroshnik (2002) emphasises that although the Arabic language is difficult to learn, expatriates must at least learn some local expressions.

Generally, locals respect and appreciate expatriates showing interest and at least appearing to have made some effort to speak Arabic. Traditional Arab business values and culture exist in the UAE despite it having a multitude of cultures.

#### **2.10.4.3 Time Management**

Time management is another important factor that has an effect on organisational and management practices in the UAE. The UAE, and more generally, the Arab culture, has a more relaxed approach to time management, in comparison to the West. Al Mazrouei and Pech (2015) note for example that there is a focus on timelines in the latter. Nonis, Teng, and Ford (2005) argue that understanding cultural attitudes towards time management and organisational outcomes is therefore vital in order to be able to manage effectively, and that it is therefore important that expatriate leaders are aware of the local attitude towards time management. According to Kumaresan, Nasurdin, and Ramayah (2004), time management has an important relationship with the levels of stress that bank employee's experience. It is their central argument with respect to this aspect that if bank employees apply good time management strategies then their levels of stress will be minimised, which will lead to job satisfaction. Therefore, one would predict that understanding time management from the UAE cultural perspective would have an impact on the nature of the relationship between managers and employees, particularly on the degree of trust, empowerment, and cooperation between customer-contact employees and supervisors in the banking industry.

#### **2.10.4.4 Women**

Hamdan (2017) states that approximately 70% of women working in the UAE banking industry are Emirati nationals. This is considered to represent one of the highest rates of Emirati women specifically working in an industry relative to other sectors in the economy. Hamdan (2017) records that, according to Jamal Al Jasmi, the general manager of the Emirates Institute for Banking and Financial Studies, the increase in the proportion of women working in the banking industry is due both to encouragement and support from the UAE's leadership and to the education and training programmes offered by the institute. He added that Emirati women constituted 43% of participants in the training courses and workshops offered by the institute in 2016. In addition, women accounted for 55% of the total number of students registered in 2016. As the number of female employees is

increasing in the banking industry, the researcher here highlights some of the cultural barriers that may affect their job requirements, their relationships with their managers, especially if he/she is an expatriate and, accordingly, their level of job satisfaction. For example, according to Erogul and McCrohan (2008), most Emirati women may not accept positions that might require overnight travel; nor jobs that require exposure to large audiences, as the majority families would be uncomfortable with this, and would ban this. A similar barrier to this is the Emirati cultural belief, primarily based on traditional Islamic values, that places limitations on the interaction between males and females outside of family members. Sayed (2002) argues that the primary reason for women terminating their jobs has to do with their families. Moreover, 'workplace selection and availability are constrained by the idea that it is not permissible for Emirati women to work after sunset, which is supported by labour law.' On the other hand, Harrison and Michailova (2011) note that in the UAE, 'it is easy for Western women to successfully adjust to life and work in the UAE, despite the cultural differences, as they rarely interact with host nationals, generally being exposed to other Westerners and representatives of other cultures.'

#### **2.10.4.5    *The Relationship between Culture and Islam***

Branine and Pollard (2010) stress the importance of understanding Islamic management principles as this could aid the development of a 'more suitable type of management practice in Arab and Islamic countries, while still benefiting from the transfer of appropriate Western management techniques.' Mellahi (2010) notes that, according to the literature, Islam has the greatest influence on people's behaviour in the Arab world. It has a significant effect on behaviour in the workplace and leadership styles and has a direct impact on job satisfaction. However, Ali (2005) adds that employees in Muslim societies are more receptive to managers who are more flexible with them, who use persuasion and concessions, and who can explicitly recognise their abilities. Idris (2007) stresses that in UAE organisations, a third party is sometimes employed to deliver negative feedback in order to avoid open conflict. Melhem (2003) adds that, in Muslim societies, cultural values may be stronger than organisational rules. Accordingly, both Islamic and cultural values may affect the relations between employees, managers, and customers, and this may have positive or negative effects; positive wherein culture and religion may support the quality of work life, trust, and



honesty; and negative wherein people may abuse these (Melhem, 2003). De Waal and Frijns (2016, p.249) reveal, in research that focused on the 'UAE business society', that traditional Arab business values still exist in the UAE; however, there is a change in progress towards a combination of Arab and Western business practices. This combination of cultures should make likely the successful introduction of both Western and Eastern management techniques, as long as there is an awareness that a certain degree of tailoring would be required that respects the values, culture, and religion of the UAE and reflects its unique nature. As such, despite the likelihood that these values support the quality of work life and trust in the business society, an investigation is still required to explore the effects of the empowerment construct and its antecedents and consequences on the customer-contact employee.

#### **2.10.5 Culture and Empowerment**

Al Attar (2018) remarks that, in the UAE banks, inspiring a culture of empowerment and engagement requires considerable dedication from every level of leadership. Empowerment requires senior staff to share information, and delegate authority and resources, so that employees can make the right decisions timeously. Employees must feel they have trust and authority, and their roles and responsibilities should be clear. Al Attar (2018) adds that in the highly competitive banking world, information, knowledge, training, and teamwork in different departments may lead to a substantial degree of success. As mentioned above, culture is an important factor in this study. The researcher examines the relationship between managers and employees in terms of trust, decision-making, and empowerment in organisations that incorporate different sets of assumptions, beliefs, and attitudes. Melhem (2003) argues that these values, beliefs, and attitudes affect the style of decision-making and degree of empowerment, as well as the trust between managers and employees.

Due to the present of lack of empirical research in the area of empowerment in the UAE, the researcher investigates leadership styles and commitment constructs, as these involve similar ideas and variables. For example, Al Youssuf (2015), referring to the Emirati leadership style, states that empowerment is not only the key to success; trust and empowerment but they are the vital ingredients in the UAE organisational environment. He adds that there is an element of friendship

and informality inherent in the Emirati leadership style and that trust plays a very important role. Melhem (2003) indicates that employees who trust and who observe their managers adopting a consultative or participative leadership style are more loyal to their organisations and more satisfied with their jobs and, accordingly, will achieve higher levels of performance. Al Attar (2018) adds that it is impossible to empower employees without strong leadership and a high degree of trust, as these involve a two-way process: company leaders should be able to trust employees by delegating authority to them, and should concurrently grant them access to information, particularly in a country with many diverse cultures. This suggests that if managers trust their employees, especially customer-contact employees, and use culture to influence their quality of work life, this can lead to better performance. The sub-section that follows further investigates management style as a cultural factor that can affect management practices.

#### **2.10.6 Management Style**

Darwish (2000) suggests that there is an encouraging relationship between management style and organisational commitment, job performance, and job satisfaction. In the UAE, due to the presence of different cultures, different management styles exist. Al Mazroei (2015, p.76) emphasises that 'in order for leaders to maintain effectiveness within the UAE environment, they have to be aware of the difficulties cultural differences can cause for their organisations, especially the Arabic and Islamic traditions as they still maintain a strong influence despite trending towards adopting a Western management style'.

According to De Waal and Frijns (2016), the prevailing management style in the UAE can be described as consultative with the proviso of autocratic prerogatives resting with the ultimate decision makers. However, he adds that employees are afraid to make mistakes as they risk of being deported. Awamleh, Evans and Mahate (2005, p.29) examined the 'transformational leadership theory among banking managers in the UAE. They studied the effects of transformational and transactional leadership styles of bank managers on employees' self-perceived performance and job satisfaction. The findings of this study show that a transformational leadership style by bank managers increases employees' performance and satisfaction.'

In the Gulf region, there is a centralisation of power that is tied to the monarchical system; a ruler is referred to as 'sheikh'. According to De Waal and Frijns (2016,

p.246), 'In the UAE, the Sheikhs are called "Baba", the Father, which shows there is an emotional relationship between the Emiratis and their leadership. It has to be realized though that the tribal mentality entails that people give power to a certain person and they will tolerate his leadership as long as it is benevolent and takes care of them. This creates a win-win situation, where a leader has to be kind to the people; the people, in turn, are kind to the leader; and together, this creates a stable state'.

Yet, these studies have mainly focused on managers rather than on employees. In light of this, it is important to investigate employees' levels of involvement in the organisation and to consider levels of empowerment rather than just leadership styles. There is particularly a lack of empirical studies examining the empowerment of customer-contact employees, especially in the banking industry in the UAE. In addition, there is a need for further investigation of the satisfaction of employees and of the role of employee empowerment on determining customer satisfaction. The date so far has reflected different cultural issues and its influence on management practices in the UAE. The discussed that follows, however, leads to the development of the conceptual framework of this study through the analysis of different perspectives and viewpoints within the Service-Profit chain model.

## **2.11 Research Gap**

### **Research gap of the employee-customer relationship in the UAE service sector**

Service marketing scholars recognise the characteristics and the importance of services and the quality required in delivering them (Zeithaml et al., 1985; Melhem, 2003; Odeh, 2008). These practitioners believe that service quality can improve performance in service industries (Al-Hawari, 2006; Yoo and Park, 2007; Cheruiyot and Maru, 2013). Furthermore, service-based companies such as banks are compelled to provide excellent services to their customers in order to maintain a sustainable competitive advantage (Awan and Ahsan, 2015). The strong positive correlation between customer satisfaction and customer retention in retail banking has been established in the literature (Siddiqi, 2011). It has also been suggested that strong relationships between banks and customers may strengthen customer loyalty, which in turn provides a competitive advantage to the banks in the long term (Berry and Thompson, 1982; Teas, 1993).

It has been shown that employee satisfaction leads to customer satisfaction (Jeon and Choi, 2012; Shabbir and Salaria, 2014). Many factors may facilitate job satisfaction, including human resource management, management practices, pay policies, the reward system, physical surroundings, professional development/training, and socialisation (Dabholkar and Abston, 2008). The concept of internal marketing underscores that employees' needs have to be fulfilled by the organisation so that this benefits the organisation by way of improved working morale and commitment, while reducing the turnover rate, which in turn will improve customer satisfaction (Haghighikhah et al., 2016). The purpose of internal marketing is to improve the understanding of organisational actions and enhance front-line employees' performance (Anaza and Rutherford, 2012; Ferdous and Polonsky, 2014). In this manner, employees will attain a better understanding and perception of their jobs and of management's support to employees, be able to understand their job conditions, become more customer-focused, and attain higher level of job satisfaction (Cardy, Miller, and Ellis, 2007; Wieseke et al., 2007). Employees with higher levels of job satisfaction will present their own organisation in a pleasant and good manner recommend the services of the organisation to others (e.g. customers who they have direct contact with), and work diligently to satisfy their customers in an effort that supports and improves their own organisation (Webber, 2011). The effective implementation of internal marketing highlights the importance of helping personnel (e.g. front-line employees) to become more customer- and service-oriented in order to increase customer satisfaction (Alhakimi and Alhariri, 2014). *Although the importance of the employee-customer relationship in the service industry has become widely recognised in the literature (King, 2003; Melhem, 2004; Cambra-Fierro et al., 2014), this relationship has not been fully explored in the UAE service sector, such as the banks.*

### **Research gap in employee empowerment and its antecedents in UAE service sector**

Empowered employees perceive enhanced feelings not only towards their jobs but towards serving their customers as well simply because empowerment removes the barriers that the service blueprint imposes and gives employees space to act without restraints when serving customers (Reardon and Enis, 1990). Empowerment has been regarded as the management process of delegating

responsibility down the hierarchy that aims at increasing decision-making authority among employees (Leach, Wall, and Jackson, 2003), as a state in which one is confident enough to exercise choice (Thomas and Velthouse, 1990), and as a process that results in the experience of power and feelings of self-efficacy (Spreitzer, 1996). Empowerment is beneficial to both employees and organisations as it can enhance employees' job satisfaction (Eylon and Bamberger, 2000; Haghikhan et al., 2016), intrinsic work motivation (Pomirleanu, Mariadoss, and Chennamaneni, 2016), and, furthermore, performance (Ma and Weng, 2015; Seibert, Silver, and Randolph, 2004), and organisational commitment (Liden, Wayne, and Sparrow, 2000; Awan and Ahsan, 2015). Empowered employees are also more likely to be adaptive to various work situations because of the increased flexibility resulting from empowerment (Scott and Bruce, 1994). Melhem (2003) emphasises that empowerment is important for customer-contact employees in service organisations as it leads to employee satisfaction and, eventually, to customer satisfaction.

As previously discussed, the service marketing literature revealed an important assumption that empowered employees are able to function more effectively than the disempowered employees throughout the service encounters. The empowered employees will be more devoted to successful customer service encounter and will have the required discretion to satisfy the customers (Odeh, 2008). However, despite the arguments that empowering customer-contact employees' might directly influence the customers, the relationship between employee empowerment and service quality (in terms of customer satisfaction) continues to be uncertain, and researchers studying empowerment in the service industry holds various views about the antecedents of employee empowerment. For example, the empirical study by Hartline and Ferrel (1996) revealed disappointment by the empowered employees when they were attempting to fulfil the demands of their managers and customers. Though, it is possible that the problem here is not with empowerment, but the problem can be with how empowerment is being implemented (i.e., antecedents of empowerment) as noted by Melhem (2003).

The results of another empirical study by Peccei and Rosenthal (2001) conducted in a large supermarket in the UK covering about 2000 employees, found that some antecedents such as supportive leadership, training, trust, and a good relationship between employee-employer can create a sense of empowerment among

employees, and that empowerment will, in turn, improve customer-oriented behaviours. Melhem (2003) in his empirical study also combined different dimensions of empowerment that include trust knowledge, information, and rewards that proved a good sense of empowerment among employees and that had a positive effect on their relationship with customers. This research is slightly similar to Peccei and Rosenthal (2001), and Melhem (2003) in the fact that both studies proposed antecedents aiming to produce a feeling of empowerment among employees, and accordingly empowerment will, in turn, enhance customers leading to customer satisfaction and loyalty. *Despite plentiful studies on employee empowerment in the service marketing literature, there are still areas that remain unexplored about its possible effect in the UAE banking industry, i.e. research is required to provide support for the benefits of empowerment, and to establish the impact of employee empowerment upon the delivery of quality service to customers in the UAE banking industry, an area with very little published research, especially improving banking services to meet customer expectations through employee empowerment.*

## **2.12 Conceptual Framework and Hypothesis**

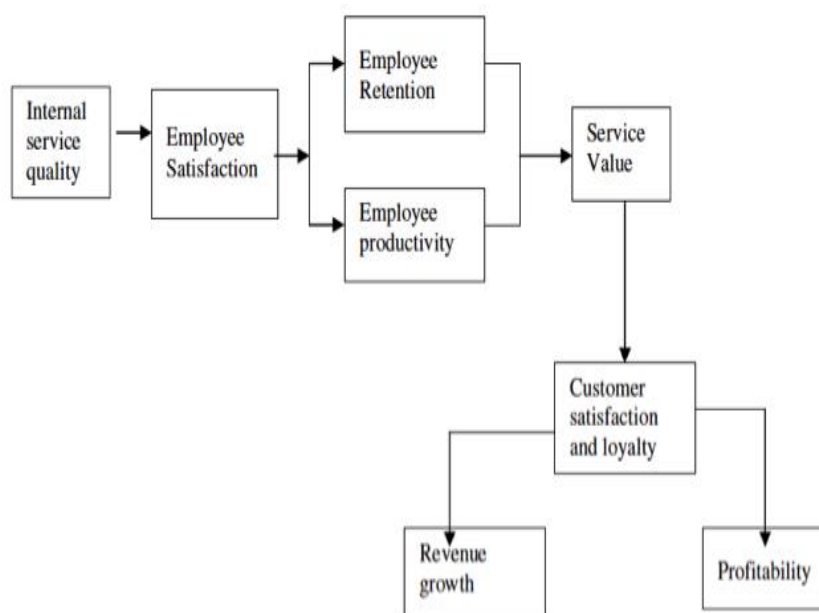
The conceptual framework of this research relies on two related models, namely The Service-Profit Chain Model put forward by Heskett et al. (1994) and the empowerment model advocated by Bowen and Lawler (1995, p.72). As Melhem notes, *'Such models suggest that when service companies put employees and customers first, a radical shift occurs in the way they manage and measure success'* (2003, p.67).

### **2.12.1 The Service-Profit Chain Model**

The Service-Profit chain model was developed by researchers at Harvard Business School that acknowledges the meaning of understanding the importance of the relationship between employees, customers, and the performance of the organisation. The model is a framework that links service operations, employee assessments, and customer satisfaction to an organisation's profitability (Heskett et al., 1994). According to Acheampong and Asamoah (2013, p.2), the *'service-profit chain establishes relationships and links between profitability on one hand and their customer loyalty, employee satisfaction and loyalty on the other hand'*. The Service-Profit chain model illustrated in Figure 2-2 indicates the links in the

chain (which should be regarded as propositions of this research) that reveal that profit and revenue growth are primarily stimulated by customer loyalty (Heskett et al., 1994). Loyalty, therefore, is a direct outcome of customer satisfaction. Furthermore, satisfaction is influenced by the value of the services offered to customers, and satisfied, loyal, and productive employees create value. Employee satisfaction primarily results from high-quality support services and guidelines that enable employees to deliver results to customers. *Nevertheless, Heskett et al. (1994) argue that internal service quality (that serves as the basis of the model and creates a chain effect ultimately most important to an organisation’s growth and profitability) but does not clearly explain what the internal quality factors are that may lead to employee satisfaction.*

Silvestro and Cross (2000) carried out an investigative analysis regarding the purpose of the Service-Profit chain to a particular retailing organisation in the UK. The results of the study show a relationship between the different propositions in the chain; however, there is no evidence that these are determined by loyalty and employee satisfaction. Rather, a negative parallel between employee dissatisfaction and store profitability was found. This outcome demonstrates that there remains a strong need for endorsing Service-Profit propositions in various settings.



**Figure 2-2: The Links in the Service-Profit Chain Model. Source: Adapted from Heskett et al. (1994, p.166).**

### **2.12.2 The Empowerment Model**

According to Bowen and Lawler (1995), the employee empowerment concept is a multidimensional construct, and hence simply equating empowerment with delegating; sharing decision-making authority, and involving employee in strategic decision-making process may hinder the organisational efforts for achieving effective employee empowerment. Effective employee empowerment involves application of a balanced combination of structural and psychological empowerment measures (Bowen and Lawler, 1995). Specifically, structural empowerment concerns the process of delegating decision-making powers by upper management to the lower management and increasing access to information and resources among the individual employees in the lower organisational echelons. Bowen and Lawler (1995) believe that the effectiveness of structural employee empower could be assessed by the following measures, including, organisational structures, reward systems, access to information, organisational cultures, employee skills and traits, leader selection and assessment. Bowen and Lawler (1995) believed that effective structural empowerment could lead to: significant savings in costs and management's time; improving productivity; and enhanced organisational performance.

On the other hand, psychological empowerment is the motivational construct manifested in cognitions reflecting the employee's orientation towards their work roles (Bowen and Lawler, 1995). Psychological empowerment can be viewed as the process of creating a conducive work environment in which employees perceive and believe that they are allowed to use their own initiatives and judgment in performing the allocated tasks (Bowen and Lawler, 1995). Bowen and Lawler (1995:5) stated that the effectiveness of psychological empowerment could be assessed by meaningfulness of the job, employee competence, extent of employee's self-determination, impact of individual employee performance on organisational performance and the existence of appropriate motivational strategies. According to Bowen and Lawler (1995), employees are more likely to be in a positive psychological state if they perceive the allocated tasks to be meaningful and are competent to perform such assigned tasks, or if they are able to decide their own course of actions with less management influence.

Bowen and Lawler (1995) suggested that there is a theoretical link between employee empowerment and the Service-Profit Chain, as shown in Figure 2-3.



Figure 2-3 commences with a selection of either the production-line approach or the empowerment approach, depending on the type and nature of the service. A critical question raised by Levitt (1972) is whether employees are likely to feel more satisfied with the empowerment approach or with the production-line approach. Bowen and Lawler (1995) asserted that research on the service-profit chain has not recognised that empowerment is an important link in the chain. This is because it begins with employee satisfaction, which is influenced by the internal quality of the working environment and by how employees perceive their ability to give results for customers. Bowen and Lawler (1995) also suggest that there is no single best approach for all organisations, however, those that might benefit more from empowerment are service organisations, as there is direct contact with customers. The authors consider the production-line approach (found in organisations such as McDonalds) a good example for a job that is easily learned and requires less flexibility, personal judgment, and is routine.



**Figure 2-3: The Links between Empowerment and the Service-Profit Chain. Source: Adapted from Bowen and Lawler (1995).**

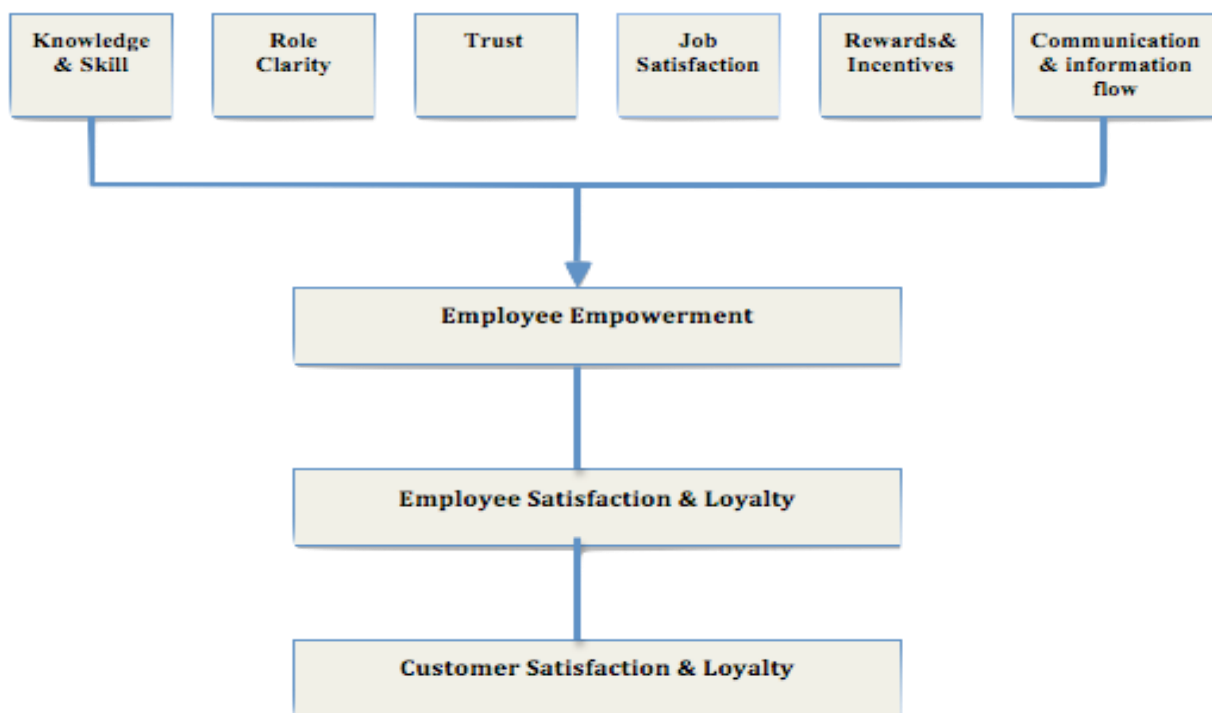
### **2.12.3 The Proposed Model**

Many organisations have attempted to apply the empowerment concept but have failed (Argyris, 1998). As previously indicated, the problem is not with 'applying empowerment or changing programmes, but rather with the people implementing such programmes' (Melhem, 2003, p.5, Melhem 2018).

The illustration in Figure 2-4 represents the conceptual model of empowerment proposed in this study. It includes

- Three constructs, knowledge and skill, communication and information flow, and rewards and incentives, as proposed by Bowen and Lawler (1995) as antecedents of empowerment;
- One construct, trust, as investigated in Melhem (2004) for its relation to empowerment;
- Two constructs, role clarity and job satisfaction, added to the model and are investigated later in the study.

The conceptual model of empowerment (Figure 2-4) illustrates the study objective to examine the relationship between customer-contact (front-line) employees' empowerment and the following antecedents: 1) knowledge and skill, 2) role clarity, 3) trust, 4) job satisfaction, 5) communication and information flow, and 6) rewards and incentives. The researcher aims to examine this relationship to ascertain whether it is applicable to the work environment of the UAE banking sector (an area with minimal published research) so as to maintain and improve customer-contact employees' responsiveness and capabilities in serving their customers. The study hypothesises that these six constructs have an effect on employee empowerment, principally for customer-contact employees, as regards to their providing better service to customers.



**Figure 2-4: The Conceptual Model of Empowerment Proposed in this Study. Source: Own Representation.**

### 2.13 Key Antecedents of Empowerment

The relationships presented in Figure 3 are further explained in the following sections and a hypothesis is proposed for each relationship.

#### 2.13.1 Knowledge and Skill

Hanayasha (2016) asserts that organisations should offer their employees with various chances to improve their skills and knowledge in order to achieve long-term goals and to guarantee mutual benefits.

Lawler et al. (1992, p.16) emphasise 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 stress that ‘it is impossible for individuals without skills to do most jobs effectively’. Melhem (2003) underscores that knowledge increases employees’ certainty in their decisions and, more significantly, in helping their customers. Moreover, Drucker (1989) notes that

knowledge, skills, and expertise are vital for empowered staff as it gives them the ability to act and to deal with customers using that skill or knowledge.

The researcher's argument here is that employees should not only be confident and competent to undertake assignments but employees should also be afforded opportunities to expand and excel. Indeed, it can be argued that confidence and competence rise when employees gain more experience in organisations and management acquire new knowledge and skill.

The researcher notes that employees who lack the appropriate knowledge would provide customers with inappropriate services or, at a minimum, delay the provision of the service. All of these factors have customer dissatisfaction or frustration as a consequence. Slower service is also likely to result when a lack of knowledge results in lower confidence. However, the researcher believes that it is important to identify the particular type of knowledge that will help increase an employee's ability and confidence to make the correct decisions and, more importantly, to serve their customers appropriately. The researcher investigates whether employees with the right knowledge and skill, who are able to solve customers' problems and answer customers' queries promptly, save time and effort for the customer, the manager, and themselves, will lead to customer satisfaction. This leads to the development of the first hypothesis:

**H1:** There is a positive relation between employee empowerment and knowledge and skill.

### **2.13.2 Role Clarity**

Kahn (1964) refers to role clarity as an individual's perception of his or her role. Lyons (1971, p. 100) views role clarity as the 'presence or absence of adequate role-relevant information due either to restriction of this information or to variations in the quality of the information'. King and King (1990) define role clarity as the clarification of expectations regarding the goals and objectives of the job, whereas Spreitzer (1996) argues that specifying 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. Samie, Riahi and Jamaledin (2015) believe that role clarity is one of the most significant factors that assist employees in performing their jobs. While Tipton (2018) added that a lack of role clarity can lead to dissatisfaction, and frustration for employees whilst also

potentially causing conflict among the whole team. Parasuraman, Zeithaml, and Berry, (1988) noted that unclear roles are the most important reason that causes a gap in the service delivery process. They added that unclear roles might result in a misunderstanding and a disagreement between carrying out a role that is set by the organisation, and the demands of the service delivery when they relate directly with the customers and attempt to satisfy their needs.

Considering the importance of setting clear roles to employees, it is worth mentioning the service encounter which is that instant where the consumer is capable of evaluating the service, and where organisations are able to manage the expectations of the consumers (Johns and Tyas, 1996). The service encounter is "the moment of truth" where service is delivered as contended by Odeh (2008). Similarly, Surprenant and Solomon (1987) identified the service encounter, as the point at which there is an interaction between the service provider and the consumer.

In order for the service encounter to run easily and efficiently, both the customers and the employees have a specific role. Solomon et al. (1985) apply Role theory to discover in what way the parties find out how to behave and act in the service encounter. It is emphasised that the service encounter can be easily recognised by studying the exact roles both the consumers and employees play during their contact.

Accordingly, the researcher believes that having a clear understanding of these aforementioned roles can act to give the frontline employees more latitude in interpreting the rules and regulations in a given situational context such that they can use their judgment and prevent the unintended consequences of following the rules blindly. Therefore, Role clarity is proposed as an antecedent to empowerment.

The argument here is that unless employees have a clear sense of their responsibilities and how to fulfil them by means of the necessary training, and a clear job description and clear goals set by their management, they are unlikely to believe that they have the essential skills to complete the required tasks adequately and, accordingly, they will not feel empowered. Employees need to understand the scope, rationale, goals, and objectives of the job and their role within the organisation.

Accordingly, the researcher believes that having a clear understanding of these aforementioned roles can act to give the frontline employees more latitude in interpreting the rules and regulations in a given situational context such that they can use their judgment and prevent the unintended consequences of following the rules blindly. One of the aims of this study is to investigate whether employees have a clear feeling for and understanding of their responsibilities, and whether assigned roles are more likely to assist them to better complete their tasks.

Accordingly, the researcher proposes the following hypothesis:

**H2:** There is a positive relation between employee empowerment and role clarity.

### **2.13.3 Trust**

Many philosophical, sociological, and managerial studies have considered trust as an important element of empowerment. For example, conceptual-level constructs comprise a preference to trust (mainly from psychology), institution-based trust (mainly from sociology), and trusting attitudes and intentions (mainly from social psychology) (McKnight and Chervany, 2001).

Berraies, Chaher, and BenYahia (2014) assert that there are other, different types of trust, namely lateral trust and vertical trust. Barzoki et al. (2013) added that lateral trust involves relationships between co-workers, and vertical trust involves relationships between subordinates and superiors.

In this research, the focus is on the vertical form of trust as this involves the relationship between front-line employees and their supervisors. The principal idea underlying the notion of 'trust' operative here is that since front-line employees are in direct contact with customers, supervisors and managers should trust these employees to make the right decisions as the latter are more aware of the clients' problems; therefore, they can be more responsive and pro-active than their supervisors in dealing with the clients' complaints.

Spreitzer and Mishra (1999) argue that the greater the level of managerial trust and of the involvement of front-line employees in decision-making, the higher the level of empowerment among those employees. On the other hand, Melhem (2003) 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.

Fortier (2017) adds that empowerment can ease stress in workplace as, by granting more responsibility to employees, management does not have to focus on the operations side of the business. Employees will also feel empowered, as they will have more of a say in day-to-day operations. However, the researcher also believes that employees are often afraid to take responsibility, or they fear any additional pressure, or they may even seek management's advice for everything, as they do not really know what they can control. In addition, managers may fear that if they empower employees, they could lose control and lose their jobs. Barclay (2014) notes that the idea of empowerment and giving employees power in decision-making can create fear in managers, especially in organisations with different cultures where there is a possibility of high level of risk aversion. Fortier (2017) adds that managers may be concerned about employees being empowered, as there may be less of a need for different levels of management, which could lead to the possibility of them losing their jobs. In such a scenario, it is best for organisations to ensure that there are different functioning roles for the managers. The argument here is that for any organisation to practice and encourage employee empowerment in order to maintain happy and motivated staff, management must trust its employees.

Trust is proposed as an antecedent of employee empowerment. In this study, the researcher investigates whether empowerment is higher among front-line employees in the banking industry when more trust is available between them and management.

The researcher also investigates whether trust provides employees with positive reinforcement for solving problems so that issues that customers confront are dealt decisively and quickly, ultimately leading to greater customer satisfaction.

In this regard, the researcher proposes the following hypothesis:

**H3:** There is a positive relation between employee empowerment and trust.

#### **2.13.4 Job Satisfaction**

Balzer (1997) views job satisfaction as 'the feelings and the perceptions a person holds towards her or his job'. Liden, Wayne, and Sparrow (2000, p.408) likewise assert 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'.

Relating to the situational context of this study, Suliman and Al Obaidi (2011) observe that the management in one of the Islamic Banks in the UAE attempted to reduce the staff turnover rate in the bank by trying different approaches to retain workers such as *'reducing the working time by one hour, setting up a self-appraisal system, improving the reward system and introducing a new performance-reward program. Despite all these new initiatives to retain staff, the turnover rate in Alpha Bank is still on the increase'* (Sulaiman and Al Obaidi, 2011, p.309). The authors of the study assert that the high turnover rate in the bank was beyond the control of management. The employees were not satisfied with their jobs and there was a high turnover rate despite all the incentives offered, which raises concerns. *'It seems that the high turnover is beyond the control of the bank's management. Since the issue of high staff turnover is of the features of the UAE labour market, especially in Islamic banks, and not restricted to Alpha Bank alone,'* (Sulaiman and Al Obaidi, 2011, p.309).

The researcher accordingly investigates in this work whether individuals are satisfied with their jobs and if empowerment can affect the level of job satisfaction. What is more, other contributing factors such as cultural or policy differences in the UAE that can also be found to lead to dissatisfaction. Although this aspect is not investigated in this study, the researcher suggests that it be taken up in further research.

Furthermore, Smith (1992) argues that job satisfaction can lead to cost reduction as it minimises task errors and reduces absences and turnover. In addition, Rana and Singh (2016, p.79) state that empowerment practices *'are often implemented with the hope of overcoming job dissatisfaction and reducing the costs of absenteeism, turnovers and poor-quality working condition'*.

Job satisfaction is proposed as an antecedent of employee empowerment. The researcher investigates whether individuals who are satisfied with their jobs find work more interesting and rewarding. Accordingly, the researcher proposes the following hypothesis:

**H4:** There is a positive relation between employee empowerment and job satisfaction.



### **2.13.5 Rewards and Incentives**

Melhem (2003) stresses that it is important to study the relation between empowerment, and rewards and incentives, as a means of dealing with customers' needs and handling their problems.

Spreitzer (1995) correspondingly notes that an important antecedent of empowerment can be rewards that are based on individual performance. Linked to this aspect, while Lawler (1992) argues that rewards can be a successful tool in terms of incentivizing better outcomes for an organisation, he asserts that individual employees often cannot see a relationship between their performance and the reward. Accordingly, Drake, Wong, and Salter (2007) conclude that enhancing the link between individual performance and rewards is a key requisite to increased feeling of empowerment.

Thus, the researcher also investigates whether customer-contact employees feel empowered if they are rewarded for their ability to satisfy customers.

Accordingly, the following hypothesis is proposed:

**H5:** There is a positive relation between employee empowerment and rewards and incentives.

### **2.13.6 Communication and Information flow**

According to Grönroos (2000), employees should communicate and listen to one another regarding numerous ways of producing and implementing solutions to customer needs. Randolph and Sashkin (2002) argue that sharing of information is vital to empowerment, as people cannot act responsively, without the correct information, even if they want to. For Melhem (2003), 'communication is the means by which employees' knowledge is developed: the flow of information leads to empowered employees and, thus, satisfied customers'.

The argument here is that if there is a proper and clear flow of information, this will lead to a raising of the level of employees' knowledge, which will result in better communication and, in turn, more confident and empowered employees who are capable of better serving customers. Accordingly, communication and information flow are vital for employees' empowerment as they allow them to answer any questions correctly, quickly, and effectively.

Based on these ideas, the researcher proposes the final hypothesis:

**H6:** There is a positive relation between employee empowerment and communication and information flow.

**The suggested hypotheses are thus as follows:**

**Table 2-5: The Proposed Hypotheses**

<b>Proposed Hypotheses</b>
H1: There is a positive relation between employee empowerment and knowledge and skill.
H2: There is a positive relation between employee empowerment and role clarity.
H3: There is a positive relation between employee empowerment and trust.
H4: There is a positive relation between employee empowerment and job satisfaction.
H5: There is a positive relation between employee empowerment and rewards and incentives.
H6: There is a positive relation between employee empowerment and communication and information flow.

## **2.14 Conclusion**

This chapter provides the background and the environment in which the fieldwork of this research was conducted. First the structure of the UAE banking system is discussed. This covers commercial, Islamic, investment, and specialized banks that provide a variety of services to customers, and which is guided by the Central Bank, the governing body of banking system. The need for employee empowerment in the UAE banking sector is introduced.

Empowerment is defined through the various concepts and definitions for empowerment and discussed from the relational and psychological perspectives. The banking sector in the UAE is described through different constructs such as decision-making styles and leadership behaviours; which are especially important considering that the UAE includes a plethora of different cultures due to its multicultural composition. Cultural aspects were reviewed, including religion, language, and management practices. The conceptual framework of the research

and the development of the proposed model (Figure 2-4) that is derived from both The Service-Profit Chain Model (Figure 2-2) are later outlined. The empowerment model by Bowen and Lawler (1995) shown in (Figure 2-3) is also discussed. This model was based on three constructs as antecedents of empowerment: knowledge, communication, and rewards and incentives. Melhem (2004) however investigated trust in association with empowerment. Role clarity and job satisfaction were added to the model by the researcher.

It is hypothesised that all six constructs – knowledge and skill, role clarity, trust, job satisfaction, information and communication, and rewards and incentives have an impact on employee empowerment. Employee empowerment is therefore likely to produce satisfied employees who are expected to provide better value for their customers, leading to customer satisfaction and loyalty. Finally, the framework hypotheses were discussed and illustrated in Table 2-5.

The chapter that follows concerns research methodology. In it, the researcher discusses the methods and tools by which she was able to produce the empirical evidence and evaluate the authenticity and consistency of the results. The empirical research of this study is based on two data collection methods, a primary quantitative method using surveys, and a qualitative method involving interviews, which together provide data triangulation.

## **3 Research Methodology**

### **3.1 Introduction**

This chapter presents the methods and tools by means of which the researcher was able to produce empirical evidence and measure the reliability and validity of the findings. The researcher uses both a qualitative methodology (interviews) and a quantitative approach (surveys) in order to compensate for the drawbacks of each methodology. The empirical research of this study is based on these two forms of data collection, which together provide data triangulation. This triangulation method entails that these two approaches be used to measure the same conceptual phenomenon (Greene and McClintock, 1985). The next section of this chapter (section 3.2) provides a summary of the general research philosophy consistent with this study. Section 3.3 discusses the triangulation method used in this research. Section 3.4 discuss the data collection techniques, subsections 3.4.1-3.4.8 discusses the questionnaire, its length and formatting, rating, and wording. Translation is also discussed, and the semi-structured interviews conducted for this research are explained. The pilot study is explained in section 3.5. The sample and the sampling frame are presented in section 3.6 and Section 3.7 presents the validity and reliability analyses that are further discussed in chapter 7. Finally, section 3.8 discusses the data analysis methods used to ascertain the nature of the relationships hypothesised in this research.

### **3.2 Research Philosophy**

There is a long-standing debate in the social sciences, particularly concerning the nature and philosophy of management research, about the most appropriate philosophical position from which research methods should be derived (Tranfield and Starkey, 1988). The two main competing paradigms are phenomenology (the interpretivist paradigm) and the positivist paradigm (Easterby-Smith, Thorpe and Lowe, 1991).

Carson et al. (2001, p.5) 'describe the paradigm of positivism: the positivist ontology holds that the world is external and objective and that researchers can explain causal relationships by means of objective facts'. Melhem (2004, p.112) emphasises that the 'positivist's perspective sees that the social world exists externally, and that its characteristics should be measured through the objective methods, rather than being inferred subjectively through sensation, reflection or

intuition'. Melhem (2004, p.75) also points out that 'interpretivism on the other hand emphasises relativism and that there are few truly international standards of scientific adequacy. Accordingly, this is the paradigm that views the world and "reality" as socially constructed and given meaning by people'.

Table 3-1 reviews the key features of these paradigms.

**Table 3-1: Major Characteristics of Research Paradigms. Sources: Healy and Perry (2005, p. 119); Sarantakos (1998, p. 40)**

<b>Criterion</b>	<b>Positivism</b>	<b>Interpretivism</b>
<b>Nature of Reality</b>	<ul style="list-style-type: none"> <li>• Objective, tangible</li> </ul>	<ul style="list-style-type: none"> <li>• Subjective, socially constructed.</li> <li>• Interpreted differently by people.</li> </ul>
<b>Science</b>	<ul style="list-style-type: none"> <li>• Based on strict rules and procedures.</li> <li>• Laws absolute (time, context)</li> <li>• Deductive</li> <li>• Value-free</li> </ul>	<ul style="list-style-type: none"> <li>• Based on common sense.</li> <li>• Meanings relative (time, context)</li> <li>• Inductive</li> <li>• Value bound.</li> </ul>
<b>Objective of Research</b>	<ul style="list-style-type: none"> <li>• Explanation of social life.</li> <li>• Strict prediction</li> </ul>	<ul style="list-style-type: none"> <li>• Interpretation of social life.</li> <li>• Weak prediction</li> </ul>
<b>Preferred Methodologies</b>	<ul style="list-style-type: none"> <li>• Quantitative methods</li> </ul>	<ul style="list-style-type: none"> <li>• Qualitative methods.</li> </ul>

Sarantakos (1998) emphasises that positivists are realistic people who are directed by social law. Their actions are learned via reflection and controlled by external causes that give similar results. Bryman (2001) describes positivism as an epistemological fact that supports the use of the means of the natural sciences to the study of social reality. Additionally, Wilson (2010) emphasises that studies within the positivist paradigm rely mainly on facts and regard the world to be objective and external. Crowther and Lancaster (2008) moreover add that

positivist studies usually take a deductive approach, while an inductive approach is generally associated with a phenomenological philosophy.

In essence, according to Bryman (1984), positivism is a quantitative method that uses statistics, surveys, large samples, structural equation modelling, and the like. For example, by using questionnaire, constructs can be set, relationships between different variables can be tested using regression techniques, path analysis, and objectivity can be maintained (Odeh, 2008).

Conversely, the second paradigm, interpretivism, looks at how people interact with each other. Interpretivists avoid severe structural frameworks such as in positivist research and adopt a more flexible research structures (Carson et al., 2001). Studying the social world needs another sense of research methods, one that reveals the uniqueness of humans, as opposed to the natural order (Bryman, 2001). Within the interpretivist paradigm, the knowledge acquired is done so socially, and is built rather than objectively determined (Carson et al., 2001). The interpretivist researcher enters the field with some previous expectation of the research context but presumes that this is insufficient for developing a fixed research design due to the unpredictable nature of what is perceived as reality (Hudson and Ozanne, 1988). Therefore, the goal of interpretivist research is principally to understand and translate the meanings in human behaviour, rather than to generalise and expect causes and effects (Neuman, 2000; Hudson and Ozanne, 1988).

Thus, there is a strong debate between those two paradigms and consequently there are those who propose a compromise so that the extremes of either can be minimised and the problem areas redefined so as to include the best from each paradigm (Giddens, 1990). Melhem (2003) emphasises that a compromise between the two perspectives might bring the debate to a fruitful discussion for the benefit of both knowledge and humanity.

This study seeks a compromise between the positivist and interpretivist approaches, while leaning more towards the positivist paradigm, as the main aim of this research relies on hypothesis testing. The researcher has tried to steer away from what may be characterised as methodological monism, that is, the insistence on using a single research method. This is not because of an inability to decide between the advantages and disadvantages of the alternatives, but because there

is a belief that if managed carefully, all methods are valuable and that the research can include elements of both the positivist and interpretivist approaches. Thus, it is hoped that a compromise between the two perspectives provides a more holistic view of the research problem.

The researcher employs a mixed-method approach in the form of a qualitative methodology (interviews) and a quantitative approach (surveys) in order to minimise the weakness of either methodology. The empirical research of this study is based on these two data collection methods, providing data triangulation. Moss (2016) has indicated that one of the benefits of the mixed-method design is that it expands research in a way that a single approach cannot: it offers a broader landscape as there is simply more information from which a more detailed hypothesis can be developed. Moss adds that the method of offering a statistical analysis, together with observation, makes the research more understandable, and may thus develop the timeline of a discussion by offering more data for future research and discussions.

The following section focuses on data collection methods and the triangulation approach.

### **3.3 Triangulation**

While Denzin (1978, p.291) defines triangulation as 'the combination of methodologies in the study of the same phenomenon', Creswell (1994) and Greene et al. (1989) emphasise that triangulation is a mixed methods research approach, that combines both qualitative and quantitative designs so as to minimise the drawbacks that may result from applying each method alone and at the same time take advantage of the enhancements provided by each. Downward and Mearman (2005) also define triangulation as the mixing of more than one method, theory, investigator, methodology or form of data in a single investigation. Kidder and Fine (1987, p.72) state there is 'nothing strange about combining quantitative and qualitative measures. This is, in fact, a form of triangulation that enhances the validity and reliability of one's study'. Melhem (2003) argues that the reasons for combining methods in a single study are developmental, as the first method is used to help update the other method and using both methods (i.e. Mixed methods) will add scope that may lead to new perspectives emerging. Melhem (2003) adds that using interviews in the qualitative approach can aid the

researcher in further understanding the environment of the study, which helps in utilising and preparing for the second method by clearly identifying the sample and the suitable conditions for the data to be collected. According to Sieber (1973), interviews can produce information about the accessibility and span of attention of respondents. Melhem (2003) notes that another contribution is that qualitative methodology can make to quantitative research is in data analysis.

The researcher follows the dominant-less dominant design. According to Mactavish and Schleien (2000, p.154), in 'studies that follow and use dominant-less dominant approach the quantitative and the qualitative data are collected, analysed (qualitatively and quantitatively) and reported'. Greene et al. (1989) note that such actions are used not only to triangulate the findings, but to provide insights that inform subsequent data collection and analysis, as well as expanding the scope of the research.

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). In this study, the researcher shall rely first to a greater degree on the survey method then the semi-structured interviews; i.e. quantitative informs qualitative approach. Mactavish and Schleien (2000) emphasise that in quantitative and qualitative research, data analysis normally includes one or more approach depending on the nature of the data and the research questions. Babbie (1989) and Kerlinger (1986) describe that in quantitative analysis at least two basic approaches are commonly used:

1. Descriptive statistics for summarising information, and
2. Comparative statistics for testing relationships between variables.

With qualitative research, however, according to Miles and Huberman (1994), there are different procedures for analysing data that involve transforming raw data into partially processed data that is then coded and subjected to any of the analytical schemes related to this method.

According to Tashakkori and Teddlie (1998), mixed method research may employ one or more of the data analysis techniques found in the quantitative or qualitative research traditions so as to secure the range of possible applications. Within



mixed-method research, Tashakkori and Teddlie (1998) note four different approaches for combining data analysis technique as presented in figure 3-1.

Different approaches for combining data analysis technique:
1. Conducting qualitative and quantitative data analyses on the same data 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. Utilising 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 and analysing new data using another approach (e.g., expanding on questionnaire findings using qualitative interviews).

**Figure 3-1: Different approaches for combining data analysis techniques. Source: Tashakorri and Teddlie**

The researcher here follows the third approach described by Tashakorri and Teddlie (1998) of analysing quantitative and qualitative data generated by the survey instrument and the interviews. The researcher uses both quantitative and qualitative research methods, relying to a greater degree on the survey method to arrive at the major findings of this research followed by the semi-structured interviews; i.e. quantitative first then qualitative thereafter to help explain the quantitative results.

Accordingly, this research is conducted with a “greater emphasis” towards the positivist paradigm using the two methods for data collection. As such, both methods will be integrated to counterbalance the weakness of each methodology (Jick, 1979).

Deshpande (1983) notes that the triangulation of procedures would then lead to using an appropriate mix of both methods in order to compensate for the weakness of one set of methodologies with the strength of the other.

This study relies to a greater degree on quantitative and statistical approaches for the main testing of the research hypotheses. A self-administered survey was distributed to customer-contact employees at different retail banks in the UAE in order to collect the required data; and semi-structured interviews were conducted with the staff of UAE banks.

### **3.4 Data Collection**

#### **3.4.1 Surveys**

According to HR-Survey (2016), surveys are an efficient method that involves the collection of data from a sample of individuals through their responses to questions. Surveys have a variety of purposes and can be conducted in many ways. Ferber et al. (1980) note that surveys may be conducted by means of a printed questionnaire, over the telephone, by mail, in person, or on the web. Information is collected by means of standardized questions so that every individual surveyed respond to exactly the same question (Ferber et al., 1980). Ferber et al. (1980) emphasise that surveys can be classified in a number of ways. One dimension is by the size and type of the sample. Many surveys study the total adult population, though others might focus on special population groups, for example, physicians, community groups, community leaders, the unemployed, or users of a particular product or service.

Surveys may be conducted at a national, state or local level, and may seek to obtain data from a few hundred respondents or indeed from many thousands of people. The survey design for this research is explained in section 3.4.2.

Odeh (2008) has postulated that each data collection method has its own advantages and disadvantages. Sekaran (2000, p.250) reveals some advantages and disadvantages, which are illustrated in Table 3-2.

**Table 3-2: Advantages and Disadvantages of data collection methods. Source: Adapted from Sekaran (2000, p.250) and Odeh (2008).**

<b>Mode of data collection</b>	<b>Advantages</b>	<b>Disadvantages</b>
<b>Personal or Face- to face interviews</b>	<ul style="list-style-type: none"> <li>• Researcher can tailor the questions as needed.</li> <li>• Clarify doubts.</li> <li>• Make sure that the responses are well understood, by repeating or rephrasing the questions.</li> <li>• The researcher can also recognise nonverbal cues from the respondent.</li> <li>• Any stress or problems that the respondent experiences can be observed.</li> </ul>	<ul style="list-style-type: none"> <li>• Takes personal time.</li> <li>• Costs more when a wide geographic region is covered.</li> <li>• Geographical limitations may impose on the surveys.</li> <li>• Vast resources needed if such surveys need to be done nationally or internationally.</li> <li>• Methods, interpretation of responses is also high.</li> <li>• Respondents might feel apprehensive about the anonymity of their responses when they communicate face to face with the interviewer.</li> </ul>
<b>Personally administered questionnaire</b>	<ul style="list-style-type: none"> <li>• Can establish rapport and motivate respondents.</li> <li>• Doubts can be clarified.</li> <li>• Less expensive when administered to a group of respondents.</li> <li>• Almost 100% response rate assured.</li> <li>• Anonymity of respondent is high</li> </ul>	<ul style="list-style-type: none"> <li>• Organisations may be unwilling to give up company time for the survey with groups of employees massed together for the purpose.</li> </ul>
<b>Telephone Interviews</b>	<ul style="list-style-type: none"> <li>• Cost effective and faster than personal interviews</li> <li>• Can reach a wide geographic area.</li> <li>• Greater anonymity than personal interviews.</li> <li>• Done using computer assisted telephone interviews</li> </ul>	<ul style="list-style-type: none"> <li>• Nonverbal cues cannot be read.</li> <li>• Interviews will be kept short.</li> <li>• Obsolete telephone numbers could be contacted, and unlisted ones removed from the sample</li> </ul>

<b>Mode of data collection</b>	<b>Advantages</b>	<b>Disadvantages</b>
<b>Electronic questionnaire</b>	<ul style="list-style-type: none"> <li>• Easy to administer</li> <li>• Can reach globally</li> <li>• Inexpensive</li> <li>• Fast</li> <li>• Respondents can answer at their own convenience</li> </ul>	<ul style="list-style-type: none"> <li>• Computer literacy is a must</li> <li>• Respondents must have entry to the facility</li> <li>• Respondents should want to complete the survey</li> </ul>
<b>Mail Questionnaire</b>	<ul style="list-style-type: none"> <li>• Anonymity is high.</li> <li>• Respondents can take more time to respond when necessary.</li> <li>• Can be managed electronically.</li> </ul>	<ul style="list-style-type: none"> <li>• Response rate is always low; a 30% rate is acceptable.</li> <li>• Difficult to clarify questions</li> <li>• Follow up procedures for non-responses are important</li> </ul>

Based on the factors shown in table 3-2, the researcher will consider the electronic questionnaire as it is more suitable and easier for this research as it is fast, cheap and can reach a big number of respondents. Though the telephone interviews also have many advantages as being cheaper and fast etc. as mentioned in table 3-2, the researcher has elected to go for the face to face interviews as it is more accurate, and offers the opportunity to procure a higher respondent rate (Odeh, 2008). The researcher will go into more detail of the rationale underpinning this decision in section 3.4.8.

This study employs a survey questionnaire as most of the main points of the quantitative techniques can be illustrated with it, and it is the appropriate technique used in this study. Questionnaires are generally used in large-scale investigations of customer preferences, political views, and management areas (Easterby-Smith et al., 1991).

The main source of data for this research is customer-contact employees, with subsidiary data from consumers obtained using semi-structured interviews. The data required from the customer is used to confirm the data collected from the employees regarding customer satisfaction and employee capabilities. Generally, the researcher contacted customers either through personal contacts or as soon as they left the bank. Collecting data from customers was not an easy process due to cultural and security issues, or they were busy.

The survey was undertaken between March and November 2016 at a different number of UAE banks. In the UAE there are various types of banks (as presented in table 2-2 in chapter 2), according to 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, that 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.

The study then used a questionnaire of a sample of 393 customer-contact bank employees who were randomly selected from different banks (local and foreign banks) including Citi bank, Commercial Bank International (CBI), Abu Dhabi Commercial Bank (ADCB), Ras Al Khaimah Bank (RAK bank), First Gulf bank, Ajman bank, Mashreq bank, Emirates NBD, Standard Chartered, HSBC, Union National Bank, Commercial Bank of Dubai (CBD), National Bank of Abu Dhabi (NBAD) Abu Dhabi Islamic Bank (ADIB), to get information about the constructs used in this study, such as the level of empowerment, antecedents and consequences of empowerment on employee satisfaction and customer satisfaction. The researcher visited the bank employees in their workplace after consultation with HR as conducting interviews with employees entails taking some of their time away from work. Some interviews were conducted during lunch breaks or following the end of the workday. As Dubai and Abu Dhabi are the major business centres in the UAE, they both house the largest population of bank employees. The employees in those two business cities deal with the majority of the banking operations in the UAE, CBUAE (2019). Two lists of local and foreign banks and the distribution of their branches in the UAE are presented in appendix 5. The formulation of the questionnaire was principally based on the investigation of the most relevant literature discussed and explained in sections 3.4.1 & 3.4.2 follows. This aspect is also discussed, summarized in the next section via information presented in table 3-3. The semi-structured interviews were designed to aid theory confirmation in combination with the survey instrument.

### **3.4.2 Questionnaire Design**

The US Survey Research (2018) at Pew Research Centre Website demonstrates that the most important part of a questionnaire is the creation of the questions that are to accurately measure the opinions, behaviours, and experience of the

public. The US Survey Research (2018) adds that designing a questionnaire is a complex process due to the fact that questions may be asked in different ways, topics can be asked about in varying degrees of detail, and questions asked earlier may influence how people respond to later questions.

Malhorta (2006, p. 177) asserts that 'no scientific principles assure a best or ideal questionnaire, as questionnaire design is as much an art as it is a science'. However, there are certain steps that can be implemented to maximize the efficacy of this technique. Bourque and Clark (1994) suggest that when designing a questionnaire, researchers should consider the following:

1. Adopt questions used in other questionnaires.
2. Adapt questions used in other questionnaires.
3. Develop one's own questions.

To this end, in this study the researcher adopted questions used in other questionnaires, modified some questions, and developed new questions to suit the nature of the study. This is explained in table 3-3. Furthermore, the US Survey Research (2016) stresses that pretesting is an important stage in questionnaire design development in order to evaluate how people will respond to the overall questionnaire and specific questions. For this study, questionnaire piloting that ensures the clarity of the questions was conducted by piloting the questionnaire on a sample of 29 respondents in the UAE. This is further explained in section 3.5.

During the conceptual phase, the research questionnaire (appendix 1) used in this study underwent different processes starting from translating the research objectives into precise questions, before moving on to the collation of the various answers to these questions, and then finally the analysis of the data for hypotheses testing. While designing the questionnaire, the researcher took into consideration question formatting, rating, wording, and the length of the questionnaire and estimated completion time before the questionnaire was pretested.

The questions in the research questionnaire were closed-ended questions in which the respondents were offered a variety of answers and were asked to choose the answer that best represented their views. The primary data was collected using a self-administered questionnaire that contained two parts. The first part, comprising seven questions, 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 tested the employees' perceptions of the job, organisation, and customers. This part included questions related to empowerment and discretion. The questions included in the second part were designed based on a set of questions in the Employee Empowerment Questionnaire (EEQ), and were sourced from Hayes (1994) Boshoff and Allen (2000) Melhem (2003), Quality Empowerment Survey for Teams (QUEST) by Smialek (1989), HR-Survey (2015), and SurveyMonkey.

The researcher used some questions designed by the SurveyMonkey. Buchanan and Hvizdak, (2009) emphasized that the SurveyMonkey is an updated question bank that contains variety and precise inbuilt and customizable questions with respect to the different areas mainly customer satisfaction, employee satisfaction). They added that SurveyMonkey have emerged over the last few years as highly convenient research tool that enable researchers to create and deliver surveys in a convenient manner, where they conduct both formal scientific, survey research as well as informal questionnaires. Nagalakhmi and Trivedi (2015) recognised SurveyMonkey as one of the most important research online tools, which they used in their academic research survey. Accordingly, the researcher used some questions from the SurveyMonkey test bank (Q53 & Q54 for Role Clarity, and Q61-Q64 for Customer Satisfaction).

The EEQ was developed by Hayes (2014) and is used to measure employee empowerment and 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). According to Denham (1997, p.138), Hayes based eight items on the Baldrige Quality Award criteria, and found that these items loaded on to the factor he labelled 'belief that they have authority' *The "Malcolm Baldrige National Quality Award" (MBNQA) is an award that is presented annually by the President of the US to organisations that show the best quality and performance excellence. It is an award established by the U.S. Congress in 1987* (Quality Glossary definition, ASQ, 2018).

The research questionnaire can also be accessed through a web link, so that it can be [completed online](#). (i.e. accessed through a specific one used in this study). The researcher used the online questionnaire for the reasons set out in table 3-2. The link was in English language for such respondents who were unable to complete the questionnaires when approached. For those who were able to complete the

questionnaires, paper copies were provided. In order to be able to have a wider number of respondents, the questionnaire was translated into Arabic in order to capture those who prefer to read and answer questions in the Arabic language (see also section 3.4.6).

The researcher modified and added questions in the questionnaire, as set out below, to seek clearer, more detailed and granular feedback, from the respondents (as shown below in table 3-3). Questionnaire piloting that ensures the clarity of the questions, was conducted by piloting the questionnaire on a sample of 29 customer-contact employee respondents in the UAE.

The questionnaire contained 65 statements arranged into eight groups to further enhance the questionnaire, as shown in Table 3-3.

**Table 3-3: Overview of the Eight Groups of 65 Statements Source: The author**

<b>Group no</b>	<b>Questions</b>	<b>Statements</b>	<b>Source</b>
<b>Group 1</b>	Q1-Q11	Related to the degree of empowerment and discretion among customer-contact employees.	EEQ instrument and Melhem (2003, p. 128) with some modifications to ensure clarity of the questions.
<b>Group 2</b>	Q12-Q19	Related to testing the level of knowledge and skill among customer-contact employees.	Questionnaire developed by Quest Solution and edited by Melhem (2003, p. 128).
<b>Group 3</b>	Q20-Q26	Related to the trust construct.	Melhem (2003, p.128) and Team Empowerment Survey.
<b>Group 4</b>	Q27-Q34	Related to the job satisfaction construct and employee satisfaction.	'Employee Satisfaction template', and Hr-Survey's (2015) 'Employee survey'. Forgieonne and Peeters (1982) and Melhem (2003).
<b>Group 5</b>	Q35-Q45	Related to communication and information flow construct.	Melhem (2003, p.128).
<b>Group 6</b>	Q46-Q52	Related to the rewards and incentives construct	Melhem (2003, p.128).
<b>Group 7</b>	Q53-Q58	Related to the role clarity construct.	HR-Survey (2015). SurveyMonkey (2015) Nagalakhmi and Trivedi (2015)
<b>Group 8</b>	Q59-Q 65	Related to customer satisfaction	Melhem (2003, p.128) and SurveyMonkey (2015) Nagalakhmi and Trivedi (2015) Hr-Survey's (2015)



The eight groups are further explained as follow:

**Group 1:** Q1 to Q11, which are related to the degree of empowerment and discretion among the customer-contact employees, are taken from the EEQ instrument and Melhem (2003, p.128) with some modifications to ensure the clarity of the questions. The researcher thought that these modifications were necessary to suit the different and changing nature of the area of this study. This improvement is demonstrated via the pilot study.

**Group 2:** Q12 to Q19, which are related to testing the level of knowledge and skill among the customer contact employees, are taken from a questionnaire developed by Quest Solution and edited by Melhem (2003, p.128). The researcher added four new questions (Q 12, Q13, Q15 & Q18) to enhance the questionnaire for this specific study, and to test what type of knowledge and skill would develop the level of responsibility and responsiveness among staff members.

**Group 3:** Q20 to Q26, which are related to the trust construct, are taken from Melhem (2003, p.128) and the Team Empowerment Survey. One questions (Q23) is added by the researcher to test the level of trust among different departments in the bank and within each department, this is an area that the researcher's review of the literature highlighted as an area for further examination.

**Group 4:** Q27 to Q34, which are related to the job satisfaction construct, are taken from the 'Employee Satisfaction template', at SurveyMonkey (2015). 'Employee survey' at HR-survey (2015), Forgionne and Peeters (1982) and Melhem (2003) Three questions are added to further enhance the questionnaire based on literature recommendations, (Q32, Q33, Q34).

**Group 5:** Q 35 to Q45, which are related to communication and information flow construct, are taken from Melhem (2003, p.128). Three questions were added by the researcher to obtain further information about the extent of information sharing between customer-contact employees and their supervisors, (Q38, Q39, Q42).

**Group 6:** Q46 to Q52, which are related to rewards and incentives construct, are taken from Melhem (2003).

**Group 7:** Q53 to Q58 are related to role clarity construct. Only one question (Q54) is taken from Hr-survey.com (2015); SurveyMonkey.com (2015) and the rest were designed and developed by the researcher and mostly based on research on the

most relevant literature. The questions are designed to test the level of customer-contact employees' understanding of their responsibilities and roles in order to better achieve their tasks. This is an area that the researcher's review of the literature highlighted as an area of further examination.

**Group 8:** Q59 to Q65 are related to customer satisfaction and are taken from Melhem (2003, p.128) and HR-Survey (2015), customer satisfaction templates at SurveyMonkey.com (2015).

### **Employee Satisfaction Questions**

The scale used here is based on the general job satisfaction scale. Ukil (2016) emphasises that employee satisfaction, also referred to as job satisfaction, is a positive emotional state that shows the relationship between the perceived offering of employee's jobs and their expectations. According to the website, Custom Insight (2018), job satisfaction or employee satisfaction 'simply is, about how content or satisfied employees are with their jobs'. According to SurveyMonkey.com (2018), the questions on employee satisfaction and job satisfaction are directly related to employee morale, satisfaction and involvement with the employer. Factors such as, manager's performance, career development, and work environment are areas that can be investigated using a well-designed survey. Bathena (2018) also added that Employee satisfaction or job satisfaction is considered the main goal for HR personnel as a satisfied employee is considered as the image and ambassador for the organisation internally and externally. The researcher adapted the same questions used to measure job satisfaction from Employee Satisfaction template', and Hr-Survey's (2015) 'Employee survey'. Forgionne and Peeters (1982) and Melhem (2003) and applied them to employee satisfaction, as both sets of questions relate to factors such as satisfaction with managers, morale, and performance. The difference between employee satisfaction and job satisfaction questions in this research is that employee satisfaction was measured by the responses from all items together enabling the researcher to apply the regression analysis with employee satisfaction being a dependent variable. The questions are taken from the 'Employee Satisfaction template', at SurveyMonkey (2015) and 'Employee survey' at HR-Survey (2015), as well as from the templates devised by Forgionne and Peeters (1982) and Melhem (2003). Accordingly, the same questions were used to measure job satisfaction and employee satisfaction, due to the similarity of the nature of these

questions and to minimise the length of the questionnaire (65 questions) for the respondents. For the purposes of this research, the only difference between employee satisfaction and job satisfaction in this study is that employee satisfaction is derived from all items together, while job satisfaction consists of three subcategories.

### **Customer Satisfaction Questions**

Items for this part are initiated by instruments from the general job satisfaction and customer satisfaction scales, including Forgionne and Peeters (1982), Melhem (2003, p.128), Hr-Survey.com (2015) and SurveyMonkey.com (2015). Customer-perceived satisfaction was considerably modified by the researcher all the way through the stage of questionnaire design and was inspired by customer satisfaction instruments in the literature questionnaires.

#### **3.4.3 Length and Format**

James and Bolstein (1990) emphasise that the length of the questionnaire affects the quality of data. Respondents sometimes become tired, annoyed, bored and/or distracted if the questionnaire is too long. Accordingly, the researcher has to think about the length of the questionnaire and how long it takes each respondent to answer the questions. It took each respondent approximately 10-15 minutes to answer the questionnaire. This was mentioned to the respondents before distributing the questionnaire, and on the introductory page.

#### **3.4.4 Wording**

The choice of words and phrases in a question is important in explaining the meaning and the aim of the question to the respondent. It is very important that all respondents interpret the question the same way. Even slight vagueness in the wording can considerably affect the answers people provide (US Survey Research, 2018). The wording in the questionnaire underwent a series of editing and enhancing stages by experts in the UAE. Further wording and improvement phases occurred during the translation phase. The researcher avoided words that are open to interpretation, leading questions, and double-barrelled (two-in-one) questions. The pilot study revealed that the respondents found the questionnaire direct and easy to understand.

### **3.4.5 Pilot Study**

Dikko (2016) defines a pilot study as a mini version of research or a trial run carried out in preparation for a full-scale study. The researcher carried out a pilot study from a random sample of 29 different customer-contact employees, from local and foreign banks. The pilot study revealed that the respondents believed that the six constructs of 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, and they found the questions to be directly related to testing the antecedents. The pilot study has produced new findings relating to cultural issues and others related to bureaucratic rules that require further investigation; for example, while Emiratisation laws have pushed domestic and foreign banks to increase their employment of UAE nationals, expatriates still dominate banking sector employment. For example, the pilot results, 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%' (Shedid and Russell, 2017). The strict rules and regulations by the central bank are also found and mentioned. The results of the stepwise regression indicated 'that all antecedents have a positive influence on discretion and responsiveness. However, only knowledge and skill have positive influence on control, while job satisfaction and role clarity have a negative influence on control. Also, there was evidence that trust, communication and information flow, and incentives and rewards have a significant influence on empowerment' (Shedid and Russell, 2017).

### **3.4.6 Translating the Questionnaire**

The questionnaire was first developed in English and then translated into Arabic using the back-translation approach (Douglas and Craig, 1999). Zikmund (1997) defines back translation as a technique applied to measure the accuracy of the translation, where the procedure starts by translating a questionnaire from one language to a different language and yet again to the first language using another translator. A specialist in linguistics translated the questionnaire into Arabic, and then another specialist translated it from Arabic to English, so that any inconsistencies between the two versions could be adjusted. Since the researcher is a native Arabic speaker the interviews with Arabic speakers went smoothly as

the researcher could explain the questions and respond to any clarifications sought by the respondents. The researcher translated the questionnaire into Arabic language in order to help respondents fully understand the questions and avoid any misunderstanding due to the fact that English is not their first language.

#### **3.4.7 Rating and Likert Scale applied**

Melhem (2004) states that rating is one of the most common formats for survey questions posed in social science. It allows the respondent to choose answers with five rankings for each question starting from 'strongly agree' for the first rank to 'strongly disagree' for the fifth rank. The rating scale, according to Frankfort-Nachmias and Nachmias (1992), is employed regularly in survey questionnaires. According to Denham (1997, p.128), the Likert scale 'is employed regularly in attitude and opinion questionnaires'. Harpe (2015, p.838) emphasized that 'Likert scales can be included in a larger group of measures that are sometimes referred to as summated (or aggregated) rating scales'.

The researcher used the 5-point Likert scale in this study for the following reasons:(1) it suits the nature of the research, which quantitatively measured the concept of employee empowerment and its relationship to employee satisfaction and customer satisfaction, and (2) it is easily understood by respondents due to its universal use and being amenable to quantification.

#### **3.4.8 Covering Letter**

Kelly et al. (2003) assert that all participants should be given a covering letter that includes information on the organisation behind the study, the contact name and address of the researcher, the aims of the study, any potential benefits resulting from the study, and what will happen to the information they provide. The covering letter (appendix 1) used in this study clarified the purpose and importance of the study, and furthermore ensured the respondents that the information they provided would be held in strict confidence. The contact details of the researcher were also provided.

In the following subsection, the semi- structured interviews shall be discussed. As mentioned earlier, this study shall rely on the quantitative methodology in the form of surveys then followed by the qualitative methodology in the form of semi-structured interviews i.e. the first method shall help develop or inform the second method.

### 3.4.9 Semi-Structured Interviews

Adams (2010) notes that semi-structured interviewing is an important tool for gathering data in qualitative research. A number of key considerations need to be taken into account before, during, and after conducting a semi-structured interview, as shown in Table 3-4. The researcher took into consideration these guidelines especially during the interviews.

**Table 3-4: Consideration Before, During and After a Semi-Structured Interview**

Before	During	After
Location	Listening carefully	Extensive field notes
Contextual	Managing silences	Supervision or discussion
Safety	Being non-judgmental	
	Allowing the participant to guide	
	Focus, professionalism and emotional control	

Semi-structured interviews are a particularly useful research tool in situations where little is known about the topic of interest (Hogg and Worth, 2009).

They are used to investigate respondents' attitudes, feelings, perceptions, and understandings that one cannot observe in other ways (Carson et al., 2001). Hence, interview data is a major source of information for many qualitative studies (Melhem, 2003).

In this study, semi-structured interviews are used to investigate matters beyond those that employees answered in the closed-ended questionnaire. They are used in conjunction with the questionnaire in order to examine the hypothesis that emerged from the theory. Customers were interviewed to explore their opinions on customer-contact employees' service delivery and their view of employee empowerment.

#### 3.4.9.1 The Interview Process

The researcher prepared a list of questions that would help explore the research proposition and customer-contact employees' opinions in detail. In order to give

the respondent, the opportunity to talk freely about his or her experience at the bank, the researcher asked the prepared list of questions. If the respondents wanted to express their feelings and experiences further, the researcher listened carefully. Respondents were asked to provide examples related to the topics of the research in order to ensure that they understood the topic, and to encourage them. The researcher also managed silence and listened carefully as mentioned in the guidelines by Adams (2010) in order to not distract the respondents. The design of interviews was informed by the questionnaire. Customers were approached without prior appointments and were asked if they were prepared to participate in the interviews after explaining the purpose of the interview. Approaching the respondents took into consideration that the gender, age and nationality of the respondents is representative of the UAE population. They were interviewed individually for approximately 30 minutes or less. They were asked about their opinions of the customer-contact employees' service delivery behaviour, including employee empowerment, and their level of satisfaction as regards the employees and the service provided. A list of questions was prepared ahead before the interviews (Harrell and Bradley, 2009).

The customer informants were given time to elaborate on these issues and to express their perceptions about employees' empowerment.

### **3.5 Sampling Procedure**

#### **3.5.1 Sample Frame**

Blumberg, Crooper, and Schindler (2005, p.211) defined a sample frame as 'the list of elements from which the sample is actually drawn'. Saunders, Lewis, and Thornhill (2000) added that a sample frame is a list of individuals, groups, organisations, and so on. The area of this research is the banking sector in the UAE. In the banking sector in the UAE as at the end of 2014, there were one hundred and twenty-one representative offices all over the UAE, distributed as follows: 51 in Abu Dhabi, 68 in Dubai, and 2 in Sharjah (CBUAE, 2015).

In this study, retail banks in the UAE have been selected as the sampling frame, with a focus on customer-contact employees. Julian and Ramaseshan (1994) state that the major providers of customer service in a retail banking organisation would be the non-salespeople or customer-contact personnel. These include such positions as managers, officers, customer service representatives, and tellers. The

researcher attempted to cover various areas in the UAE; however, the sample was taken primarily from Dubai and Abu Dhabi (the capital of the UAE).

The researcher approached different banks in the UAE, both local and foreign, but was confronted with bureaucratic obstacles and delays. As a consequence, the researcher had to distribute the questionnaire among different customer-contact bank employees. The researcher presented documents to the interviewees thus securing the confidentiality of information provided for this study. The interviewees were extremely helpful and enthusiastic about the research topic.

### **3.5.2 The Sample Size**

Determining sample size is a crucial matter as samples that are very large may waste time, money, and resources, while samples that are too small may lead to inaccurate results. For example, Patino and Ferreira (2016, p.162) asserts that 'it is important to be realistic when choosing the estimates employed in calculating the sample size'. The other important point that has to be taken into consideration is the factor analysis. Hair et al. (2006, p.112) notes that the researcher generally would not 'conduct factor analysis on a sample of less than 50 observations, and the sample size would preferably be 100 or more'. Zhao (2008) notes that there are two categories of general recommendations of minimum sample size in factor analysis. The first category focuses on the absolute number of cases ( $N$ ), while the second focuses on the subject-to-variable ratio ( $p$ ). Norusis (2005, p.400) mentions that there should be at least 300 cases, according to the 'Rule of 300'. Melhem (2003) added that multiple regression is another factor that should be considered with reference to the sample size, and that it is generally common to have a minimum of 100 cases in order to use this technique.

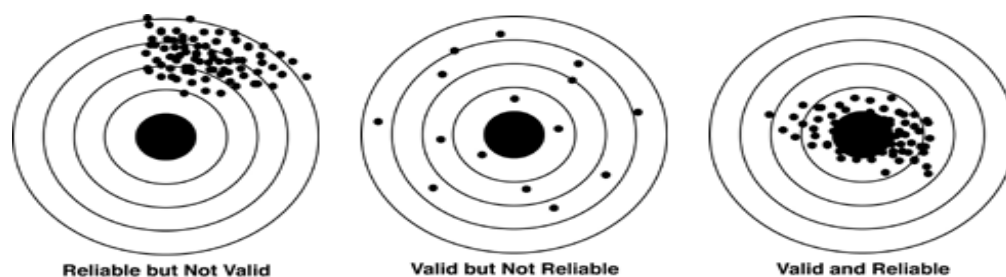
For this research, the sample from the target population of UAE banking sector was taken randomly. The target population was the total staff complement working in UAE banking sector and dealing directly with customers. The researcher collected a sample of 415 where only 393 respondents were valid. The invalid answers were excluded due to incomplete or inconclusive answers, and for the qualitative study, 10 customer-contact staff were interviewed along with 10 bank customers. It's worth mentioning that due to cultural limitations, it was easier to collect data from female respondents, who represented the majority of the sample,



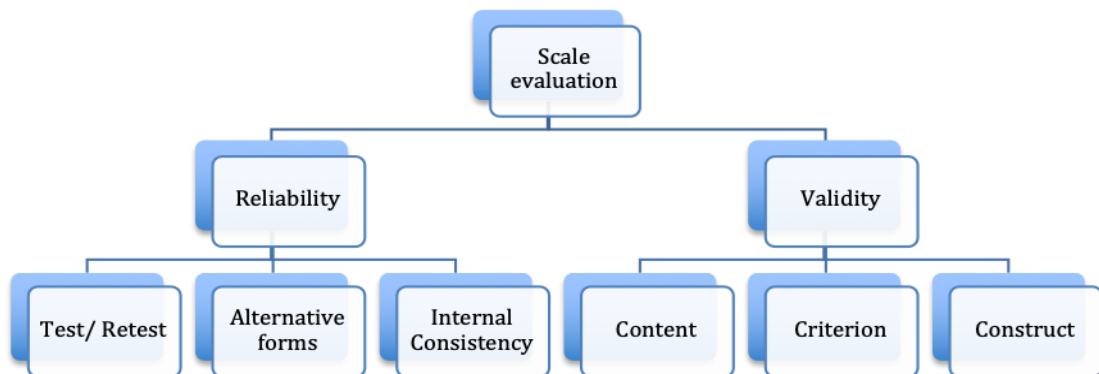
as they had a stronger desire to co-operate especially that the researcher is also female which removed a barrier.

### 3.6 Validity and Reliability

As defined by (Odeh, 2008, p.150), 'Validity is the degree to which a measure accurately represents what it is supposed to measure, reliability refers to the extent to which a scale produces consistent results if repeated measurements are made'. The measurement instrument should have adequate levels of validity and reliability in measuring the target constructs. Odeh(2008) emphasises that researchers must guarantee the quality of the measurement they are using. Since reliability and validity are a vital notion in measurement, the researcher must address both. The website, QMSS (2018) illustrates the relationship between reliability and validity (Figure 3-2) shows the best situation, where there is a measure that has both high validity and high reliability that yields consistent results in repeated applications and accurately reflects what the researcher hopes to represent. Figure 3-3 shows the various forms of reliability and validity.



**Figure 3-2: Relation between reliability and validity. Source: QMSS (2016)**



**Figure 3-3: The various forms of reliability and validity. Adapted from Malhorta (2006, p. 283)**

### **3.6.1 Validity**

Validity is the extent to which a test measures what it claims to measure. It is vital for a test to be valid in order for the results to be accurately applied and interpreted (Odeh, 2008). Researchers recommend three types of validity tests: content validity, criterion validity, and construct validity (Baggozi, 1996; Churchill, 1979; Melhem, 2003).

#### **3.6.1.1 Content Validity (face validity)**

Content validity or face validity is the measurement of the connection of the variables to be added in a summarized scale and its theoretical definition (Hair et al., 1998). According to Malhotra (2006, p.286) 'face validity is subjectively viewed as covering the concept it is supposed to measure'. It refers to the transparency or relevance of a test, as it appears to test participants (Holden, 2010). However, Shuttleworth (2018) emphasises that although face validity is classed as 'weak evidence', this does not mean that it is incorrect but only that caution is necessary. Shuttleworth (2018) added that guaranteeing face validity is good enough to endure scrutiny allows a researcher to find potential flaws before they misuse both time and money. The face validity in this research was obtained all the way through the questionnaire development procedure by relating it to the literature and by piloting the questionnaire where a random sample of employees have been the

scale's items. The employees provided some comments and feedback regarding the language and the sufficiency of items. In this study, it was essential to examine its face validity because the researcher translated the questionnaire from English into Arabic. Thus, face validity was applied in the pilot study stage where the native Arabic speaking employees provided some comments regarding the clarity of language and the sufficiency of items. According to McDaniel and Gates (1999), four steps were proposed to secure content validity. The following table 3-5 shall discuss the four steps together with the researcher's actions:

**Table 3-5: Steps proposed to secure the content validity. Source: McDaniel and Gates (1999)**

Steps proposed	Action taken
1- Carefully define what is going to be measured	In the literature review phase, the objectives were clearly defined
2- Managing a complete and thorough literature search and focus groups to recognise all possible items to be incorporated in the scale.	A pilot study was conducted in order to improve the questionnaire.
3-Experts can be asked for their advice and ideas regarding the addition or ruling out of some items.	Colleagues of the researcher from Abu Dhabi University were asked about the clarity of the Questions and the translated questionnaire.
4- Pre-testing the questionnaire.	The questionnaire was pretested where the employees provided some comments and feedback regarding the clarity, language and the sufficiency of the items.

### **3.6.1.2 Criterion-related Validity (predictive validity)**

The concept of Criterion validity is defined as 'the degree to which the future level of a criterion can be predicted by an existing measurement scale' (McDaniel and Gates, 1999, p.311) 'This reflects the achievement of measures used for prediction or estimation and is divided into two aspects: concurrent validity and predictive validity' (Odeh, 2008, p.153).

Thatcher (2010, p.25) states that predictive validity is sometimes referred to as 'criterion validity'. Sekaran (2003) defines predictive validity as the power of the measuring instrument to differentiate among people with reference to a future criterion.

In this study, in order to assess the validity of the main instrument, the respondents were asked various questions related to empowerment, as discussed in chapter six.

Thatcher (2010) emphasises that predictive (or criterion) validity has a strong relationship to hypotheses testing by subjecting the measure to a discriminant analysis or cluster analysis to some statistical analysis. In this research, the research questionnaire (survey) has undergone a thorough processes starting with translating the research objectives into precise questions, collecting answers to these questions, and finally analysing the data for hypothesis testing.

### **3.6.1.3 Construct Validity**

Construct validity is used to assure that the measure is truly measuring what it is supposed to measure (i.e. the constructs and not the variables). For example, Crocker and Algina (1986) and Cambell and Fiske (1959) view construct validity as a decision that relies on the collection of evidence from various studies using a precise measuring instrument. Shuttleworth (2008) describes construct validity as how precise a test measures up to its claims. It refers to whether the operational definition of a variable truly reflects the original theoretical meaning of a concept. Shuttleworth adds that construct validity is usually tested before the main research. In this study, the researcher carried out the pilot study to establish the strength of the research and to provide an opportunity for any adjustments.

There are two types of construct validity that are recommended in literature: convergent and discriminant validity (Frankfort-Nachmias and Nachmias, 1992; Bryman, 2001; Hair et al., 2006). While Convergent Validity tests the degree to which two measures of similar concepts are associated positively, Discriminant validity, that is also recognised as divergent validity, is the reverse of convergent validity, and guarantee that the scale is adequately different from other related concepts. (Hair et al.,2006). Factor analysis is recommended for testing both types of constructs (Peters, 1979; Baggozi, 1996; Brown, 2000; Melhem, 2003). For this reason, factor analysis is used in this research. To test the validity of the eleven

items on empowerment, factor analysis was undertaken using varimax rotation see chapter 4 section (4.5.3) and table 4-18 in chapter 4, for further information on this. According to Hair et al. (1998), the acceptable factor loading is 0.30 for a sample size of 350 or more. The sample size in this study is 393, and the factor loading was higher than 0.30 in five successive trials.

### **3.6.2 Reliability**

Reliability is an assessment of the level of consistency among measures of a variable. A test would be considered reliable if the same result is achieved constantly (Odeh, 2008). As Figure 3-3 shows, the following are the three main methods for assessing reliability: test-retest, alternative-forms, and internal consistency methods. Reliability is further explained in chapter 4 (section 4.5).

#### **3.6.2.1 Test-retest**

This type of reliability is used to measure the consistency of a test over time. The aim is to ensure that there are no differences in responses at various points in time, which indicates that a measurement taken at any point in time would be considered reliable (Hair et al., 1998). However, according to Shuttleworth (2009), this type of test may cause certain problems. Hence, various researchers have a preference to measure internal consistency by including two forms of the same instrument within the same test.

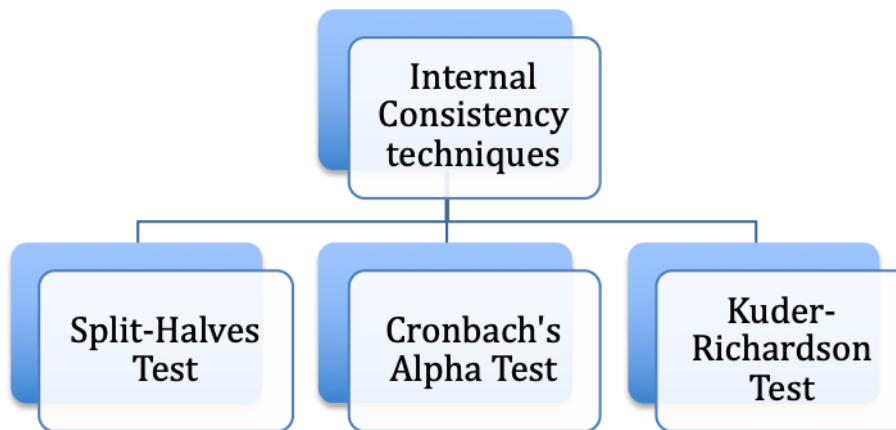
#### **3.6.2.2 Alternative-Forms Reliability**

This type of reliability occurs when respondents participating in research are given two different versions of the same test at different times. The results from the two alternative-scale sheets are correlated to test reliability. If there is a huge difference in scores, then the test requires further analysis.

#### **3.6.2.3 Internal consistency**

Odeh (2008) emphasises that the measure that is principally used to test reliability is internal consistency. This evaluates the reliability of a summated scale to form a total score. Shuttleworth (2009) reports that there are three major techniques (shown in Figure 3-4) that are used to measure the internal consistency. These involve the scope, degree, and complexity of the test. The three techniques are measured by a test to check if the results and constructs are correct.

The researcher shall give a short brief about each technique in the following subsection; however, in this study, Cronbach's alpha coefficients were used to measure the internal consistency of the scale as it is the most widely used according to (Nunnally, 1978) due to the fact that it facilitates the opportunity to avoid some problems identified in other techniques.



**Figure 3-4: Internal Consistency Techniques. Adapted from Explorable.com/internal-consistency-reliability, 2013)**

#### **3.6.2.4 Split-Halves Test**

According to Shuttleworth and Wilson (2009), the split halves test for internal consistency reliability is the most straightforward type and involves splitting a test into two halves. The division of the questions must be random, and the results statistically analysed from both halves. There will be a reliability problem with the test if there is weak correlation between the two halves.

#### **3.6.2.5 Kuder-Richardson Test**

The Kuder-Richardson test is more complex than the split halves test as it works out the average correlation for all the possible split-half combinations in a test, and creates a correlation between zero and one, thus offering a perhaps greater probability for more accurate results than that of the split halves test proposed by Shuttleworth (2009).

#### **3.6.2.6 Cronbach's Alpha Test**

Shuttleworth (2009) describes the Cronbach's Alpha test as not only averaging the correlation between every possible combination of split-halves, but also allowing multi-level responses. Cronbach's Alpha is known to be the most commonly used

measure for assessing the consistency of the whole scale (Nunnally, 1978). According to Shuttleworth (2009) and Robinson, Shaver, and Wrightsman (1991), Cronbach's Alpha shows a score of between zero and one, with 0.7 generally accepted as an indication of acceptable reliability. The test also considers not only the size of the sample but also the number of potential responses, though it may decrease to 0.60 in exploratory research (Hair et al., 2006). In this study, Cronbach's Alpha coefficients were used to measure the internal consistency of the scale. In chapter 4, table 4-18 illustrates the reliability coefficients for each category, where all scales used have shown Cronbach's Alpha value ranges from 0.63 to 0.94.

### 3.7 Data Analysis

Choosing suitable statistical methods rely primarily on the kind of the data and the connection between the method and the research objective. The main data analysis techniques used in this research is frequency analysis, factor analysis, and the multiple regression technique.

The following table will summarise the data analysis techniques used in this study:

**Table 3-6: Data analysis techniques used in this study**

Data analysis techniques used by the researcher	Purpose of usage in this research
Descriptive analysis	1-Is applied to give a review of the respondent's demographic characteristics using the means, frequencies, and standard deviations of the responses.
Bivariate analysis	1-Bivariate analysis was conducted in order to determine if the differences between the responses of subjects with different demographic backgrounds was statistically significant.
Factor analysis, and validity and reliability tests	1-To confirm construct validity and internal consistency reliability.
Multiple regression analysis	1-For analysing and testing the study model. 2-To enable the researcher to assess the relation between the dependent and the independent variables (Hair et al., 1998; Odeh, 2008).

Data analysis techniques used by the researcher	Purpose of usage in this research
	The outcome of the multiple regression is a development of a regression equation (line of best fit) between the dependent variable and several independent variables.
Step-Wise multiple regression.	1-To find the best subset of predictors. According to Shaw and Wheeler (1994), this method is especially helpful when attempting to find the best separation of predictors. The SPSS statistics programme used has different kinds of procedures within this context: forward selection, backward elimination, and standard step-wise regression.
The standard step-wise regression	1-To combine both the forward selection and backward elimination methods and is considered comparatively better than either the forward selection or the backward elimination procedures alone. Kinnear and Gray (1999) indicate that with the forward selection method, predictors are added one at a time provided they meet an entry criterion and cannot, subsequently, be removed; while, with the backward elimination method, predictors are all present initially and are removed one at a time if they do not meet a retention criterion.
Tukey's method	1-For pairwise comparisons among respondents with different educational backgrounds. See subsection (4.4.2 & 4.4.3) Richard (2008) define Tukey's method as a single-step multiple comparison procedure and statistical test where it can be used on raw data or in conjunction with ANOVA in order to find means that are significantly different from each other.
Variance Inflation Factor (VIF)	1- Is used to determine if multicollinearity existed among the independent variables in the regression



Data analysis techniques used by the researcher	Purpose of usage in this research
	<p>models. (Multicollinearity usually occurs when there are high correlations between two or more predictor variables i.e. one predictor variable can be used to predict the other).</p> <p>Gareth et al. (2017) described the variance inflation factor (VIF) as the ratio of variance in a certain model that contains several terms and is divided by the variance of a model with one term alone. It also gives an index that measures how much the variance (the square of the estimate's standard deviation) of an estimated regression coefficient is increased due to collinearity or Multicollinearity. A VIF &gt; 10 is used as a rule of thumb to indicate multicollinearity (O'Brien, 2007).</p>
Thematic analysis	<p>Used for the analysis of the qualitative research.</p> <p>It is one of the most popular forms of analysis used in the qualitative research. It emphasizes, examining, analytical, and recording patterns (or "themes") within the data (Virginia and Clarke, 2006; Greg, 2012)</p>
Scree Plot	<p>Used to determine the number of factors that should be retained for each dimension (Field, 2013).</p>

The analysis and the findings of the data collected from the semi-structured interviews are presented in chapter 6, where the interviews are analysed based on the data provided.

### 3.8 Conclusion

This chapter presented a general outlook of the methodology implemented in this study, starting by discussing the research philosophy. This was followed by the presentation of data collection methods that showed that the researcher employs both a qualitative methodology (interviews) and a quantitative approach (surveys), relying more on the survey method. These two forms of data collection provide data triangulation to arrive at major findings for this research.

Questionnaire development starting from design, translation into Arabic, length and format, rating, wording and the covering letter were discussed. The section that followed covered the semi-structured interview, focusing on the interview process. The sampling procedure, and the frame and size of the sample were also delineated. The last section presented the data analysis techniques applied in this study: frequency analysis, factor analysis, and multiple regression technique. The following chapter will present an outline of the descriptive analysis of the data. The argument of the respondent's demographic dimensions will offer a clear understanding regarding the nature of customer-contact employees investigated in this study, thus helping to provide a better understanding of the analysis in general.

## 4 Descriptive analysis

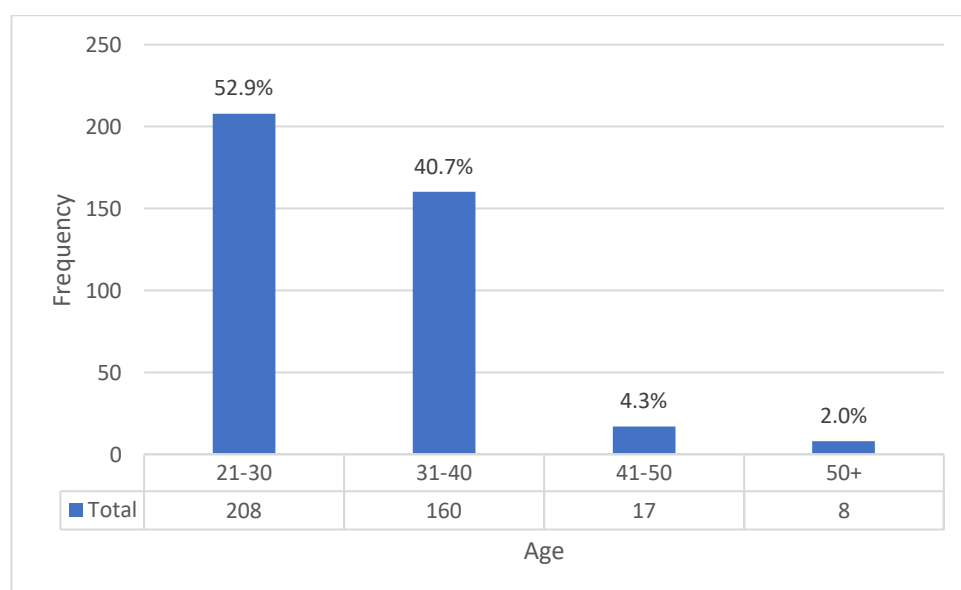
### 4.1 Introduction

This chapter presents a descriptive analysis and bivariate analysis of the quantitative data for this study. The chapter has four main parts. The first part presents demographic data to show basic statistical relationships. It also presents a basic statistical analysis of the research dimensions. The second part analyses the levels of empowerment that exist among frontline employees and how they perceive these levels. The third part addresses the validity and reliability of the empirical results and includes a factor analysis to validate the measurement instrument. The final section consists of a summary of the chapter.

### 4.2 General demographic analysis

This section presents a descriptive analysis of the sample, which provides an outline of the respondents' characteristics, such as age, gender, nationality, type of employment, level of education, job title, experience in the banking industry, and level of experience in current banking employment. Cross tabulation between years of experience in the banking industry and selected demographic variables, including gender, age, nationality, employment, and education is also presented in this section.

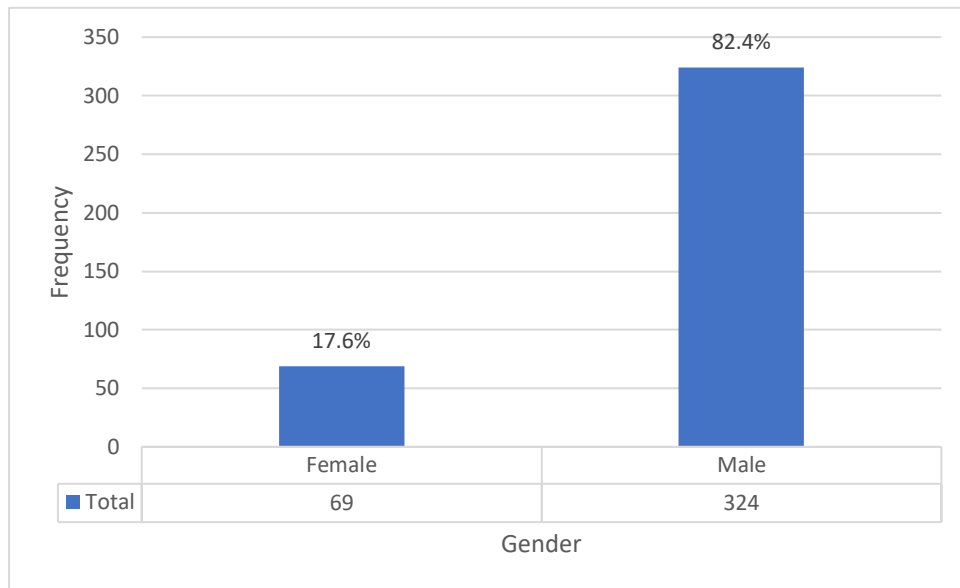
#### 4.2.1 Age



**Figure 4-1: Frequency distribution by age**

Figure 4-1 represents the frequency distribution of age and reveals that the sample was more towards a young age group that accounted for 52.9%. This indicates that the majority of employees with customer contact are in a younger age group of between 21 and 30. The middle age group (between 31 and 40) accounted for 40.7%, while the older generation, between 41 and 50, represented 4.3% and those over 50 only 2.0%.

#### 4.2.2 Gender

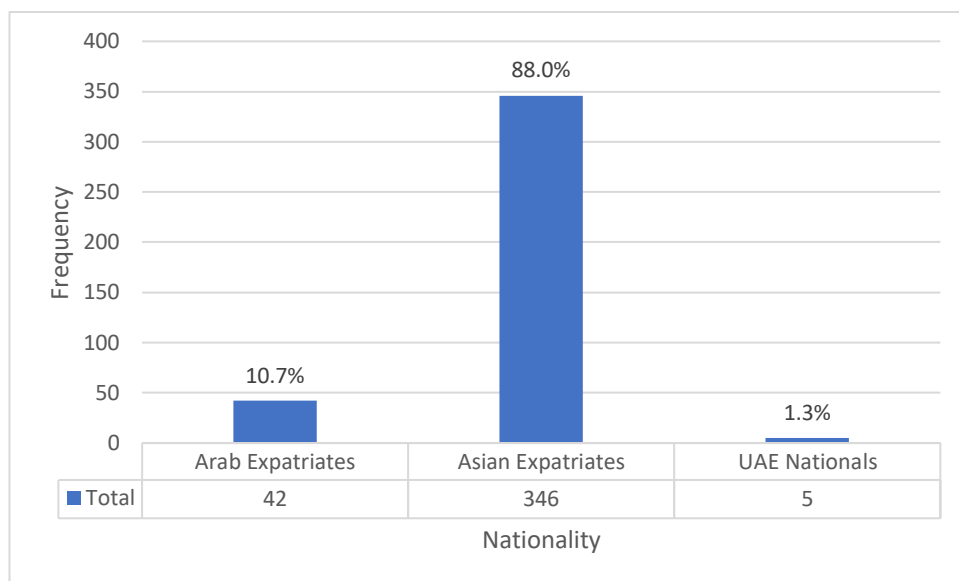


**Figure 4-2: Frequency distribution by gender**

Figure 4-2 presents the gender distribution, showing that 82.4% of the respondents were female with only 17.6% being male. This is an unusual distribution, especially in Arab countries where culture and religion play an important inhibiting role with respect to women in employment. In the UAE, for example, some tribes are still conservative in terms of customs and traditions as they either do not encourage women to work or they want them to work in a female only environment (Al Mazrouei, 2012). Haine (2017) mentioned that cultural bias still exists in the Middle East where women are still evaluated as "unsuitable" for some jobs and where regulations can also act as a barrier against female employment. Al Mazrouei (2012) emphasizes that cultural obstacles are either restraining Emirati women's choice of career or keeping them out of the workforce. Al Mazrouei (2012) added that despite the various obstacles, females were found to be significantly more likely than males to want to work for organisations related to banking and finance as well as that of education. Rana

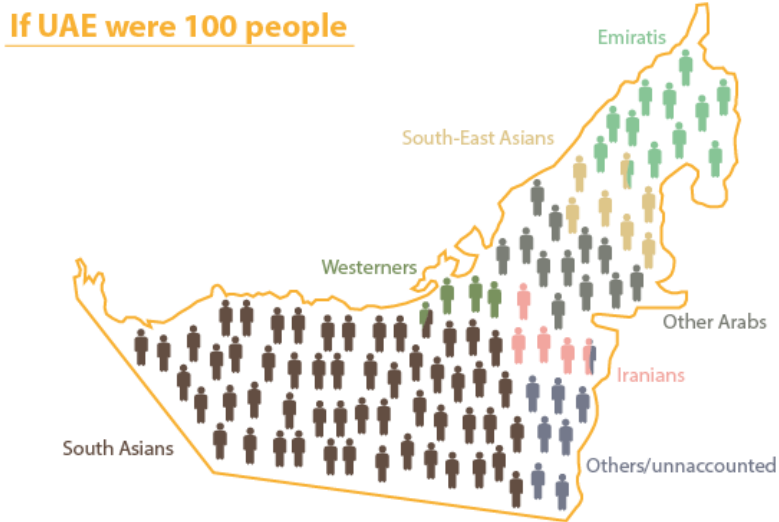
and Singh (2016, p.41) emphasise that women find jobs in banks attractive and suitable to their nature, and the results of an Oxford Strategic Consulting survey, conducted in 2015, show a higher preference among female Emiratis than males for working in the banking sector Benchiba-Savenius et al. (2016).

### 4.2.3 Nationality



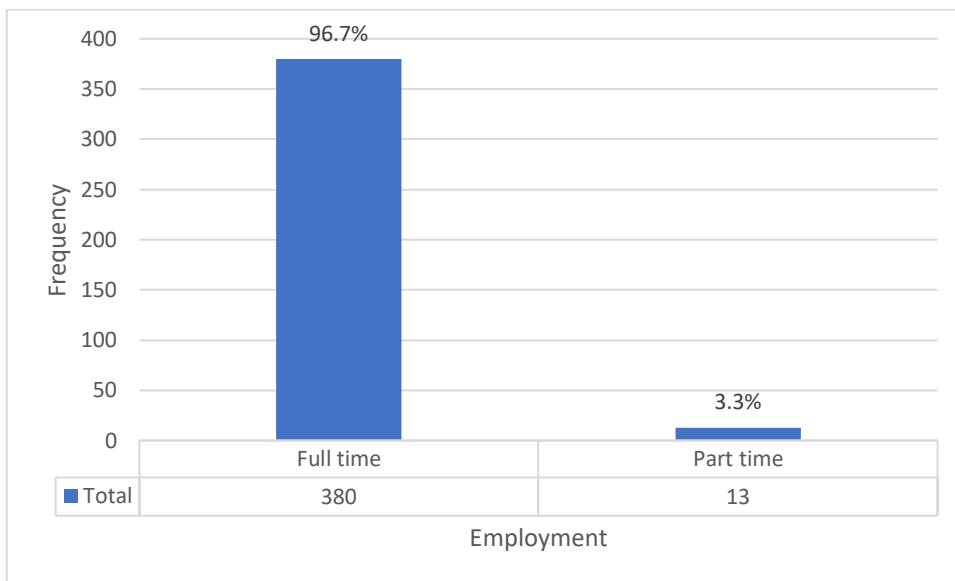
**Figure 4-3: Frequency distribution by Nationality**

Figure 4-3 presents the distribution according to nationality, showing that 88.0% are Asian expatriates, 10.7% are Arab expatriates and 1.3% are UAE nationals. This distribution is also a reflection of the population distribution in the UAE as represented in Figure 4-4.



**Figure 4-4: Reflection of population distribution, Country wise, 2016. Website Source: [Abudhabi2.com/UAE-population-by-nationality](http://Abudhabi2.com/UAE-population-by-nationality)**

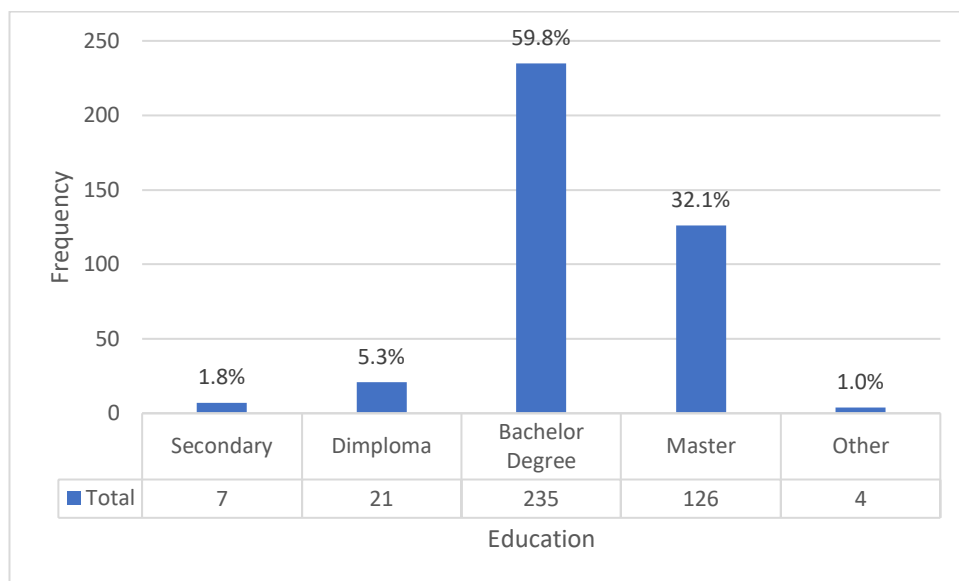
#### 4.2.4 Type of employment



**Figure 4-5: Frequency distribution by type of employment**

The above figure presents the type of employment mode. It shows that 96.7% of the sampled employees were employed full time, while 3.3% were employed part time.

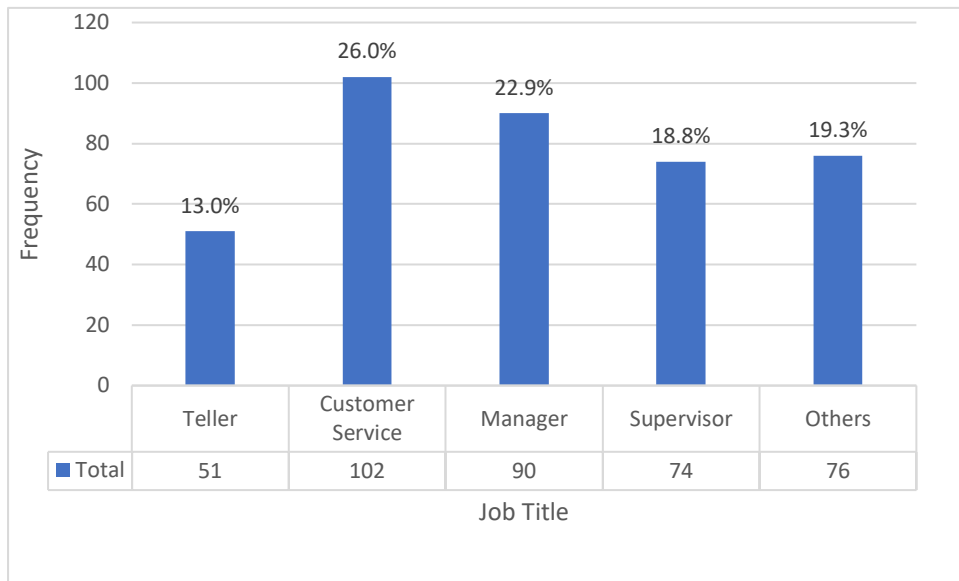
### 4.2.5 Educational level



**Figure 4-6: Frequency distribution by educational level**

Figure 4-6 reveals the educational levels of the customer contact employees in the UAE banking industry. It shows that 59.8% hold a bachelor’s degree, and 32.1% hold a Master’s degree. These are considered high levels globally, but the UAE promotes education and has high expectations in terms of qualifications for prospective employees in the banking sector. According to the statistics of UAE Ministry of Higher Education and Scientific Research (2015), 60.3% of nationals and 39.7% of expatriates from 160 countries have been enrolled in higher education. The secondary school graduates comprise 1.8%, diplomas 5.3%, and an additional 1% did not specify.

#### 4.2.6 Job title



**Figure 4-7: Frequency distribution by job title**

Figure 4-7 shows that with respect to the total percentage number of employees with customer contact that participated in the sample, 13.0% are tellers with an additional 26.0% acting as customer service representatives. Supervisors account for 18.8% and a further 22.9% are managers. Other job titles account for 19.3%. The main group working in direct contact with bank customers, tellers and customer service representatives account for nearly 40% of the sample (39.0%). While supervisors and managers, who together make up 41.7% of the sample, deal with customers, particularly with special requests from VIP clients, they also perform administrative or managerial activities. A high percentage (19.3%) of the sample did not specify their job title, perhaps due to security reasons or, as mentioned earlier in chapter two (section 2.7), for fear of being identified and deported.



### 4.2.7 Experience in the banking industry

**Figure 4-8: Frequency distribution by years of experience in the banking industry**

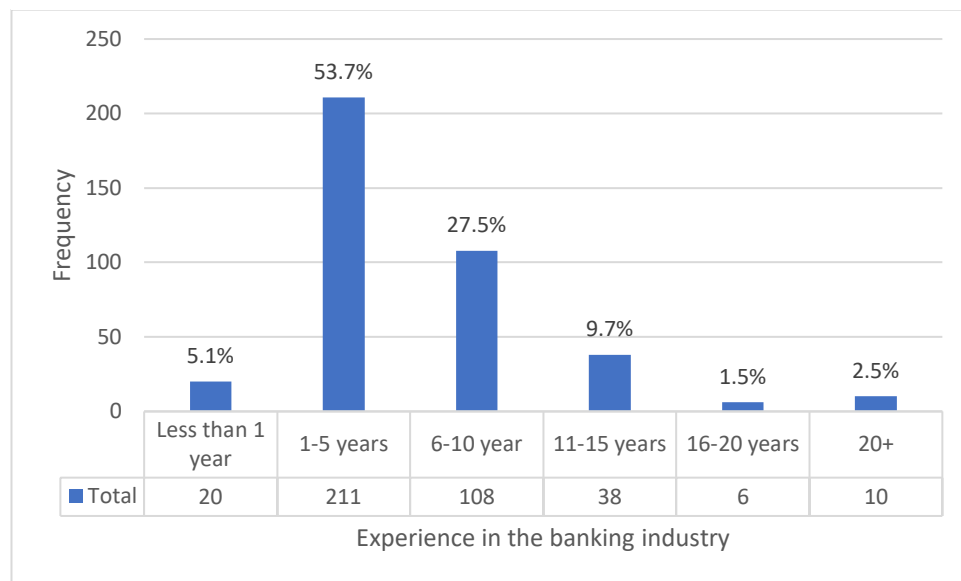
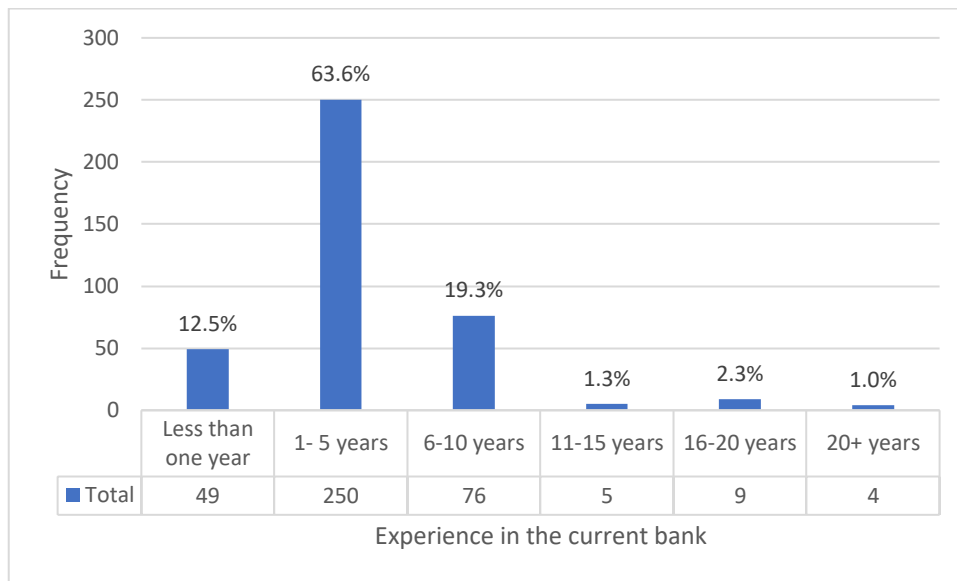


Figure 4-8 shows that 5.1% of the sample reported working in the banking industry for less than a year, while 53.7%, the highest percentage of respondents, reported working in banking for a period of between 1 and 5 years. The next highest proportion, at 27.5%, had worked in the industry for a period of between 6 and 10 years; 9.7% of the sample had between 11- and 15-years’ experience. Only 1.5% of the sample reported between 16- and 20-years’ experience, and 2.5% had banking experience of over twenty years.

#### 4.2.8 Experience in the current bank



**Figure 4-9: Frequency distribution by years of experience in current banking job**

The results displayed in Figure 4-9, showing the years of experience in current banking employment, are similar to those in Figure 4-8. It can be seen that 12.5% of the respondents reported working for the bank for which they were currently working for less than one year, while 63.6%, the largest proportion of the sample, reported working for the current bank for 1 to 5 years. The percentage of those in the 6 to 10-year bracket was 19.3%; 1.3% were working for their current employer for a period of between 11 and 15 years; 2.3% reported 16 to 20 years, and only 1% reported working in their current banking job for more than twenty years.

*The above section (4.2) presents the descriptive analysis of the samples in order to understand the current employment trend in the UAE banking. Results revealed a large portion of the banking employees were as follows; 21–40 years old (93.6%), female (82.4%), Asian expatriates (88.0%), full-time employees (96.7%), bachelor's degree holders (91.9%), 10 years or less experience in the banking industry (86.3%). The following section (4.3) investigates the relationship between the number of years of experience in the banking industry and selected demographic variables using cross tabulation analysis.*

#### 4.3 Cross tabulation analysis

This section details cross tabulations conducted between years of experience in the banking industry and selected demographic variables, including gender, age, nationality, employment, and education. Chi-square tests of independence with p-

values computed by the Monte Carlo method (Agresti, 2002; Mehta and Patel, 2011) were used to determine if there was a statistically significant association between years of banking experience and the selected demographic variables. The results are presented in Table 4-1. Statistically significant associations were found to exist between **years of experience** in the banking industry and **age** ( $X_2(2, N = 393) = 102.624, p < 0.001$ ), **nationality** ( $X_2(2, N = 393) = 22.700, p < 0.001$ ), and **education** ( $X_2(3, N = 393) = 12.042, p = 0.017$ ).

In particular, it was found that 81.7% of younger people (21-30 years old) had 0 to 5 years of experience in the banking industry, while 40.5% of older people (30+ years old) had 6 to 10 years' experience in the industry. It appeared that younger people were more likely to have less years of experience in the banking industry than older people. This might be an indication of a high turnover of staff due to low job satisfaction, or there might be a minimum working period before staff can gain the confidence to exercise discretion or feel empowered. The issue of high staff turnover in UAE banks might also be due to a bad climate, justice, innovation, decision-making role clarity, and or a lack of recognition (Bayt, 2009, Suliman, 2011, Khoury and Tozer, 2013). With regard to nationality and years of experience, 36.2% of UAE nationals and Arab expatriates had more than 10 years of experience in the banking industry while only 10.7% of Asian expatriates had this level of experience in the UAE. This might be due to cultural reasons such as language barriers. For example, De Waal and Frijns (2016) suggest that a mix of cultures may lead to tensions, conflicts, and cross-cultural miscommunications. A variety of factors, such as language difficulties, poor interpersonal relations, lack of trust or misunderstand values may also contribute to these issues in the banking industry.

Regarding education, 22.2% of those with Master's degrees had more than 10 years of experience in the banking industry, in comparison to 10.2% of people with Bachelor's degrees, and 6.3% of people whose highest level of education was secondary school, diploma, or other degree. Hence, it was concluded that people with higher levels education were more likely to have more years of experience in the banking industry.

**Table 4-1: Cross tabulation between years of experience in the banking industry and selected demographic variables (N = 393)**

		Years of experience in the banking industry			X <sub>2</sub>	p
		0-5	6-10	10+		
Gender	Female	191 (59.0)	90 (27.8)	43 (13.3)	0.364	0.853
	Male	40 (58.0)	18 (26.1)	11 (15.9)		
Age	21-30	170 (81.7)	33 (15.9)	5 (2.4)	102.624	< 0.001
	30+	61 (33.0)	75 (40.5)	49 (26.5)		
Nationality	UAE nationals/ Arab expatriates	21 (44.7)	9 (19.1)	17 (36.2)	22.700	< 0.001
	Asian expatriates	210 (60.7)	99 (28.6)	37 (10.7)		
Employment	Full time	223 (58.7)	105 (27.6)	52 (13.7)	0.139	0.931
	Part time	8 (61.5)	3 (23.1)	2 (15.4)		
Education	Bachelor's degree	144 (61.3)	67 (28.5)	24 (10.2)	12.042	0.017
	Master's degree	68 (54.0)	30 (23.8)	28 (22.2)		
	Secondary school/Diploma/Other	19 (59.4)	11 (34.4)	2 (6.3)		

Note: Numbers in parentheses are percentages. Degrees of freedom for the chi-square test of independence were 2 for gender, age, and employment, and 3 for nationality and education.

The cross-tabulation analysis in the above section (4.3) investigates the relationship between the number of years of experience in the banking industry and selected demographic variables including gender, age, nationality, employment, and education. The results reveal that (1) UAE nationals and Arab expatriates, (2) older people, and (3) people with higher education level, were more likely to have longer experience in the UAE banking industry. The following section (4.4) discusses the descriptive analysis of the survey responses for the items relating to employee empowerment, the six antecedents of empowerment, and customer satisfaction.

#### **4.4 Customer contact employees' level of empowerment and its antecedents**

This section analyses the 65 survey items concerned with employees' level of empowerment and its antecedents. These items include questions on the following dimensions:

- Employees' perception of their level of empowerment (11 items)
- Knowledge and skill (8 items)
- Trust (7 items)
- Job satisfaction and employee satisfaction (8 items)
- Communication and information flow (11 items)
- Incentives and rewards (7 items)
- Role clarity (6 items)
- Customer satisfaction (7 items)

All survey items in the eight dimensions were measured using a five-point Likert scale, where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. A summary of the survey items is provided here, using frequency tables and descriptive statistics, such as mean, standard deviation.

#### **4.4.1 Level of empowerment**

According to Table 4-2, the respondents indicated that employees tended to have neutral opinions regarding their level of empowerment at work. They were not confident about whether they were sufficiently empowered. Their responses to statements 1, 2, 8, 10 and 11, had mean values in the range of 3.0 to 3.2, indicating that there was no common perspective among bank employees on those five criteria. In statements 3, 4, 5, 6, 7, and 9, the range of the mean values was between 2.3 and 2.9, indicating a larger number of responses in the disagree category. The results indicated that the employees did not feel that they had enough freedom to deal with customers or to handle problems; i.e., employees would like to feel, and be, more empowered than they are.

Many of the respondents referred to the necessity for more freedom to deal with their customers. For example, one respondent declared, *'On certain occasions, I feel that I need to serve the customer in my own way, I feel I can offer him more ideas that can lead to a more loyal customer and would benefit the bank as well, but I feel that I am under the control of the management and the rules and regulations'*.

**Table 4-2: Employees' perception of their level of empowerment****Employees' perception of their level of empowerment (N = 393)**

Statement	Frequency (%) of survey responses					Mean	SD
	1	2	3	4	5		
1. I am allowed to be creative when I deal with problems.	25 (6.4)	136 (34.6)	13 (3.3)	206 (52.4)	13 (3.3)	3.1	1.1
2. I am allowed to do anything to do a high-quality job	13 (3.3)	163 (41.5)	13 (3.3)	165 (42.0)	39 (9.9)	3.1	1.2
3. There is no red tape and rigid rules in my bank.	70 (17.8)	150 (38.2)	68 (17.3)	40 (10.2)	65 (16.5)	2.7	1.3
4. I have the authority to correct problems when they take place.	67 (17.0)	134 (34.1)	14 (3.6)	151 (38.4)	27 (6.9)	2.8	1.3
5. I have a lot of control over how I do my job.	0	220 (56.0)	82 (20.9)	66 (16.8)	25 (6.4)	2.7	1.0
6. I don't need to get management approval before I handle problems.	28 (7.1)	274 (69.7)	40 (10.2)	38 (9.7)	13 (3.3)	2.3	0.9
7. I don't rely heavily on instructions and on the system.	41 (10.4)	261 (66.4)	27 (6.9)	52 (13.2)	12 (3.1)	2.3	0.9
8. I am encouraged to handle job-related problems by myself.	27 (6.9)	93 (23.7)	52 (13.2)	208 (52.9)	13 (3.3)	3.2	1.1
9. The workload does not affect the service I provide for customers.	39 (9.9)	165 (42.0)	38 (9.7)	137 (34.9)	14 (3.6)	2.8	1.1
10. It is not difficult to meet my customers' needs under my bank's regulations.	14 (3.6)	175 (44.5)	54 (13.7)	109 (27.7)	41 (10.4)	3.0	1.1
11. I can take charge of problems that require immediate attention.	14 (3.6)	189 (48.1)	27 (6.9)	108 (27.5)	55 (14.0)	3.0	1.2

Note: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

#### **4.4.2 Knowledge and skill**

With respect to knowledge and skill, as shown in Table 4-3, respondents believed that their bank provided frontline employees with the necessary training needed for the job and that they were also provided with the necessary information to serve clients. The mean values of the survey items 12, 13, 14, 15, 16, 18, and 19 ranged between 3.0 and 3.8, indicating employee's belief that they had sufficient information to solve clients' problems, that they had the necessary skills to best serve their customers, and that they also felt their judgment was valued by customers.

However, when questioned on the availability of support from management, the mean value decreased to 2.8 and shifted down towards the disagree category for item 17, *'Management support is always available when needed'*.

Overall, results indicated that bank employees were satisfied with the level of knowledge and training provided by the bank. This will be discussed further in chapters six and seven.

**Table 4-3: Level of knowledge and skill (N = 393)**

Statement	Frequency % of survey responses					Mean	SD
	1	2	3	4	5		
12. The bank provides frontline employees with the training needed for the job.	63 (16.0)	0	28 (7.1)	249 (63.4)	53 (13.5)	3.6	1.2
13. I have sufficient information to solve the client's problems.	25 (6.4)	67 (17.0)	54 (13.7)	177 (45.0)	70 (17.8)	3.5	1.2
14. I have the necessary skills that best serve my customer.	50 (12.7)	0	14 (3.6)	235 (59.8)	94 (23.9)	3.8	1.2
15. Management values my judgment.	53 (13.5)	26 (6.6)	69 (17.6)	204 (51.9)	41 (10.4)	3.4	1.2
16. My immediate line manager encourages my initiative in serving the customers.	13 (3.3)	188 (47.8)	27 (6.9)	108 (27.5)	57 (14.5)	3.0	1.2
17. Management support is always available when needed.	27 (6.9)	161 (41.0)	83 (21.1)	109 (27.7)	13 (3.3)	2.8	1.0
18. Management feels that customers value frontline employees' judgment.	0	70 (17.8)	94 (23.9)	216 (55.0)	13 (3.3)	3.4	0.8
19. Management gives full support to me when needed.	66 (16.8)	56 (14.2)	94 (23.9)	163 (41.5)	14 (3.6)	3.0	1.2

Note: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

#### 4.4.3 Trust

Results displayed in Table 4-4 show that respondents rated the level of trust in their working environment positively. This is reflected in the responses to item 24, 'I have good relationship with my Immediate Line Manager', which was rated the highest with a mean of 3.7. Positive responses are also observed for item 26, 'I feel respected by my Immediate Line Manager' (M = 3.5), item 22, 'I feel my job is meaningful when I solve customer problems on my own' (M = 3.5), and item 23 'There is trust between the different departments in my bank' (M = 3.5). However, employees' opinions were neutral with regard to receiving approval from



immediate line managers for making independent and spontaneous decisions within their predefined role; i.e., to make an immediate decision when a customer problem arises. This can be seen in the responses to items 21 and 26, both of which had a mean of 3.0. The mean responses to items 20, 22, and 23 ranged between 3.4 and 3.5, which indicates that employees felt trusted by their immediate line managers and that respectful professional relations were maintained.

**Table 4-4: Level of Trust (N = 393)**

Statement	Frequency (%) of survey responses					Mean	SD
	1	2	3	4	5		
20. Management trusts me in taking decisions.	12 (3.1)	81 (20.6)	54 (13.7)	219 (55.7)	27 (6.9)	3.4	1.0
21. If a customer problem arises, I do not need to ask the immediate line manager before taking a decision.	14 (3.6)	134 (34.1)	120 (30.5)	83 (21.1)	42 (10.7)	3.0	1.1
22. I feel my job is meaningful when I solve customer problems on my own.	39 (9.9)	12 (3.1)	83 (21.1)	220 (56.0)	39 (9.9)	3.5	1.1
23. There is trust between the different departments in my bank.	39 (9.9)	12 (3.1)	70 (17.8)	245 (62.3)	27 (6.9)	3.5	1.0
24. I have a good relationship with my immediate line manager.	26 (6.6)	25 (6.4)	28 (7.1)	273 (69.5)	41 (10.4)	3.7	1.0
25. I feel respected by my immediate line manager.	12 (3.1)	39 (9.9)	69 (17.6)	260 (66.2)	13 (3.3)	3.6	0.8
26. Management encourages me to take decisions spontaneously.	13 (3.3)	162 (41.2)	39 (9.9)	166 (42.2)	13 (3.3)	3.0	1.0

Note: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

#### **4.4.4 Job satisfaction**

The category of job satisfaction is divided into three subcategories as shown in Table 4-5. The first subcategory relates to finding the job rewarding, interesting and satisfying, and consists of items 27, 28, and 29, '*I am satisfied with the kind of work I do on this job*', '*I find my job interesting*', '*I find my job rewarding*'. The mean responses to these three items ranged between 3.0 and 3.3, which reflects that employees' opinions regarding job satisfaction were neutral.

The second subcategory is concerned with management-employee relations, and consists of items 33 and 34, '*My immediate line manager ensures that I am well paid*', and '*My immediate line manager has higher expectations from me*'. The mean responses to these items ranged between 3.2 and 3.3. For item 32, '*My immediate line manager is satisfied with my current performance*', the mean response was 3.8, which indicates that the employees felt that their line manager was happy with their performance, which would in turn increase their own level of job satisfaction. The third subcategory of job satisfaction relates to whether employees were thinking or willing to consider quitting their jobs, and consists of items 30 and 31, '*I don't think of quitting this job*' and '*Frontline employees don't think of quitting their job*'. The mean responses to these two items ranged between 2.7 and 2.9, which indicates that, overall, job satisfaction is not steadfast in the banking system and the employees lack loyalty and commitment. Job dissatisfaction will lead to having employees who are not loyal to the organisation and who will be constantly searching for other jobs (Reed and Strawser, 1994).

**Table 4-5: Level of job satisfaction (N = 393)**

Statement	Frequency (%) of survey responses					Mean	SD
	1	2	3	4	5		
27. I am satisfied with the kind of work I do on this job.	26 (6.6)	111 (28.2)	26 (6.6)	176 (44.8)	54 (13.7)	3.3	1.2
28. I find my job interesting.	40 (10.2)	69 (17.6)	28 (7.1)	228 (58.0)	28 (7.1)	3.3	1.2
29. I find my job rewarding.	40 (10.2)	136 (34.6)	41 (10.4)	148 (37.7)	28 (7.1)	3.0	1.2
30. I don't think of quitting this job.	13 (3.3)	178 (45.3)	81 (20.6)	67 (17.0)	54 (13.7)	2.9	1.1
31. Frontline employees don't think of quitting their job.	13 (3.3)	190 (48.3)	123 (31.3)	54 (13.7)	13 (3.3)	2.7	0.9
32. My immediate line manager is satisfied with my current performance.	11 (2.8)	8 (2.0)	27 (6.9)	336 (85.5)	11 (2.8)	3.8	0.6
33. My immediate line manager ensures that I am well paid.	12 (3.1)	8 (2.0)	271 (69.0)	90 (22.9)	12 (3.1)	3.2	0.7
34. My immediate line manager has higher expectations from me.	11 (2.8)	2 (0.5)	12 (3.1)	261 (66.4)	107 (27.2)	4.1	0.7

Note: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

#### 4.4.5 Communication and information flow

The survey respondents rated most of the elements related to communication and information flow favourably (Table 4-6). Items 35, 36, 37, 38, 41, 42 and 43 were concerned with the levels of communication between employees and their immediate line managers. The mean responses of the participants for these items ranged from 3.0 to 3.4, which may indicate that employees were generally satisfied with this level of communication and understood their job details. The responses to items 38 and 40 regarding the frequency of communication between immediate line managers and employees shifted slightly to the disagreement category, which indicates that communication might not always be regular. Item 45, 'It is easy for me to get the information that is needed when serving the client',

received the highest mean response score ( $M = 3.8$ ), which indicates that employees found it easy to obtain the necessary information to serve customers. Overall, the employees surveyed were generally satisfied with the information provided by management, especially when they requested it.

**Table 4-6: Level of communication and information flow (N = 393)**

Statement	Frequency (%) of survey responses					Mean	SD
	1	2	3	4	5		
35. I talk openly with my immediate line manager about ideas of how to serve the customer.	13 (3.3)	108 (27.5)	40 (10.2)	205 (52.2)	27 (6.9)	3.3	1.1
36. My immediate line manager listens actively to me.	14 (3.6)	133 (33.8)	13 (3.3)	206 (52.4)	27 (6.9)	3.3	1.1
37. Immediate line managers encourage frontline employees to speak.	0	121 (30.8)	39 (9.9)	206 (52.4)	27 (6.9)	3.4	1.0
38. Immediate line managers regularly communicate with frontline employees.	39 (9.9)	178 (45.3)	26 (6.6)	124 (31.6)	26 (6.6)	2.8	1.2
39. Immediate line managers frequently informing employees of what's going on in the department.	0	121 (30.8)	80 (20.4)	150 (38.2)	42 (10.7)	3.3	1.0
40. I regularly communicate with my immediate line manager.	0	177 (45.0)	66 (16.8)	108 (27.5)	42 (10.7)	3.0	1.1
41. Conflicts and problems are dealt with quickly.	37 (9.4)	125 (31.8)	27 (6.9)	191 (48.6)	13 (3.3)	3.0	1.1
42. I am informed of my bank's strategies, goals and objectives	27 (6.9)	94 (23.9)	40 (10.2)	205 (52.2)	27 (6.9)	3.3	1.1
43. My bank provides clear communication to me.	27 (6.9)	94 (23.9)	14 (3.6)	245 (62.3)	13 (3.3)	3.3	1.1
44. I get all the necessary information to do my job to serve the customer	12 (3.1)	162 (41.2)	81 (20.6)	124 (31.6)	14 (3.6)	2.9	1.0
45. It is easy for me to get the information that is needed when serving the client.	0	38 (9.7)	26 (6.6)	316 (80.4)	13 (3.3)	3.8	0.7

Note: 1= strongly disagree, 2= disagree, 3= neutral, 4= agree, and 5= strong agree

#### **4.4.6 Incentives and Rewards**

The variety of responses to the survey elements related to rewards and incentives was significant (Table 4-7). For example, item 47, '*Management recognises my efforts and contribution in serving the customer*', had a low average response score of 2.8, which indicates that there may be a lack of management recognition regarding employees' efforts in serving customers. Items 51 and 52, which related to management rewarding employees for their efficiency and ability, had low average response scores of 2.3 and 2.6 respectively. This shows that employees were dissatisfied with the current reward system.

By contrast, items 46, 48, 49, and 50 showed higher average response scores, ranging between 3.1 and 3.8, especially when with regard to management giving additional rewards to employees for extra efforts. Most of the employees surveyed indicated that promotion was based on their performance; however, they also believed that the incentive system was not sufficiently fair or transparent. Some employees even suggested that performance objectives should be redefined and that their roles should be made clearer, in order to incentivise performance and promote collaboration. Overall, employees were not extremely satisfied with the incentives and rewards offered by the banks.

**Table 4-7: Level of Incentives and Rewards (N = 393)**

Statement	Frequency (%) of survey responses					Mean	SD
	1	2	3	4	5		
46. My immediate line manager recognizes me for my contributions.	0	134 (34.1)	81 (20.6)	165 (42.0)	13 (3.3)	3.1	0.9
47. Management recognizes my efforts and contribution in serving the customer.	26 (6.6)	190 (48.3)	28 (7.1)	122 (31.0)	27 (6.9)	2.8	1.1
48. Management gives me additional rewards for my efforts and contribution in serving the customers.	27 (6.9)	80 (20.4)	123 (31.3)	149 (37.9)	14 (3.6)	3.1	1.0
49. My promotion is based on my performance.	13 (3.3)	27 (6.9)	12 (3.1)	328 (83.5)	13 (3.3)	3.8	0.8
50. The incentive system in my bank is fair and transparent.	14 (3.6)	95 (24.2)	80 (20.4)	191 (48.6)	13 (3.3)	3.2	1.0
51. Management rewards frontline employees for their efficiency.	55 (14.0)	215 (54.7)	69 (17.6)	54 (13.7)	0	2.3	0.9
52. Management rewards frontline employees for their ability.	42 (10.7)	202 (51.4)	41 (10.4)	68 (17.3)	40 (10.2)	2.6	1.2

Note: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

#### 4.4.7 Role clarity

Employees favourably rated all elements pertaining to role clarity. The average rating for these elements ranged between 3.5 and 3.9 (Table 4-8). The highest rated statement related to the efficiency of the employees when their job description was clear (item 58). Employees emphasised that more clarity with respect to their roles would incentivise them to perform better and encourage collaboration.

**Table 4-8: Level of role clarity (N = 393)**

Statement	Frequency (%) of survey responses					Mean	SD
	1	2	3	4	5		
53. I have a clear understanding of my job's responsibilities.	25 (6.4)	22 (5.6)	27 (6.9)	259 (65.9)	60 (15.3)	3.8	1.0
54. The objectives of my job are clear.	36 (9.2)	38 (9.7)	28 (7.1)	257 (65.4)	34 (8.7)	3.5	1.1
55. My bank provides clear goals for each department.	25 (6.4)	39 (9.9)	83 (21.1)	178 (45.3)	68 (17.3)	3.6	1.1
56. My bank provides achievable goals for each department.	25 (6.4)	13 (3.3)	54 (13.7)	247 (62.8)	54 (13.7)	3.7	1.0
57. My bank provides clear roles that help avoid conflict with my immediate line manager.	43 (10.9)	60 (15.3)	64 (16.3)	176 (44.8)	50 (12.7)	3.3	1.2
58. Frontline employees perform more efficiently and are more productive in delivering their responsibilities when their job description is clearly set out.	50 (12.7)	0	14 (3.6)	206 (52.4)	123 (31.3)	3.9	1.2

Note: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

#### 4.4.8 Customer satisfaction

The mean response scores for items 59 to 65 concerning customer satisfaction ranged from 3.7 to 3.9 (Table 4-9). This was relatively high, so it was concluded that the employees believed that their customers were satisfied with the services provided by the bank.

**Table 4-9: Level of customer satisfaction (N = 393)**

Statement	Frequency (%) of survey responses					Mean	SD
	1	2	3	4	5		
59. Customers rarely complain about the service I provide.	25 (6.4)	39 (9.9)	13 (3.3)	234 (59.5)	82 (20.9)	3.8	1.1
60. Customers ask for me personally.	26 (6.6)	52 (13.2)	14 (3.6)	204 (51.9)	97 (24.7)	3.7	1.2
61. Customers are generally happy with my service.	52 (13.2)	12 (3.1)	41 (10.4)	191 (48.6)	97 (24.7)	3.7	1.3
62. Customers feel that I provide them with the correct information.	50 (12.7)	13 (3.3)	28 (7.1)	191 (48.6)	111 (28.2)	3.8	1.3
63. Customers are satisfied with my skills.	37 (9.4)	13 (3.3)	27 (6.9)	205 (52.2)	111 (28.2)	3.9	1.1
64. Customers feel that I can solve their problems instinctively.	24 (6.1)	54 (13.7)	28 (7.1)	136 (34.6)	151 (38.4)	3.9	1.2
65. Customers generally feel that I can solve their problems.	36 (9.2)	26 (6.6)	13 (3.3)	186 (47.3)	132 (33.6)	3.9	1.2

Note: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.



*The above section (4.4) discusses the descriptive analysis of the survey responses for the items relating to employee empowerment, the six antecedents of empowerment, and customer satisfaction. The results show the following:*

**Empowerment:** *A lack of employee empowerment in UAE banks.*

**Knowledge and skill:** *Employees had sufficient resources and skills to solve clients' problems.*

**Trust:** *(1) Employees felt trusted by the immediate managers. (2) However, management support was not always available when required.*

**Communication and information flow:** *(1) easy to obtain the information necessary to serve customers and (2) the flow of information provided by management was satisfactory.*

**Incentives and rewards:** *(1) limited management recognition of employees' efforts, and (2) employees did not support, and were dissatisfied with, the existing systems of rewards.*

**Role clarity:** *(1) overall employees felt there was an adequate level of role clarity but (2) some believed the objectives should be redefined.*

**Job satisfaction:** *(1) not well-established and (2) employees lack loyalty and commitment.*

**Customer satisfaction:** *customers were satisfied with the services provided by the bank.*

#### **4.5 Bivariate analyses for customer contact employees' level of empowerment and its antecedents**

As mentioned in Section 2.9.4, several factors, such as "wasta", education, race, age, and gender may have impacts on the management practices for employee empowerment in UAE organisations (Khan et al., 2010; De Waal and Frijns, 2016). Bivariate analyses for each survey item for employee empowerment and its antecedents by selected demographic variables, such as gender, nationality, education, and years of experience in the banking industry were conducted using two-sample t-tests and one-way analysis of variances. The purpose of the bivariate analyses was to determine if statistically significant differences could be observed between the survey responses of subjects with different demographic backgrounds. For all analyses, a p-value of less than 0.05 was considered significant. The analysis results for the bivariate analyses are presented as follows:

#### 4.5.1 Level of empowerment

Table 4-10 shows the mean response scores of the 11 items regarding employees' perceptions of their level of empowerment, by selected demographics, such as gender, nationality, education, and years of experience in the banking industry. The results show a statistically significant difference between the responses of male and female banking employees to item 2, '*I am allowed to do anything to do a high-quality job*' ( $p = 0.026$ ). Male respondents ( $M = 3.42$ ,  $SD = 1.19$ ) agreed more to this statement than female respondents ( $M = 3.08$ ,  $SD = 1.15$ ) to a statistically significant degree.

The analysis results also indicated that there was a statistically significant difference between the responses of UAE nationals and Arab expatriates and the responses of Asian expatriates to item 11, '*I can take charge of problems that require immediate attention*', ( $p = 0.007$ ). Asian expatriates ( $M = 3.03$ ,  $SD = 1.14$ ) agreed more with this statement than UAE nationals and Arab expatriates ( $M = 2.55$ ,  $SD = 0.97$ ) to a degree that was statistically significant.

**Table 4-10: Mean (standard deviation) of employees' perception of their level of empowerment (11 items) by selected demographics**

Q	Gender			Nationality			Education				Years of experience in the banking industry			
	Female (N = 324)	Male (N = 69)	p	UAE/Arab (N = 47)	Asian (N = 346)	p	Bachelor (N = 235)	Master's (N = 126)	Other (N = 32)	p	0-5 (N = 231)	6-10 (N = 108)	10+ (N = 54)	p
1	3.10 (1.12)	3.20 (1.12)	0.482	3.06 (1.11)	3.12 (1.12)	0.728	3.13 (1.12)	3.15 (1.14)	2.88 (1.04)	0.437	3.15 (1.10)	3.10 (1.14)	3.02 (1.16)	0.738
2	3.08 (1.15)	3.42 (1.19)	0.026*	3.09 (1.20)	3.14 (1.16)	0.743	3.14 (1.15)	3.21 (1.21)	2.81 (1.03)	0.217	3.18 (1.16)	3.11 (1.18)	3.02 (1.16)	0.640

	Gender			Nationality			Education				Years of experience in the banking industry			
3	2.66 (1.34) )	2.84 (1.3 0)	0.316	2.38 (1.30)	2.74 (1.3 3)	0.087	2.69 (1.32)	2.80 (1.36)	2.28 (1.2 2)	0.14	2.68 (1.3 4)	2.81 (1.3 2)	2.56 (1.3 4)	0.50 0
4	2.82 (1.30 )	2.93 (1.2 6)	0.534	2.74 (1.28)	2.85 (1.2 9)	0.591	2.79 (1.25)	2.98 (1.35)	2.66 (1.3 4)	0.30	2.83 (1.2 7)	2.79 (1.3 1)	3.00 (1.3 2)	0.59 6
5	2.72 (0.95 )	2.81 (1.0 0)	0.467	2.62 (0.99)	2.75 (0.9 5)	0.367	2.75 (0.96)	2.79 (0.99)	2.44 (0.8 0)	0.17	2.71 (0.9 7)	2.79 (0.9 6)	2.74 (0.9 2)	0.78 7
6	2.32 (0.86 )	2.33 (0.9 0)	0.915	2.38 (0.80)	2.32 (0.8 8)	0.616	2.37 (0.87)	2.31 (0.91)	2.03 (0.6 0)	0.11	2.32 (0.8 6)	2.33 (0.9 4)	2.30 (0.7 9)	0.96 7
7	2.32 (0.94 )	2.33 (0.9 3)	0.901	2.26 (0.92)	2.33 (0.9 4)	0.611	2.30 (0.92)	2.40 (1.00)	2.16 (0.7 7)	0.34	2.28 (0.9 3)	2.43 (0.9 6)	2.28 (0.9 2)	0.39 1
8	3.23 (1.05 )	3.20 (1.1 2)	0.874	3.28 (0.97)	3.21 (1.0 7)	0.704	3.21 (1.04)	3.26 (1.11)	3.16 (1.0 5)	0.84	3.23 (1.0 5)	3.16 (1.1 3)	3.30 (1.0 0)	0.70 8
9	2.79 (1.11 )	2.84 (1.2 2)	0.752	2.62 (1.13)	2.83 (1.1 3)	0.232	2.83 (1.11)	2.74 (1.16)	2.81 (1.1 2)	0.74	2.79 (1.1 2)	2.85 (1.1 7)	2.76 (1.1 2)	0.85 1
10	2.95 (1.14 )	3.06 (1.1 2)	0.476	2.55 (0.97)	3.03 (1.1 4)	0.007 *	2.96 (1.11)	3.04 (1.16)	2.78 (1.1 8)	0.50	2.99 (1.1 3)	3.00 (1.1 6)	2.83 (1.1 1)	0.63 5
11	2.99 (1.21 )	3.04 (1.2 1)	0.757	2.77 (1.18)	3.03 (1.2 1)	0.153	3.03 (1.21)	3.00 (1.21)	2.78 (1.1 8)	0.54	2.98 (1.2 1)	3.09 (1.2 3)	2.91 (1.1 9)	0.60 9

Note:  $p$  =  $p$ -values of two-sample  $t$ -tests (for gender and nationality) and one-way analysis of variances (for education and years of experience in banking industry). \* indicates significance at the 0.05 level.

#### 4.5.2 Knowledge and skills

Table 4-11 shows the mean response scores to the 8 items regarding knowledge and skill, by selected demographics, such as gender, nationality, education, and years of experience in the banking industry. A statistically significant difference was observed between the response of male and female employees to item 13, '*I have sufficient information to solve the client's problems*'; item 18, '*Management feels that customers value frontline employees' judgment*', and item 19, '*Management gives full support to me when needed*' ( $p = 0.040$ ,  $p = 0.021$ , and  $p = 0.020$  for items 13, 18, and 19, respectively). Male respondents ( $M = 3.77$ ,  $SD = 1.07$ ) agreed more with statement 13 than female respondents ( $M = 3.45$ ,  $SD = 1.17$ ), whereas female respondents ( $M = 3.48$ ,  $SD = 0.80$  for item 18;  $M = 3.07$ ,  $SD = 1.16$  for item 19) agreed with more statements 18 and 19 than male respondents ( $M = 3.23$ ,  $SD = 0.86$  for item 18;  $M = 2.71$ ,  $SD = 1.20$  for item 19), to degrees that were statistically significant.

The analysis results also show that there was a statistically significant difference between the responses of subjects with different educational backgrounds of item 17 "*Management support is always available when needed*" among subjects with different education background ( $p = 0.038$ ). In particular, the results of pairwise comparisons using Tukey's method indicated that participants with Master's degrees ( $M = 2.92$ ,  $SD = 1.07$ ) agreed more to statement 17 than participants whose highest education level was secondary school/diploma/other degree ( $M = 2.41$ ,  $SD = 1.04$ ) ( $p = 0.030$ ) to a statistically significant degree. However, there were no statistically significant differences in the responses to statement 17 between participants with Master's degrees and participants with Bachelor's degrees ( $p = 0.442$ ) and 2) or between participants with Bachelor's degrees and those with an education level of secondary school/diploma/other/ degrees ( $p = 0.124$ ).

**Table 4-11: Mean (standard deviation) of knowledge and skill (8 items) by selected demographics**

Q	Gender			Nationality			Education				Years of experience in banking industry			
	Female (N = 324)	Male (N = 69)	p	UAE/Arab (N = 47))	Asian (N = 346)	p	Bachelor (N = 235)	Master's (N = 126)	Other (N = 32)	p	0-5 (N = 231)	6-10 (N = 108)	10+ (N = 54)	p
1	3.54	3.77	0.163	3.47	3.60	0.49	3.59	3.58	3.56	0.994	3.61	3.51	3.61	0.76
2	(1.25)	(1.03)		(1.25)	(1.21)	2	(1.21)	(1.24)	(1.22)		(1.21)	(1.23)	(1.25)	3
3	3.45	3.77	0.040	3.32	3.53	0.23	3.52	3.49	3.50	0.977	3.52	3.56	3.37	0.61
4	(1.17)	(1.07)	*	(1.16)	(1.15)	0	(1.13)	(1.20)	(1.19)		(1.11)	(1.19)	(1.29)	6
5	3.79	3.96	0.297	3.85	3.82	0.85	3.86	3.75	3.88	0.680	3.90	3.72	3.67	0.24
6	(1.21)	(1.04)		(1.29)	(1.17)	7	(1.18)	(1.23)	(1.04)		(1.12)	(1.25)	(1.26)	2
7	3.34	3.64	0.057	3.26	3.41	0.39	3.45	3.34	3.16	0.351	3.42	3.42	3.20	0.45
8	(1.19)	(1.11)		(1.24)	(1.17)	8	(1.14)	(1.26)	(1.11)		(1.20)	(1.11)	(1.25)	2
9	3.06	2.86	0.213	3.09	3.01	0.69	3.09	2.98	2.69	0.203	3.05	2.93	3.07	0.63
10	(1.20)	(1.29)		(1.21)	(1.21)	7	(1.20)	(1.25)	(1.18)		(1.21)	(1.18)	(1.30)	3
11	2.84	2.58	0.053	2.85	2.79	0.69	2.78	2.92	2.41	0.038	2.82	2.72	2.83	0.67
12	(1.02)	(1.04)		(1.02)	(1.03)	8	(0.99)	(1.07)	(1.04)	*	(1.05)	(0.95)	(1.10)	7
13	3.48	3.23	0.021	3.47	3.43	0.78	3.43	3.44	3.44	0.993	3.46	3.48	3.26	0.22
14	(0.80)	(0.86)	*	(0.78)	(0.83)	6	(0.80)	(0.86)	(0.80)		(0.83)	(0.77)	(0.87)	0
15	3.07	2.71	0.020	2.98	3.01	0.85	3.06	2.95	2.84	0.506	3.05	2.99	2.85	0.52
16	(1.16)	(1.20)	*	(1.17)	(1.18)	7	(1.16)	(1.18)	(1.27)		(1.18)	(1.15)	(1.22)	2

Note:  $p$  =  $p$ -values of two-sample  $t$ -tests (for gender and nationality) and one-way analysis of variances (for education and years of experience in banking industry). \* indicates significance at the 0.05 level.

### 4.5.3 Trust

Table 4-12 shows the mean response scores of the 7 items concerning level of trust, by selected demographics, such as gender, nationality, education, and years of experience in the banking industry. A statistically significant difference can be observed in the responses of male and female employees to item 26, '*Management encourages me to take decisions spontaneously*' ( $p = 0.021$ ). Male respondents ( $M = 3.28$ ,  $SD = 1.07$ ) agreed more to this statement than female respondents, to a degree that was statistically significant ( $M = 2.95$ ,  $SD = 0.14$ ).

There was also a statistically significant difference between the responses of Asian expatriates and those of UAE nationals and Arab expatriates to item 26, '*Management encourages me to take decisions spontaneously*' ( $p = 0.014$ ). In particular, Asian expatriates ( $M = 3.06$ ,  $SD = 1.05$ ) agreed more to this statement than UAE nationals or Arab expatriates ( $M = 2.66$ ,  $SD = 0.96$ ).

Results also show a statistically significant difference between the responses of subjects with different educational backgrounds to item 20, '*Management trusts me in taking decisions*' among subjects with different education background ( $p = 0.017$ ). In particular, the results of pairwise comparisons using Tukey's method indicated that participants with Master's degrees ( $M = 3.56$ ,  $SD = 0.93$ ) agreed more with item 20 than participants with an education level of secondary school/diploma/other degree ( $M = 3.00$ ,  $SD = 1.11$ ) ( $p = 0.012$ ) to a statistically significant degree. However, there were no statistically significant difference in the responses to item 20 between participants with Master's degrees and those with Bachelor's degrees ( $p = 0.409$ ), or between participants with Bachelor's degrees and those with an education level of secondary school/diploma/other degree ( $p = 0.064$ ).

**Table 4-12: Mean (standard deviation) of trust (7 items) by selected demographics**

Q	Gender			Nationality			Education				Years of experience in banking industry			
	Female (N = 324)	Male (N = 69)	p	UAE/Arab (N = 47)	Asian (N = 346)	p	Bachelor (N = 235)	Master's (N = 126)	Other (N = 32)	p	0-5 (N = 231)	6-10 (N = 108)	10+ (N = 54)	p
20	3.44 (1.00)	3.39 (0.93)	0.739	3.57 (0.93)	3.41 (1.00)	0.279	3.42 (0.99)	3.56 (0.93)	3.00 (1.11)	0.017*	3.46 (0.99)	3.34 (1.01)	3.44 (0.98)	0.575
21	2.99 (1.07)	3.10 (1.03)	0.445	3.02 (0.94)	3.01 (1.08)	0.953	3.04 (1.08)	3.02 (1.07)	2.78 (0.87)	0.434	3.08 (1.08)	2.90 (1.02)	2.94 (1.05)	0.291
22	3.56 (1.04)	3.39 (0.99)	0.231	3.34 (0.96)	3.55 (1.06)	0.190	3.56 (1.02)	3.53 (1.08)	3.28 (1.20)	0.368	3.54 (1.03)	3.56 (1.14)	3.44 (1.00)	0.807
23	3.57 (1.02)	3.33 (1.04)	0.076	3.43 (1.04)	3.55 (1.02)	0.448	3.56 (1.01)	3.57 (1.00)	3.16 (1.14)	0.095	3.56 (1.00)	3.49 (1.05)	3.48 (1.09)	0.773
24	3.68 (0.97)	3.84 (0.95)	0.210	3.72 (0.85)	3.71 (0.99)	0.904	3.73 (0.94)	3.67 (1.05)	3.69 (0.90)	0.826	3.75 (0.94)	3.58 (1.10)	3.76 (0.82)	0.297
25	3.54 (0.84)	3.68 (0.81)	0.212	3.57 (0.83)	3.57 (0.84)	0.951	3.60 (0.81)	3.52 (0.90)	3.53 (0.76)	0.714	3.61 (0.81)	3.49 (0.11)	3.52 (0.77)	0.399
26	2.95 (0.14)	3.28 (1.07)	0.021*	2.66 (0.96)	3.06 (1.05)	0.014*	3.00 (1.04)	3.10 (1.08)	2.72 (0.99)	0.176	3.04 (1.05)	3.00 (1.06)	2.89 (1.02)	0.620

Note:  $p$  =  $p$ -values of two-sample  $t$ -tests (for gender and nationality) and one-way analysis of variances (for education and years of experience in banking industry). \* indicates significance at the 0.05 level.

#### 4.5.4 Job satisfaction

Table 4-13 shows the mean response scores of the 8 items on the topic of job satisfaction, by selected demographics, such as gender, nationality, education, and years of experience in the banking industry. Results show a statistically significant difference in the responses of Asian expatriates and those of UAE nationals and Arab expatriates to item 27, '*I am satisfied with the kind of work I do on this job*' ( $p = 0.034$ ), item 28, '*I find my job interesting*' ( $p = 0.030$ ), and item 29, '*I find my job rewarding*' ( $p = 0.042$ ). In particular, Asian expatriates ( $M = 3.36$ ,  $SD = 1.20$  for item 27;  $M = 3.39$ ,  $SD = 1.14$  for item 28;  $M = 3.01$ ,  $SD = 1.19$  for item 29) agreed more to statements 27, 28, and 29 than UAE nationals and Arab expatriates ( $M = 2.96$ ,  $SD = 1.20$  for item 27;  $M = 3.00$ ,  $SD = 1.20$  for item 28;  $M = 2.64$ ,  $SD = 1.13$  for item 29). John (2017) emphasises that one of the reasons expats like to move to the UAE is because their earnings' potential is better in the UAE than in their home country. This has increased by 10% compared to 2016, and an increasing number of expats are settling down long term, with 60% staying past the five-year mark.



**Table 4-13: Mean (standard deviation) of job satisfaction (8 items) by selected demographics**

Q	Gender			Nationality			Education				Years of experience in banking industry			
	Female (N = 324)	Male (N = 69)	p	UAE/Arab (N = 47))	Asia (N = 346)	p	Bachelor (N = 235)	Master's (N = 126)	Other (N = 32)	p	0-5 (N = 231)	6-10 (N = 108)	10+ (N = 54)	p
27	3.29 (1.21)	3.41 (1.20)	0.458	2.96 (1.20)	3.36 (1.20)	0.034*	3.32 (1.21)	3.38 (1.14)	2.94 (1.37)	0.174	3.30 (1.18)	3.36 (1.29)	3.24 (1.18)	0.823
28	3.32 (1.17)	3.46 (1.11)	0.341	3.00 (1.20)	3.39 (1.14)	0.030*	3.34 (1.15)	3.44 (1.11)	2.94 (1.29)	0.085	3.35 (1.14)	3.37 (1.18)	3.24 (1.20)	0.776
29	2.94 (1.19)	3.09 (1.21)	0.367	2.64 (1.13)	3.01 (1.19)	0.042*	2.99 (1.20)	3.02 (1.16)	2.59 (1.21)	0.171	2.96 (1.19)	2.98 (1.19)	3.00 (1.21)	0.964
30	2.89 (1.13)	3.12 (1.18)	0.129	2.94 (1.11)	2.92 (1.15)	0.949	2.91 (1.17)	2.97 (1.08)	2.84 (1.17)	0.836	2.95 (1.13)	2.94 (1.25)	2.81 (0.97)	0.740
31	2.65 (0.88)	2.70 (0.86)	0.664	2.74 (0.87)	2.64 (0.88)	0.450	2.63 (0.88)	2.67 (0.87)	2.75 (0.92)	0.767	2.71 (0.88)	2.59 (0.94)	2.56 (0.74)	0.366
32	3.84 (0.62)	3.83 (0.73)	0.903	3.77 (0.84)	3.84 (0.60)	0.431	3.79 (0.70)	3.94 (0.40)	3.78 (0.83)	0.092	3.81 (0.65)	3.90 (0.55)	3.81 (0.73)	0.475
33	3.22 (0.69)	3.16 (0.61)	0.503	3.06 (0.82)	3.23 (0.65)	0.115	3.22 (0.68)	3.22 (0.58)	3.06 (0.91)	0.440	3.22 (0.73)	3.18 (0.54)	3.22 (0.66)	0.839
34	4.18 (0.71)	4.01 (0.90)	0.102	4.19 (0.85)	4.14 (0.73)	0.667	4.19 (0.70)	4.15 (0.73)	3.84 (1.02)	0.050	4.15 (0.77)	4.19 (0.46)	4.06 (1.04)	0.536

Note:  $p$  =  $p$ -values of two-sample  $t$ -tests (for gender and nationality) and one-way analysis of variances (for education and years of experience in banking industry). \* indicates significance at the 0.05 level.

#### **4.5.5 Communication and information flow**

Table 4-14 shows the mean response scores of the 11 items on communication and information flow, by selected demographics, such as gender, nationality, education, and years of experience in the banking industry. The results show a statistically significant difference between the responses of Asian expatriates and those of UAE nationals and Arab expatriates to item 44, '*I get all the necessary information to do my job to serve the customer*' ( $p = 0.008$ ). Asian expatriates ( $M = 2.96, SD = 1.00$ ) agreed more with this statement than UAE nationals and Arab expatriates ( $M = 2.55, SD = 0.88$ ) to a statistically significant degree.

**Table 4.14: Mean (standard deviation) of communication and information flow (11 items) by selected demographics**

Q	Gender			Nationality			Education				Years of experience in banking industry			
	Female (N = 324)	Male (N = 69)	p	UAE/Arab (N = 47)	Asian (N = 346)	p	Bachelor (N = 235)	Master's (N = 126)	Other (N = 32)	p	0-5 (N = 231)	6-10 (N = 108)	10+ (N = 54)	p
35	3.28 (1.06)	3.49 (1.01)	0.129	3.09 (1.06)	3.35 (1.05)	0.106	3.38 (1.04)	3.25 (1.07)	3.13 (1.04)	0.313	3.35 (1.05)	3.31 (1.05)	3.22 (1.06)	0.730
36	3.22 (1.11)	3.39 (1.09)	0.249	2.96 (1.08)	3.29 (1.10)	0.051	3.30 (1.10)	3.20 (1.13)	3.13 (1.04)	0.571	3.30 (1.09)	3.18 (1.16)	3.19 (1.07)	0.549
37	2.77 (1.16)	2.90 (1.26)	0.200	3.00 (1.06)	3.40 (0.97)	0.009	3.39 (1.00)	3.33 (0.99)	3.19 (0.93)	0.545	3.39 (0.98)	3.35 (0.98)	3.22 (1.06)	0.555
38	3.25 (1.01)	3.49 (0.98)	0.429	2.66 (1.01)	2.82 (1.20)	0.397	2.83 (1.17)	2.79 (1.24)	2.56 (0.98)	0.472	2.79 (1.19)	2.71 (1.18)	3.00 (1.15)	0.340
39	3.25 (1.01)	3.45 (1.05)	0.146	3.02 (1.03)	3.32 (1.01)	0.056	3.29 (1.02)	3.29 (1.03)	3.28 (0.99)	0.999	3.32 (0.98)	3.31 (1.07)	3.11 (1.08)	0.392
40	3.01 (1.06)	3.17 (1.14)	0.248	2.87 (0.97)	3.06 (1.09)	0.260	3.08 (1.07)	3.03 (1.09)	2.75 (1.02)	0.263	3.00 (1.05)	3.09 (1.13)	3.07 (1.08)	0.754
41	3.00 (1.15)	3.28 (1.12)	0.067	2.79 (1.12)	3.08 (1.15)	0.099	3.07 (1.14)	3.02 (1.18)	2.94 (1.08)	0.796	3.10 (1.13)	2.98 (1.18)	2.93 (1.16)	0.468
42	3.24 (1.12)	3.48 (1.08)	0.107	3.15 (0.98)	3.30 (1.13)	0.381	3.32 (1.09)	3.25 (1.14)	3.13 (1.16)	0.579	3.34 (1.09)	3.21 (1.17)	3.17 (1.10)	0.434
43	3.27 (1.09)	3.52 (1.05)	0.078	3.30 (1.02)	3.32 (1.09)	0.919	3.35 (1.06)	3.29 (1.13)	3.09 (1.09)	0.434	3.36 (1.06)	3.27 (1.15)	3.20 (1.05)	0.563
44	2.91 (1.00)	2.93 (0.99)	0.897	2.55 (0.88)	2.96 (1.00)	0.008*	2.91 (0.98)	2.96 (1.02)	2.75 (1.02)	0.564	2.90 (0.97)	2.98 (1.08)	2.83 (0.93)	0.640
45	3.76 (0.67)	3.84 (0.61)	0.354	3.81 (0.61)	3.77 (0.67)	0.699	3.79 (0.65)	3.73 (0.71)	3.84 (0.52)	0.606	3.81 (0.62)	3.69 (0.77)	3.78 (0.60)	0.327

Note:  $p$  =  $p$ -values of two-sample  $t$ -tests (for gender and nationality) and one-way analysis of variances (for education and years of experience in banking industry). \* indicates significance at the 0.05 level.

#### **4.5.6 Incentives and Rewards**

Table 4-15 shows the mean response scores of the 7 items concerning incentives and rewards, by selected demographics, such as gender, nationality, education, and years of experience in the banking industry. Results show a statistically significant difference between the responses of Asian expatriates and those of UAE nationals and Arab expatriates to item 46, '*My Immediate Line Manager recognizes me for my contributions*' ( $p = 0.021$ ). Asian expatriates ( $M = 3.18$ ,  $SD = 0.93$ ) agreed more with this statement than UAE nationals and Arab expatriates ( $M = 2.85$ ,  $SD = 0.91$ ) to a degree that was statistically significant.

**Table 4-15: Mean (standard deviation) of incentives and rewards (7 items) by selected demographics**

Q	Gender			Nationality			Education				Years of experience in banking industry			
	Female (N = 324)	Male (N = 69)	p	UAE/Arab (N = 47))	Asian (N = 346)	p	Bachelor (N = 235)	Master's (N = 126)	Other (N = 32)	p	0-5 (N = 231)	6-10 (N = 108)	10+ (N = 54)	p
46	3.14 (0.93)	3.16 (0.98)	0.888	2.85 (0.91)	3.18 (0.93)	0.021*	3.16 (0.92)	3.15 (0.97)	3.00 (0.92)	0.655	3.15 (0.92)	3.19 (0.95)	3.04 (0.97)	0.629
47	2.83 (1.13)	2.84 (1.23)	0.946	2.66 (1.07)	2.86 (1.15)	0.271	2.86 (1.15)	2.84 (1.18)	2.63 (0.97)	0.563	2.84 (1.16)	2.85 (1.14)	2.78 (1.09)	0.925
48	3.11 (0.98)	3.10 (1.06)	0.942	2.94 (0.85)	3.13 (1.01)	0.204	3.12 (0.98)	3.13 (1.03)	2.91 (1.00)	0.482	3.11 (0.99)	3.14 (1.04)	3.06 (0.94)	0.882
49	3.77 (0.74)	3.75 (0.86)	0.883	3.87 (0.58)	3.75 (0.79)	0.309	3.79 (0.72)	3.70 (0.87)	3.84 (0.63)	0.455	3.78 (0.76)	3.74 (0.78)	3.74 (0.76)	0.862
50	3.20 (0.97)	3.41 (0.96)	0.118	3.26 (0.94)	3.24 (0.98)	0.904	3.28 (0.96)	3.19 (1.01)	3.13 (0.98)	0.554	3.24 (0.96)	3.28 (1.04)	3.15 (0.90)	0.726
51	2.32 (0.86)	2.26 (0.95)	0.606	2.30 (0.75)	2.31 (0.90)	0.917	2.33 (0.90)	2.33 (0.89)	2.09 (0.59)	0.346	2.38 (0.90)	2.25 (0.90)	2.13 (0.73)	0.117
52	2.64 (1.16)	2.71 (1.32)	0.636	2.60 (1.06)	2.66 (1.20)	0.744	2.73 (1.22)	2.60 (1.20)	2.25 (0.72)	0.080	2.73 (1.19)	2.55 (1.23)	2.52 (1.02)	0.290

Note:  $p$  =  $p$ -values of two-sample  $t$ -tests (for gender and nationality) and one-way analysis of variances (for education and years of experience in banking industry). \* indicates significance at the 0.05 level.

### 4.5.7 Role clarity

Table 4-16 shows the mean response scores of the 6 items regarding role clarity, by selected demographics, such as gender, nationality, education, and years of experience in the banking industry. Results show that there were no statistically significant differences between categories.

**Table 4-16: Mean (standard deviation) of role clarity (6 items) by selected demographics**

Q	Gender			Nationality			Education				Years of experience in banking industry			
	Fem ale (N = 324)	Male (N = 69)	p	UAE/A rab (N = 47))	Asia n (N = 346)	p	Bache lor (N = 235)	Maste r's (N = 126)	Oth er (N = 32)	p	0-5 (N = 231)	6-10 (N = 108)	10+ (N = 54)	p
53	3.76 (0.99)	3.88 (0.99)	0.340	3.91 (0.91)	3.76 (1.00)	0.322	3.84 (0.93)	3.68 (1.09)	3.75 (0.92)	0.354	3.81 (0.97)	3.70 (1.10)	3.81 (0.80)	0.632
54	3.55 (1.07)	3.55 (1.13)	0.975	3.72 (0.88)	3.52 (1.10)	0.233	3.55 (1.05)	3.53 (1.17)	3.56 (0.98)	0.981	3.58 (1.06)	3.44 (1.19)	3.61 (0.92)	0.503
55	3.55 (1.07)	3.67 (1.13)	0.427	3.34 (1.01)	3.60 (1.09)	0.118	3.58 (1.07)	3.58 (1.13)	3.50 (1.07)	0.925	3.62 (1.08)	3.56 (1.11)	3.39 (1.05)	0.372
56	3.75 (0.95)	3.72 (1.01)	0.861	3.70 (0.91)	3.75 (0.97)	0.755	3.74 (0.91)	3.73 (1.05)	3.78 (0.94)	0.964	3.76 (0.97)	3.76 (0.97)	3.65 (0.91)	0.736
57	3.35 (1.19)	3.25 (1.28)	0.521	3.06 (1.26)	3.37 (1.19)	0.104	3.39 (1.20)	3.20 (1.25)	3.41 (1.04)	0.324	3.41 (1.19)	3.34 (1.19)	2.98 (1.22)	0.063
58	3.89 (1.22)	3.91 (1.25)	0.897	3.85 (1.22)	3.90 (1.22)	0.790	3.91 (1.22)	3.79 (1.27)	4.22 (0.98)	0.192	3.93 (1.19)	3.88 (1.22)	3.78 (1.36)	0.701

Note:  $p$  =  $p$ -values of two-sample  $t$ -tests (for gender and nationality) and one-way analysis of variances (for education and years of experience in banking industry). \* indicates significance at the 0.05 level.

#### **4.5.8 Customer satisfaction**

Table 4-17 shows the mean response scores of the 7 items on customer satisfaction, by selected demographics, such as gender, nationality, education, and years of experience in the banking industry. The results show a statistically significant difference in the responses of subjects with different educational backgrounds to item 61, '*Customers are generally happy with my service*' ( $p = 0.013$ ). In particular, the results of pairwise comparisons using Tukey's method indicated that participants with Master's degrees ( $M = 3.85$ ,  $SD = 1.13$ ) agreed more with this statement than participants with an education level of secondary school/diploma/other degree ( $M = 3.13$ ,  $SD = 1.39$ ) ( $p = 0.010$ ) to a statistically significant degree. However, there were no statistically significant difference in the responses to item 20 between participants with Master's degrees and participants with Bachelor's degrees ( $p = 0.402$ ), or between participants with Bachelor's degrees and those with an education level of secondary school/diploma/other degrees ( $p = 0.052$ ).

**Table 4-17: Mean (standard deviation) of customer satisfaction (7 items) by selected demographics**

Q	Gender			Nationality			Education				Years of experience in banking industry			
	Female (N = 324)	Male (N = 69)	p	UAE/Arab (N = 47))	Asian (N = 346)	p	Bachelor (N = 235)	Master's (N = 126)	Other (N = 32)	p	0-5 (N = 231)	6-10 (N = 108)	10+ (N = 54)	p
59	3.78 (1.10)	3.83 (1.01)	0.737	3.64 (1.19)	3.81 (1.07)	0.318	3.75 (1.11)	3.91 (0.98)	3.53 (1.22)	0.155	3.84 (1.10)	3.71 (1.06)	3.72 (1.07)	0.560
60	3.72 (1.17)	3.87 (1.12)	0.339	3.45 (1.27)	3.79 (1.14)	0.058	3.74 (1.16)	3.84 (1.14)	3.44 (1.24)	0.211	3.72 (1.17)	3.81 (1.08)	3.74 (1.28)	0.777
61	3.67 (1.25)	3.74 (1.27)	0.690	3.43 (1.35)	3.72 (1.24)	0.131	3.67 (1.28)	3.85 (1.13)	3.13 (1.39)	0.013*	3.72 (1.22)	3.64 (1.28)	3.63 (1.36)	0.812
62	3.76 (1.23)	3.77 (1.40)	0.972	3.55 (1.46)	3.79 (1.23)	0.222	3.76 (1.28)	3.88 (1.17)	3.31 (1.33)	0.073	3.78 (1.24)	3.82 (1.18)	3.56 (1.48)	0.410
63	3.86 (1.12)	3.87 (1.28)	0.972	3.62 (1.34)	3.90 (1.12)	0.114	3.87 (1.16)	3.94 (1.08)	3.50 (1.32)	0.146	3.87 (1.13)	3.92 (1.11)	3.74 (1.31)	0.653
64	3.83 (1.24)	3.99 (1.23)	0.336	3.60 (1.33)	3.89 (1.23)	0.127	3.90 (1.24)	3.87 (1.20)	3.47 (1.37)	0.182	3.79 (1.23)	4.00 (1.22)	3.83 (1.30)	0.353
65	3.87 (1.21)	4.03 (1.19)	0.312	3.70 (1.27)	3.92 (1.20)	0.241	3.90 (1.24)	3.98 (1.11)	3.50 (1.30)	0.126	3.89 (1.19)	4.00 (1.14)	3.72 (1.38)	0.380

*Note: p = p-values of two-sample t-tests (for gender and nationality) and one-way analysis of variances (for education and years of experience in banking industry). \* indicates significance at the 0.05 level.*



*In this section, bivariate analyses of each survey item on employee empowerment and the six antecedents of empowerment by means of selected demographic variables, such as gender, nationality, education, and the number of years of experience in the banking industry, was also applied in order to determine whether subjects with different demographic backgrounds responded to the survey items in a manner that was statistically significantly different. The results are summarised as follows:*

*(1) Asian expatriates more often felt that they were given less power to handle problems that needed immediate attention than were UAE nationals and Arab expatriates.*

*(2) Males had a greater belief that they were allowed to do anything to do a high-quality job than females.*

*(3) Males had a greater belief that they had sufficient information to solve the client's problems than females.*

*(4) Males and UAE nationals and Arab expatriates had a greater belief that management encourages them to make decisions spontaneously.*

*(5) Asian expatriates felt that it is easier for them get all the necessary information to serve the customer than UAE nationals and Arab expatriates.*

*(6) Asian expatriates felt more often that their contributions were more recognized by their immediate line manager than UAE nationals and Arab expatriates.*

*(6) Asian expatriates had a higher level of job satisfaction than UAE nationals and Arab expatriates.*

*(7) Master degree holders had a greater belief that customers were satisfied with their services than participants with an education level of secondary school/diploma/other degree.*

*The following section, Section 4.6 will discuss the validity and reliability analysis*

## **4.6 Validity and Reliability Analysis**

It is important to assess both validity and reliability in order to decide if existing measurement tools can be used or if it is necessary for researchers to develop their own tools to measure available the relevant concepts (Odeh, 2008). Accordingly, the researcher will address both the validity and the reliability of the measures. The following section shall reflect on both the validity and the reliability analysis.

### **4.6.1 Content Validity (face validity)**

Content validity, also known as face validity, is the extent to which the content of the test matches the objectives (Singleton and Straits, 2005). The face validity in this research was assessed during the process of developing the questionnaire and by piloting the questionnaire.

### **4.6.2 Criterion Validity (predictive validity)**

Criterion validity is the extent to which scores on the test are in agreement with (concurrent validity) or predict (predictive validity) an external criterion (Singleton and Straits, 2005). To assess the predictive validity of the main instrument of this study (empowerment), the Pearson's correlation coefficient between the overall

level of empowerment (computed according to the 11 items of empowerment) and 1 item regarding job satisfaction (item 27, 'I am satisfied with the kind of work I do on this job') was computed. The resulting coefficient was 0.70 ( $p < 0.001$ ), which confirmed the predictive validity for the category of empowerment dimension.

### **4.6.3 Construct Validity and Reliability**

#### **4.6.3.1 Construct Validity**

Measuring construct validity determines if the instrument measures the concept or construct it is intended to measure (Singleton and Straits, 2005). In this study, to determine the underlying structure of the data in each construct, the exploratory factor analysis using the principal component estimation method with varimax rotation was conducted independently for employee empowerment and each of the 7 dimensions of employee empowerment antecedents, listed below:

- Employees' perceptions of their level of empowerment (11 items)
- Knowledge and skill (8 items)
- Trust (7 items)
- Job satisfaction and employee satisfaction (8 items)
- Communication and information flow (11 items)
- Incentives and rewards (7 items)
- Role clarity (6 items)
- Customer satisfaction (7 items)

A Scree plot was used to determine the number of factors that should be retained for each dimension (Field, 2013). Items with an absolute value of factor loadings greater than 0.4 were retained (Field, 2013). The percentage of variance explained was used as an indicator for the appropriateness of the factor analysis. As Hair et al. (1998) assert, the total amount of variance is an important measure of fitness in each factor analysis solution and it is not uncommon to be less than 60 percent.

#### **4.6.3.2 Reliability**

After using the Exploratory Factor Analysis (EFA) to validate the questionnaire and determine the underlying factor structure for each construct, Cronbach's alpha was

computed for items under each factor to determine the reliability of the construct (Field, 2013). According to Field (2013), reliability means that a measure should consistently reflect the construct that it is measuring. A Cronbach's alpha value greater than or equal to 0.7 indicates reliability of the construct (Field, 2013; Nunnally, 1978). However, Nunnally (1978) also mentioned that in the early stages of research, values of Cronbach's alpha as low as 0.5 will also suffice. Thus, in this study, a Cronbach's alpha value  $\geq 0.5$  was considered acceptable.

#### **4.6.3.3 Results Illustration for Construct Validity and Reliability**

Table 4-18 summarises the results of construct validity and reliability, i.e., the results of the factor analysis for each dimension, i.e., the subfactors for each dimension and the associated items and the Cronbach's alpha values. In this study, the percentage of variance explained for each factor analysis model ranged from 72.98% to 83.86%, indicating the appropriateness of each factor analysis. Despite the hypotheses and measurement were based on the assumption that empowerment is a unidimensional construct, the factor analysis demonstrates that there are sub-factors for each construct. Specifically:

- For employee empowerment, there were three sub-factors within the empowerment construct, including discretion (5 items), control (3 items), and responsiveness (3 items).
- For the empowerment antecedent: knowledge and skill, there were three sub-factors, including knowledge (3 items), management value (3 items), and management support (2 items).
- For the empowerment antecedent: trust, there were two sub-factors, including self-evaluation (4 items) and management trust (3 items).
- For the empowerment antecedent: job satisfaction there were three sub-factors, including job satisfaction (3 items), retaining job (2 items), and manager opinion (3 items).
- For the empowerment antecedent: communication and information flow there were two sub-factors, including information availability (8 items) and line manager communication (3 items).
- For the empowerment antecedent: incentives and rewards there were three sub-factors, including recognition (3 items), promotion (2 items), and rewards (2 items).

- For the empowerment antecedent: role clarity, there was only one single factor (6 items).
- For the empowerment antecedent: customer satisfaction, there was only one single factor (7 items).

Cronbach's alpha coefficients were used to measure the internal consistency of each construct. The reliability coefficients for employee empowerment and empowerment antecedents and their sub-factors are presented in Table 4-18. The Cronbach's alpha coefficients ranged from 0.600 to 0.955, indicating acceptable construct reliability in terms of internal consistency.

The detailed results of the factor loadings for each construct are presented in Appendix 3. In the next section, the definitions for the sub-factors derived for employee empowerment and empowerment antecedents are presented.

*The Exploratory Factor Analysis (EFA) is used in this study to validate the questionnaire and determine the underlying factor structure for each construct. The results of the factor analyses revealed that there are sub-dimensions for each of the antecedents of empowerment. These sub-dimensions are:*

1. **Knowledge and skill:** knowledge, management value, and management support;
2. **Trust:** self-evaluation and management trust;
3. **Communication and information flow:** information availability and line-manager communication;
4. **Incentives and rewards:** recognition, promotion, and rewards;
5. **Role clarity:** role clarity; and,
6. **Job satisfaction:** job satisfaction, job retention, and manager opinion.

This is further explained in the following section.

**Table 4-18: Results of factor analysis and reliability analysis for the Constructs**

Dimension	Factors	No. of Items	Elements	Variance explained	Cronbach's alpha (factor)	Cronbach's Alpha (dimension)
Employee Empowerment	Discretion	5	q1,q2,q4,q7,q8	79.89	.608	.788
	Responsiveness	3	q9,q10,q11		.850	
	Control	3	q3,q5,q6		.826	
Knowledge and skill	Knowledge	3	q12,q13,q14	83.86	.879	.845
	Management Value	3	q15,q16,q17		.840	
	Management Support	2	q18,19		.712	
Trust	Self-evaluation	4	q22, q23,q24,q25	80.22	.948	.884
	Management trust	3	q20,q21,q26		.773	
Job Satisfaction	Job satisfaction	3	q27,q28,q29	81.39	.955	.630
	Retaining job		q30,q31		.811	
	Manager opinion		q32,q33,q34		.600	
Communication and Information Flow	Information availability	8	q35, q36, 37, q39, q41, q42, q43, q45	75.51	.951	.944
	Line Manager communication	3	q38,q40,q44		.796	
Incentives and Rewards	Recognition	3	q46,q47,q48	78.15	.765	.764
	Promotion	2	q49,q50		.646	
	Rewards	2	q51,q52		.736	
Role Clarity	Single Dimension	6	q53, q54, q55, q56, q57, q58	72.98	.902	
Customer Satisfaction	Single Dimension	7	q59, q60, q61, q62, q63, q64, q65	73.54	.941	

#### 4.7 Definitions for the factors derived

The hypotheses and measurement were based on the assumption that empowerment is a unidimensional construct. However, the factor analysis shows that there are three sub-factors under the employee empowerment construct, as shown in Table 4-18 above.

For example:

(A) Responsiveness is a distinctive factor consisting of three similar and related elements including:

- The work load does not affect the service I provide for customers.
- It is not difficult to meet my customers' needs under my bank's regulations.
- I can take charge of problems that require immediate attention.

(B) The control factor consisting of the following three related elements including:

- There is no red tape and rigid rules in my bank.
- I don't need to get management approval before I handle problems.
- I have a lot of control over how I do my job.

(C) The discretion factors consisting of the following five related elements including:

- I am allowed to be creative when I deal with problems.
- I am allowed to do anything to do a high-quality job.
- I have the authority to correct problems when they take place.
- I don't rely heavily on instructions and on the system.
- I am encouraged to handle job-related problems by myself.

Accordingly, the three factors may be defined as follows:

- Employee discretion, which is indicated by the extent to which individuals are free to make responsible choices, judgements, or decisions.
- Employee responsiveness, which represents employees' ability to be responsive to customers.
- Employee control, which represents employees' ability to control their job performance and their working conditions and any situation they face.

#### **4.7.1.1 Knowledge and skill**

For the empowerment antecedent: knowledge and skill, there were three sub-factors, including knowledge (3 items), management value (3 items), and management support (2 items).

- Knowledge (items 12, 13, and 14) represents employees' level of training, the information available and skills to help them serve customers.

- Management value (items 15, 16, and 17) refers to how employees perceive management with regard to support and evaluation.
- Management support (items 18 and 19) describes how managers evaluate front line employees' judgement when dealing with clients and whether or not they provide their employees with the necessary support.

#### **4.7.1.2 Trust**

For the empowerment antecedent: trust, there were two sub-factors, including self-evaluation (4 items) and management trust (3 items).

- Self-evaluation (items 22 to 25) refers to employees' perceptions of their personal ability to solve customer's problems and their perceptions of their relations with their immediate line manager and other departments.
- Management trust (items 20, 21, and 26) represents employees' evaluation of the level of trust that their managers place in them.

#### **4.7.1.3 Job Satisfaction**

For the empowerment antecedent: job satisfaction, there were three sub-factors, including job satisfaction (3 items), retaining job (2 items), and manager opinion (3 items).

- Job satisfaction (items 27, 28, and 29) describes how satisfying and rewarding the job is.
- Retaining job (items 30 and 31) refers to how unlikely it is for employees to quit their job.
- Manager opinion (items 32, 33, and 34) represents the extent to which immediate line managers are satisfied with the performance of frontline employees.

#### **4.7.1.4 Communication and information flow**

For the empowerment antecedent: communication and information flow, there were two sub-factors, including information availability (8 items) and line manager communication (3 items).

- Information availability (items 35 to 39) describes the level of communication between immediate line managers and frontline employees.

- Line manager communication (items 38, 40, and 44) refers to the frequency of communication between immediate line managers and frontline employees.

#### **4.7.1.5 Incentives and rewards**

For the empowerment antecedent: incentives and rewards, there were three subcategories, including recognition (3 items), promotion (2 items), and rewards (2 items).

- Recognition (items 46, 47, and 48) represents the extent to which employees' efforts are recognized by the bank's management
- Promotion (items 49 and 50) refers to how employees view the promotion prospects in their banks.
- Rewards represent the extent to which employees are rewarded for their efficiency and ability.

**4.7.1.6 Role clarity** a single dimension (items 53 to 58) refers to how clear the goals and objectives set by the bank are.

**4.7.1.7 Customer satisfaction** a single dimension (items 59 to 65) represents employees' perceptions of how satisfied customers are with the service they receive.

## **4.8 Conclusion**

This chapter presented the descriptive data analysis, conducted after data collection, for the demographic factors included in the research instrument. The first section described the demographic variables and illustrated them in frequency tables to show the demographics of the study participants, with respect to gender, age, nationality, employment, job title, education, years of experience in the banking industry, and years of experience in the current bank. The results revealed that the sample was predominantly young, female Asian expats. Nonetheless, the sample was random. It is worth mentioning that due to the fact that the researcher is a female a barrier has been removed with regard to hearing the views of females who were interested and motivated to participate in the questionnaire. Results also showed that the majority of the sampled employees were employed full time and were university graduates, working mainly as tellers and customer service employees, with experience ranging from 1 to 5 years. The fact that the majority



of the sample worked as tellers or in customer service is an important factor as frontline employees were the main targets of the research.

Cross tabulation between years of experience in the banking industry and selected demographic variables, including gender, age, nationality, employment, and education was conducted. It appeared that younger people were more likely to have less experience in terms of years in the banking industry than older people, and people with higher education levels were more likely to have more years of experience in the industry.

Descriptive analysis, using the simple statistical indicators as the mean, standard deviation, and median, were used to summarise the survey responses. The results provided insights into the respondents' perceptions of empowerment, trust, role clarity, rewards and incentives, communication, knowledge and other dimensions in their respective organisations. Employees are not satisfied with the levels of empowerment provided by the banking system on different aspects, although they are qualified and well trained enough to make their own decisions. Furthermore, they believe that they are not highly rewarded, which affects their degrees of loyalty and commitment to their given bank.

Bivariate analysis was conducted in order to determine if the differences between the responses of subjects with different demographic backgrounds was statistically significant. Such analysis was made by measuring each survey item against selected demographic variables, such as gender, nationality, education, and years of experience in the banking industry.

Factor analysis was also included to validate the measurement instrument. The reliability of the measurement instrument, particularly with regard to internal consistency was also addressed. Results indicate that the measurement instrument used in this chapter enjoys an acceptable degree of both reliability and validity and that the data collected is valid and reliable for further analysis.

The objective of the following chapter (5) is to provide a discussion of the hypothesis testing relating to the antecedents and consequences of the empowerment of customer-contact (frontline) employees using the outcome of the multiple regression technique.

## **5 Analysis results of the relationship between empowerment and its antecedents (Quantitative Analysis)**

### **5.1 Introduction**

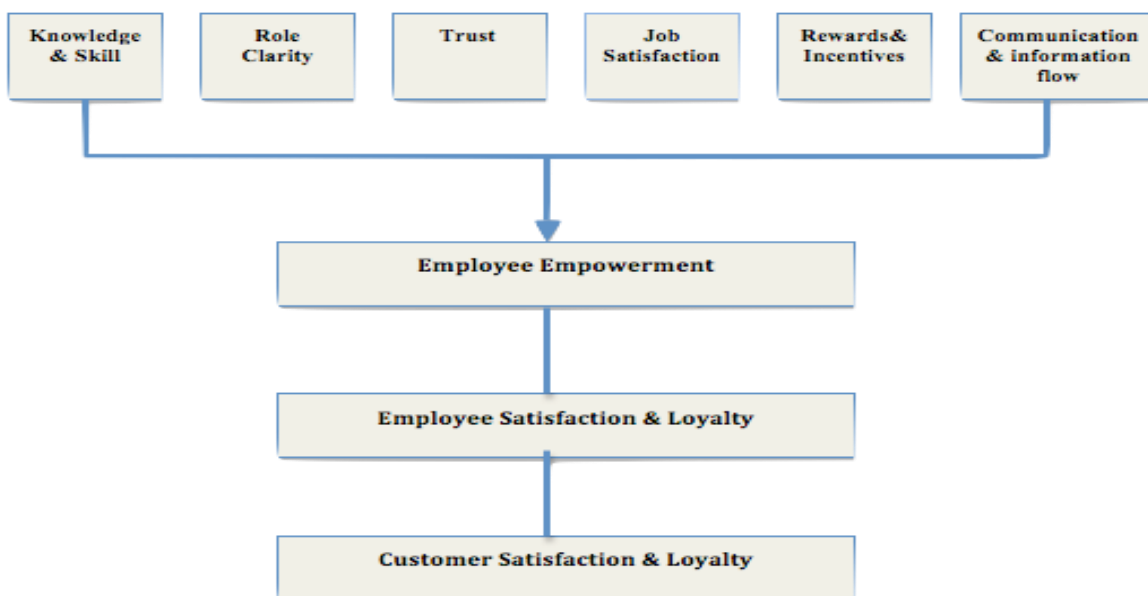
The previous chapter presented the descriptive statistics, including the demographic characteristics of respondents and the results of the validity and reliability analyses, using factor analysis and Cronbach's alpha. With a data set of 393 subjects, the results of the factor analysis revealed the sub factors of employee empowerment and the antecedents of empowerment.

The objective of this chapter is to provide a discussion of the hypotheses testing concerning the antecedents and consequences of the empowerment of customer-contact (frontline) employees using the results of the multiple regression technique. This chapter begins with an analysis of the basic assumptions of the regression technique, followed by a discussion of the measurement structure that emerged after the factor analysis, when sub factors had been established for the category of empowerment dimension.

### **5.2 The Antecedents of Empowerment**

This study hypothesises that the six antecedents of empowerment (knowledge and skill, trust, job satisfaction, communication and information flow, incentives and rewards, and role clarity) influence the quality of service delivered by customer-contact employees. Several studies have emphasized that employee empowerment strategies, such as allowing employees to participate in decision-making and problem-solving, could improve the quality of service and result in greater customer satisfaction (Geralis and Terziovski, 2003; Abbasi et al., 2011; Lakew, 2011). It is generally agreed that without empowerment, employees lack confidence and creativity, which leads to underperformance, lower quality of service and less customer loyalty (Geralis and Terziovski, 2003; Abbasi et al., 2011; Lakew, 2011). This study aims to determine if a relationship exists between the dependent variable, empowerment, and the independent variables identified as the six-empowerment antecedents.

Figure 5-1 shows the research model proposed in this study:



**Figure 5-1: The initial model of empowerment proposed for the investigation**

The hypotheses and the measurement tool assumed empowerment to be a unidimensional construct. However, the factor analysis demonstrates that there are three subcategories within the category of empowerment construct (discretion, responsiveness, and control; all of which were discussed earlier in chapter 4 subsection 4.5.3 and are also summarized in Table 4-18; (more details are found in appendix 3). Discretion measures the freedom afforded employees to make responsible choices and to use their creativity in order to provide better service to customers. Employee responsiveness represents employees' ability to be responsive to customers. Control measures the extent to which management controls employees, or, conversely, employees' ability to control their performance and working conditions. Thus, modelling the antecedents requires regressions, where (discretion, responsiveness, and control) are the dependent variables and the antecedents of empowerment, i.e., knowledge and skill, role clarity, trust, job satisfaction, information and communication, and rewards and incentives are the independent variables.

For each of the antecedents of empowerment, there are sub factors:

- Knowledge and skill: knowledge, management value, and management support.
- Trust: self-evaluation and management trust.

- Job satisfaction: retaining job, manager opinion, and job satisfaction.
- Communication and information flow: line manager communication and information availability.
- Incentives and rewards: promotion, rewards, and recognition.
- Role clarity: role clarity.

As mentioned earlier in the previous chapter section (4.5.3) factor analysis was conducted for each dimension containing independent and dependent variables. The eight dimensions are: Empowerment, Knowledge and skill, Trust, Job satisfaction, Communication and Information flow, Incentives and reward, Role clarity, and Customer satisfaction. Factor analysis was undertaken using Varimax rotation. The computer determined number of factors. However, in assessing the statistical significance, the acceptable factor loading is 0.30 for a sample size of 350 or more, according to Hair et al. (1998). The total amount of variance is an important measure of fitness in each factor analysis solution and it is not uncommon to be less than 60 percent (Hair et al., 1998). For all eight-factor analysis test the amount of variance exceeded 60%. Factor analysis shows that there are three sub-dimensions within the category of empowerment construct, as shown in Table 4-18, in the previous chapter. The following figure (5-2) represents the model after the factor analysis stage and showing the three distinct dimensions of empowerment as discussed earlier in chapter 4 section (4.5.3).



**Figure 5-2: The modified model of the antecedents and components of empowerment**

Section 5.2 discussed how the earlier assumption in this study considered empowerment (dependent variable) to be a unidimensional construct that is affected by the proposed six independent variables (knowledge and skill, trust, job satisfaction, communication and information flow, incentives and rewards, and role clarity) however, the factor analysis applied demonstrates that there are three subcategories within the category of empowerment construct (discretion, responsiveness, and control;) and for each of the antecedents of empowerment, there are sub factors as follows:

-Knowledge and skill: knowledge, management value, and management support.

-Trust: self-evaluation and management trust.

-Job satisfaction: retaining job, manager opinion, and job satisfaction.

-Communication and information flow: line manager communication and information availability.

-Incentives and rewards: promotion, rewards, and recognition.

-Role clarity: role clarity.

The following section will discuss the analysis procedure that is divided into two main objectives.

### 5.3 Analysis Procedures

The analysis performed in this chapter has two objectives:

1. To investigate the relationship between **employee empowerment** (as measured by the three sub-dimensions of empowerment, i.e., discretion, responsiveness, and control) and the **antecedents of empowerment** (as measured by the sub factors of the six antecedents of empowerment, i.e., knowledge and skill (knowledge, management value, and management support), trust (self-evaluation and management trust), job satisfaction (job satisfaction, retaining job, and manager opinion), communication and information flow (information availability and line manager communication), and rewards and incentives (recognition, promotion, and rewards), and role clarity.
2. To investigate the relationships between customer satisfaction, employee satisfaction, and employee empowerment.

The relationship between employee empowerment (as measured by the three sub-dimensions of empowerment, i.e., discretion, responsiveness, and control) and the antecedents of empowerment (as measured by the sub factors of the six antecedents of empowerment, i.e., knowledge and skill, role clarity, trust, job satisfaction, information and communication, and rewards and incentives) was examined using the stepwise regression approach. The three sub-dimensions of empowerment were the dependent variables, and the antecedents of empowerment were the independent variables. The independent variables were entered into the stepwise regression as follows: first, each independent sub factor was entered, and this was then followed by inputting of the whole set of variables together. Thus, for each dependent variable, 7 stepwise regressions were performed.

The interrelationship between customer satisfaction, employee satisfaction, and employee empowerment was examined via the following models using stepwise regressions. This is explained in section 5.5.

1. Dependent variable = customer satisfaction; independent variables = the three sub-dimensions of empowerment (discretion, control, and responsiveness).
2. Dependent variable = employee satisfaction; independent variables = the three sub-dimensions of empowerment (discretion, control, and responsiveness).
3. Dependent variable = customer satisfaction; independent variables = employee satisfaction and the three sub-dimensions of empowerment (discretion, control, and responsiveness).
4. Dependent variable = employee satisfaction; independent variable = overall employee empowerment.
5. Dependent variable = customer satisfaction; independent variables = employee satisfaction and overall employee empowerment.

It should be noted that regression analysis was used to determine whether a particular independent variable really affects the dependent variable, and, if so, to estimate the magnitude of that effect (Neter, Wasserman, and Kutner, 1990). However, due to the lack of manipulation of the independent variables, the regression analysis did not prove causation (Neter, Wasserman, and Kutner, 1990).

The next section (5.4) presents the results of the analysis with respect to the first objective, i.e. to measure the relationship between employee empowerment and the antecedents of empowerment.

## **5.4 Analysis Results for Objective 1**

### **5.4.1 The Discretion Models**

This section explores the effects of the independent variables, which are Knowledge and skill, Trust, Job satisfaction, Communication and information flow, Incentives and rewards, and Role clarity, on the dependent variable, which is the discretion factor of employee empowerment. First, six independent stepwise regressions that were likely to provide reliable predictors of employee empowerment as measured by discretion, were performed. Then, stepwise regressions were performed for all the sub factors of the six antecedents of empowerment.

Table 5-1 shows the results of the six independent stepwise regressions.

The first model explores the relationship between discretion and the three knowledge and skill factors: knowledge, management value, and management support. R-squared of the model indicated that the specification explains 48.4% of the variation of employee discretion. The p-value confirms the model's goodness of fit. All three factors were found to be significant determinants of employee discretion ( $p = 0.000$ ). The positive regression coefficients of knowledge ( $B = 0.465$ ), management value ( $B = 0.461$ ), and management support ( $B = 0.236$ ), indicate that each has a positive impact on discretion which suggests that the knowledge and skill construct is a strong contributor to discretion.

The next model examined the effects of concept of trust, represented by self-evaluation and management's trust factors, on discretion. The explanatory power of this model was found to be higher than that of the knowledge and skill model. Specifically, the model predicts around 71% of the variation with regard to discretion according to R-squared and adjusted R-squared statistics. According to Menard (2002), the p-value confirms the goodness of fit of the model. Results of the analysis indicate that self-evaluation ( $B = 0.725$ ,  $p = 0.000$ ) and management trust ( $B = 0.432$ ,  $p = 0.000$ ) positively influenced discretion to a statistically significant extent.

The job satisfaction model examined the effects of job satisfaction (independent variable) on discretion (dependent variable). The explanatory power of the model was found to be lower than that of the knowledge and skill model and the trust model. The model predicts around 8% of the variation of discretion according to R-squared and adjusted R-squared statistics. The results indicate that job satisfaction ( $B = 0.281$ ,  $p = 0.000$ ) is a significant determinant of employee discretion. Thus, according to the positive regression coefficient ( $B = 0.281$ ), people with more job satisfaction had more employee discretion.

The communication and information flow model examines the effects of information availability and line manager communication on discretion. The model's explanatory power is over 60%, which is reflected in the R-squared and adjusted R-squared values. The p-value confirms the model's goodness of fit. An analysis of the model's coefficients confirms that information availability and line manager communication have a significant and positive influence on employee discretion, which is one of the factors that measure empowerment. The analysis results indicated that information availability ( $B = 0.757$ ,  $p = 0.000$ ) and line manager communication ( $B = 0.176$ ,  $p = 0.000$ ) positively influenced discretion to a statistically significant degree. For the category of incentives and rewards, the R-squared and adjusted R-squared values show that the independent variables explained over 58% of the variation of employee discretion. The results of the analysis indicate that promotion ( $B = 0.755$ ,  $p = 0.000$ ) and recognition ( $B = 0.111$ ,  $p = 0.000$ ) statistically significantly positively influenced discretion.

Role clarity is the final model used to examine the discretion factor of employee empowerment. The findings show that this model explains over 54% of the discretion variation. Role clarity was thus found to be a significant determinant of discretion ( $B = 0.736$ ,  $p = 0.000$ ), suggesting that clear goals and objectives may motivate employees. Variance Inflation Factor (VIF) was used to determine if multicollinearity existed among the independent variables in the regression models. A  $VIF > 10$  was used as a rule of thumb to indicate multicollinearity (O'Brien, 2007). As the VIFs were all less than 10 (Table 5-1), it was concluded that no multicollinearity existed among the independent variables in any of the regression models.



**Table 5-1: Discretion Models (6 independent stepwise regressions)**

Dimension	Selected factor	B	t	p	VIF	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable – Discretion</b>							
Knowledge and skill	Knowledge	.465	12.772	.000	1.000	.484	.480
	Management value	.461	12.664	.000	1.000		
	Management support	.236	6.473	.000	1.000		
Trust	Self-evaluation	.725	26.657	.000	1.000	.712	.710
	Management trust	.432	15.884	.000	1.000		
Job Satisfaction	Job satisfaction	.281	5.786	.000	NA	.079	.077
Communication and Information Flow	Information availability	.757	23.790	.000	1.000	.605	.603
	Line manager communication	.176	5.516	.000	1.000		
Incentives and Rewards	Promotion	.755	23.107	.000	1.000	.583	.581
	Recognition	.111	3.403	.001	1.000		
Role Clarity	Role clarity	.736	21.498	.000	NA	.542	.541

Note:  $N = 393$ ,  $B$  = regression coefficient,  $t$  =  $t$ -statistic,  $p$  =  $p$ -value,  $VIF$  = Variance Inflation Factor,  $NA$  = not applicable.

### Results of Stepwise Regression with All Sub Factors of the Six Antecedents of Empowerment

Table 5-2 shows the results of stepwise regression when all sub factors of the six antecedents of empowerment were included in the model. These are knowledge, management value, and management support for 'knowledge and skill', self-evaluation and management trust for 'trust', retaining job, manager opinion, and job satisfaction for 'job satisfaction', line manager communication and information availability for 'communication and information flow', promotion, rewards, and recognition for 'incentives and rewards', and role clarity for 'role clarity'. The regression results suggest that there was a statistically significant relationship between the sub-scale of employee empowerment, discretion, and the following independent variables: knowledge ( $p = 0.007$ ) under 'knowledge and skill', self-evaluation ( $p = 0.000$ ) and management trust ( $p = 0.000$ ) under 'trust', retaining job ( $p = 0.003$ ) under 'job satisfaction', line manager communication ( $p = 0.000$ ) and information availability ( $p = 0.000$ ) under 'communication and information

flow', promotion ( $p = 0.000$ ) and recognition ( $p = 0.000$ ) under 'incentives and rewards', and role clarity ( $p = 0.000$ ). An R-squared value of 0.814 indicates that these factors explain 81.4% of the variation with regard to the sub-category of employee empowerment, discretion. All knowledge and skill sub factors were included in the analysis, but the stepwise regression removed management support and management value, whereas knowledge was retained. However, the findings show that information availability ( $B = -0.370$ ), recognition ( $B = -0.413$ ), and knowledge ( $B = -0.080$ ) negatively impacted on employee discretion to a degree that was statistically significant. This suggests that these factors do not necessarily lead to empowerment among customer-contact employees, which is incompatible with the original assumption regarding such variables. Variance Inflation Factor (VIF) was used to determine if multicollinearity existed among independent variables in the regression model. A  $VIF > 10$  was used as a rule of thumb to indicate multicollinearity (O'Brien, 2007). As the VIFs were all less than 10 (Table 5-2), it was concluded that there was no multicollinearity among the independent variables in the regression model.

**Table 5-2: Discretion Model (1 stepwise regression)**

Selected factor	B	t	P	VIF	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable: discretion</b>						
Information availability	-.370	-5.458	.000	9.458	.814	.810
Role clarity	.228	5.345	.000	3.755		
Promotion	.422	8.404	.000	5.190		
Management trust	.532	13.504	.000	3.191		
Self-evaluation	.583	10.159	.000	6.785		
Recognition	-.413	-9.116	.000	4.224		
Line manager communication	.198	4.772	.000	3.560		
Retaining Job	.067	3.036	.003	1.012		
Knowledge	-.080	-2.707	.007	1.788		

Note:  $N = 393$ ,  $B =$  regression coefficient,  $t =$  t-statistic,  $p =$  p-value,  $VIF =$  Variance Inflation Factor,  $NA =$  not applicable.

### 5.4.2 The Responsiveness Models

This section explores the effects of the independent variables, names those of knowledge and skill, trust, job satisfaction, communication and information flow, incentives and rewards, and role clarity on the dependent variable, that being the responsiveness factor of employee empowerment. First, six independent stepwise regressions that were likely to provide reliable predictors of employee empowerment as measured by responsiveness, were performed. Then, stepwise regressions were performed for all the sub factors of the six antecedents of empowerment.

Table 5-3 shows the results of the six stepwise regressions.

The findings show that the knowledge and skill factors (management value, management support, and knowledge) explain 52% of the variation of responsiveness. Results also reveal that all factors included in the five models are significant determinants of responsiveness. The majority of variables—management value ( $B = 0.686$ ), knowledge ( $B = 0.134$ ), management trust ( $B = 0.541$ ), job satisfaction ( $B = 0.561$ ), line manager communication ( $B = 0.788$ ), informational availability ( $B = 0.079$ ), recognition ( $B = 0.835$ ), and role clarity ( $B = 0.340$ )—had a significant and positive impact on responsiveness. However, management support ( $B = -0.174$ ) and rewards ( $B = -0.109$ ) were found to have a negative impact on responsiveness. The findings suggest that excessive management support (i.e., micromanagement) may demotivate employees to be responsive to customers. In such cases, rather than respond directly to customers, employees might expect management involvement. The management culture in the UAE is such that managers want direct control and do not feel they are doing their job unless they are very close to the issues. This means that employees are not granted space to exercise their judgement. This disempowerment of employees might be due to managers' lack of knowledge of management techniques or the fear of exposure on the part of the manager, i.e., the feeling that they will lose the respect of employees unless they are seen to have direct control over all decisions, even the smallest, at every level. Heathfield (2017) has similarly noted that in order for managers to empower and enable employees to contribute their best work, managers should show their work style, beliefs, values that are matching with the organisation. Heathfield (2017) has similarly noted that there are some serious mistakes that managers do that demotivate employees, as

failing to develop a relationship with employees, failing to establish standards and give employees clear job descriptions, and failing to consult employees prior to making decisions. In a similar vein Awamleh, Evans, and Mahate (2005), examined different leadership styles among UAE bank managers. The study focused on the effects of both transformational and transactional leadership styles of banks manager on employees' self-perceived performance and job satisfaction. The findings of this research demonstrated that a transformational leadership style of bank managers increased employees' satisfaction and increased their performance.

What is more, it was found that misconceptions could also occur among management, who might think that they know better than their employees owing to their experience and position. In addition, some managers may lack confidence in their own capabilities and thus in their ability to retain their jobs, especially when permission to remain in the country is contingent on their ability to keep their jobs as found in a separate study conducted by, De Waal and Frijns (2016). Reflecting on this issue, Pink (2009) emphasises that it is important to consider 'autonomy', which is the desire to be self-directed, in order to motivate employees to work beyond basic tasks. Autonomy is shown to increase employee engagement, performance and satisfaction.

In the context of the study conducted by the researcher, one informant clearly stated, *'If my manager trusts me, he will give me more work and space i.e. empowerment'*.

Therefore, it can be deduced that a lack of rewards can be found to have a negative impact on responsiveness. This suggests that the tendency of managers not to reward employee for efficiency and ability consequentially decreases the responsiveness of employees.

The findings of this research demonstrate that management value, knowledge, management trust, line manager communication, information availability, recognition, and role clarity positively influence employee responsiveness. At the same time, the findings show that role clarity has the weakest explanatory power among the five models, according to R-squared and adjusted R-squared values. The findings show that the knowledge and skill category explains over 51% of the dependent variable's variation, trust explains 29.1%, and job satisfaction 31.2%.

Communication and information flow has an explanatory power of 62.6%, incentives and rewards explain 70.8%, and role clarity explains only 11.4% of the variation of employee responsiveness.

Variance Inflation Factor (VIF) was used to determine if multicollinearity existed among the independent variables in the regression models. A VIF > 10 was used as a rule of thumb to indicate multicollinearity (O'Brien, 2007). As the VIFs were all less than 10 (Table 5-3), it was concluded that no multicollinearity existed among the independent variables in any of the regression models.

**Table 5-3: Responsiveness Models (6 stepwise regressions)**

Dimension	Selected factor	B	t	p	VIF	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable – Responsiveness</b>							
Knowledge and skill	Management value	.686	19.494	.000	1.000	.519	.515
	Management support	-.174	-4.946	.000	1.000		
	Knowledge	.134	3.821	.000	1.000		
Trust	Management trust	.541	12.717	.000	NA	.293	.291
Job satisfaction	Job satisfaction	.561	13.385	.000	NA	.314	.312
Communication and information flow	Line manager communication	.788	25.519	.000	1.000	.628	.626
	Information availability	.079	2.559	.011	1.000		
Incentives and rewards	Recognition	.835	30.569	.000	1.000	.709	.708
	Rewards	-.109	-3.979	.000	1.000		
Role clarity	Role clarity	.340	7.160	.000	NA	.116	.114

Note: N = 393, B = regression coefficient, t = t-statistic, p = p-value, VIF = Variance Inflation Factor,

NA = not applicable.

### **Results of stepwise regression with all sub factors of the six antecedents of empowerment**

Table 5-4 shows the results of stepwise regression when all sub factors of the six antecedents of empowerment were included in the model. These are knowledge, management value, and management support for 'knowledge and skill', self-evaluation and management trust for 'trust', retaining job, manager opinion, and job satisfaction for 'job satisfaction', line manager communication and information availability for 'communication and information flow', promotion, rewards, and recognition for 'incentives and rewards', and role clarity for 'role clarity'.

The regression results suggest that there was a statistically significant relationship between the sub-scale of employee empowerment, responsiveness, and the following independent variables, including as, management value ( $p = 0.000$ ), management support ( $p = 0.000$ ) and knowledge ( $p = 0.000$ ) founder 'knowledge and skill', self-evaluation ( $p = 0.000$ ) and management trust ( $p = 0.000$ ) for 'trust', job satisfaction ( $p = 0.000$ ) for 'job satisfaction', line manager communication ( $p = 0.000$ ) and information availability ( $p = 0.000$ ) for 'communication and information flow', promotion ( $p = 0.000$ ) and recognition ( $p = 0.000$ ) for 'incentives and rewards', and role clarity ( $p = 0.000$ ) for 'role clarity'. The  $R^2$  value was 0.855, which indicates that the selected factors, namely those of, management value, management support, knowledge for 'knowledge and skill', self-evaluation and management trust for 'trust', job satisfaction for 'job satisfaction', line manager communication and information availability for 'communication and information flow', promotion and recognition for "incentives and rewards", and role clarity for 'role clarity', explained 85.5% of the variation of the sub-scale of employee empowerment, that being responsiveness.

Finally, according to the parameter estimates, there was a positive relationship between the sub-scale of employee empowerment, responsiveness, and the following selected factors: management value ( $B = 0.268$ ), knowledge ( $B = 0.213$ ), job satisfaction ( $B = 0.150$ ), line manager communication ( $B = 0.235$ ), information availability ( $B = 0.635$ ), recognition ( $B = 0.444$ ), and role clarity ( $B = 0.299$ ). Moreover, a negative relationship was found between the sub-scale of employee empowerment, responsiveness and the following factors: management support ( $B = -0.109$ ), self-evaluation ( $B = -0.549$ ), management trust ( $-0.362$ ), and promotion ( $B = -0.485$ ).

Variance Inflation Factor (VIF) was used to determine if multicollinearity existed among independent variables in the regression model. A VIF > 10 was used as a rule of thumb to indicate multicollinearity (O'Brien, 2007). As the VIFs were all less than 10 (Table 5-4), it was concluded that no multicollinearity existed among the independent variables in the regression model.

**Table 5-4: Responsiveness Models (1 stepwise regression)**

Selected factor	B	t	p	VIF	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable: Responsiveness</b>						
Recognition	.444	11.028	.000	4.265	.855	.851
Management value	.268	5.649	.000	5.908		
Promotion	-.485	-10.321	.000	5.802		
Knowledge	.213	6.565	.000	2.767		
Self-evaluation	-.549	-10.796	.000	6.809		
Management trust	-.362	-9.924	.000	3.494		
Information availability	.635	9.332	.000	2.190		
Role clarity	.299	7.533	.000	4.140		
Line manager communication	.235	5.105	.000	5.552		
Job satisfaction	.150	5.061	.000	2.310		
Management support	-.109	-4.483	.000	1.562		

Note: N = 393, B = regression coefficient, t = t-statistic, p = p-value, VIF = Variance Inflation Factor, NA = not applicable.

### 5.4.3 The Control Models

The third section examines the effects of the six categories on control. The independent variables included knowledge and skill, trust, job satisfaction, communication and information flow, incentives and rewards, and role clarity, and the dependent variable was the control factor of employee empowerment. First, six independent stepwise regressions that were likely to provide reliable predictors of employee empowerment as measured by control, were performed. Then a stepwise regression model with all sub-factors of the 6 antecedents of empowerment was done. Table 5-5 shows the results of the 6 stepwise regressions. The findings demonstrate the weak explanatory power of the six models. The knowledge and skill category was only able to explain 29% of the

variation, followed by job satisfaction which explained 24%, while other models explained less than 1%, according to adjusted R-squared statistics. Nevertheless, p-values of the F-test confirm the goodness of fit of all the models used to predict control. The findings show that knowledge ( $B = -0.409$ ), self-evaluation ( $B = -0.154$ ), and role clarity ( $B = -0.268$ ) negatively impacted employee control to a statistically significant extent. This indicates that equipping employees with more training, information, and skills decreased the amount of control they had over their operations.

Banks provided training and information to employees in order to improve their ability to control the work situations they face. However, employees may not feel free to deploy such knowledge and skill at work due to the strict rules and regulations from the bank (Glor, 2005). Well trained employees may also feel they do not have the ability to control their job performance and their working conditions due to either discouragement from upper management or direct control over all decisions at work (i.e., micro-management), managers may also feel insecure of their positions if they grant their employees too much space to exercise their judgement (Awamleh, Evans, and Mahate, 2005; Heathfield, 2017; Fortier, 2017). Micro-management or excessive attention from the management on employees who are more knowledgeable and skilful for their work may discourage the employees from taking control over their work situations (Glor, 2005). Additionally, although it is often believed that training and information provided to employees should help improve their ability to control their performance on the job, employees may not receive the right type of training for their needs or may receive extensive training that is way above their tolerance level (Awang, Ismail & Noor, 2010). In this case, the training received would only add to the employee's knowledge of work and not to his/her ability to make decisions and take control over the work situation (Awang, Ismail & Noor, 2010).

Furthermore, control was found to be lower when employees' self-evaluation was high, and objectives were clear. Employees with highly positive self-evaluation may become overconfident of their own ability, which might have a negative impact on their ability to control over their work (Elnaga and Imran, 2014). Employees with a clear role of themselves may feel more stressful from the rules they need to comply within their position and hence may lose the motivation to



control their work situations (Houdmont and Leka, 2010). These findings indicate that further research on employees' levels of control is required.

The research confirms a positive and significant impact of management support ( $B = 0.261$ ), management value ( $B = 0.246$ ), management trust ( $B = 0.157$ ), job satisfaction ( $B=0.493$ ), retaining job ( $B = 0.314$ ), line manager communication ( $B = 0.236$ ), promotion ( $B = 0.175$ ), rewards ( $B = 0.171$ ), and recognition ( $B = 0.144$ ) on the level of control that employees have over job-related situations.

The study shows that knowledge has the strongest negative impact on control among all the variables included in the six models. The observations show that training and information provided to employees, as well as a higher skill level among employees decreases employees' control, are counterintuitive or unclear. These findings may imply that knowledgeable employees have a greater awareness of the possible outcomes of their actions and are, thus, less motivated and less confident in attempting to control work situations, this is further explained in chapters 7 & 8.

One informant clearly stated, *'The information we receive added only to my knowledge and not to my power to make decisions, I feel so restricted by the rules and regulations, and by my manager'*.

The recognition variable was found to have the lowest coefficient, suggesting that the positive tendency of managers to recognise employees' contributions, in fact, has the weakest impact on employee control. However, the influence of this variable is still significantly positive, and the coefficients only reveal its relatively low impact on control compared to other factors included in the models.

Variance Inflation Factor (VIF) was used to determine if a multicollinearity existed among independent variables in the regression models. A  $VIF > 10$  was used as a rule of thumb to indicate multicollinearity (O'Brien, 2007). As the VIFs were all less than 10 (Table 5-5), it was concluded that no multicollinearity existed among the independent variables in any of the regression models.

**Table 5-5: Control Models (6 stepwise regressions)**

Dimension	Selected factor	B	t	p	VIF	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable – Control</b>							
Knowledge and skill	Knowledge	-.409	-9.611	.000	1.000	.296	.290
	Management support	.261	6.132	.000	1.000		
	Management value	.246	5.789	.000	1.000		
Trust	Management trust	.157	3.181	.002	1.000	.048	.043
	Self-evaluation	-.154	-3.109	.002	1.000		
Job satisfaction	Job satisfaction	.493	11.209	.000	NA	.243	.241
Communication and information flow	Line manager communication	.236	4.807	.000	NA	.056	.053
Incentives and rewards	Promotion	.175	3.602	.000	1.000	.080	.073
	Rewards	.171	3.511	.000	1.000		
	Recognition	.144	2.956	.003	1.000		
Role clarity	Role clarity	-.268	-5.494	.000	NA	.072	.069

Note: N = 393, B = regression coefficient, t = t-statistic, p = p-value, VIF = Variance Inflation Factor, NA = not applicable.

### **Results of stepwise regression with all sub factors of the six antecedents of empowerment**

Table 5-6 shows the results of stepwise regression when all sub factors of the six antecedents of empowerment were included in the model. These are knowledge, management value, and management support for 'knowledge and skill', self-evaluation and management trust for 'trust', retaining job, manager opinion, and job satisfaction for 'job satisfaction', line manager communication and information

availability for 'communication and information flow', promotion, rewards, and recognition for 'incentives and rewards', and role clarity for 'role clarity'. The regression results suggest that there was a statistically significant relationship between the sub-scale of employee empowerment, control, and the following independent variables: knowledge ( $p = 0.000$ ) and management support ( $p = 0.000$ ) under 'knowledge and skill', management trust ( $p = 0.000$ ) under 'trust', job satisfaction ( $p = 0.000$ ) under 'job satisfaction', information availability ( $p = 0.000$ ) under 'communication and information flow', promotion ( $p = 0.000$ ) under 'incentives and rewards', and role clarity ( $p = 0.000$ ).

The  $R^2$  value was 0.750, which indicates that these factors explained 75.0% of the variation of the sub-scale of employee empowerment, that being control.

Finally, according to the parameter estimates, a positive relationship was observed between the sub-scale of employee empowerment, control, and the following factors: management support ( $B = 0.433$ ), job satisfaction ( $B = 0.249$ ), promotion ( $B = 0.920$ ), management trust ( $B = 0.379$ ), and line manager communication ( $B = 0.121$ ). By contrast, a negative relationship was observed between the sub-scale of employee empowerment, control, and the following factors: knowledge ( $B = -0.165$ ), role clarity ( $B = -0.776$ ), and information availability ( $B = -0.514$ ). Variance Inflation Factor (VIF) was used to determine if multicollinearity existed among independent variables in the regression model. A  $VIF > 10$  was used as a rule of thumb to indicate multicollinearity (O'Brien, 2007). As the VIFs were all less than 10 (Table 5- 6), it was concluded that no multicollinearity existed among the independent variables in the regression model.

**Table 5-6: Responsiveness Models (1 stepwise regression)**

Selected factor	B	t	p	VIF	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable: Control</b>						
Job satisfaction	.249	6.572	.000	2.204	.750	.745
Knowledge	-.165	-5.058	.000	1.640		
Management support	.433	14.378	.000	1.399		
Role clarity	-.776	-17.343	.000	3.082		
Promotion	.920	15.279	.000	5.574		
Management trust	.379	10.497	.000	2.004		
Information availability	-.514	-7.643	.000	6.953		
Line manager communication	.121	3.241	.001	2.141		

Note: N = 393, B = regression coefficient, t = t-statistic, p = p-value, VIF = Variance Inflation Factor, NA = not applicable.

The first objective as mentioned earlier in section 5.3 is to investigate the relationship between **employee empowerment** (as measured by the three sub-dimensions of empowerment, i.e., discretion, responsiveness, and control) and the **antecedents of empowerment** (as measured by the sub factors of the six antecedents of empowerment: knowledge and skill, role clarity, trust, job satisfaction, communication and information flow, and rewards and incentives). After applying the stepwise regression, the results showed that there is a positive relation between employee empowerment (in terms of employee discretion, employee responsiveness, and employee control) and the antecedents of empowerment (as measured by the sub-factors of the six antecedents of empowerment: However, (1) the knowledge and skill factor (management support) and the incentives and rewards factor (rewards) were negative contributors to employee responsiveness; Additionally, (2) the knowledge and skill factor (knowledge), the trust factor (self-evaluation), and the role clarity factor (role clarity) were found to be negative contributors to employee control. The following table 5-7 presents the significant subfactors for the three models (Discretion, Responsiveness & Control).

Table 5-7 shows the significant predictors based on the results (sub factors selected independently) of the stepwise regressions for the three dimensions of the empowerment construct, namely those of discretion, responsiveness, and control. Although these changes do not weaken the basic model proposed in the thesis, they do imply that the links between empowerment and its antecedents may be more complex than originally proposed.

**Table 5-7: Significant sub factors for the three models**

<b>Discretion Models</b>	<b>Responsiveness Models</b>	<b>Control Models</b>
<b>Knowledge and skill</b> Knowledge Management value Management support	<b>Knowledge and skill</b> Management value Management support Knowledge	<b>Knowledge and skill</b> Knowledge Management support Management value
<b>Trust</b> Self-evaluation Management trust	<b>Trust</b> Management trust	<b>Trust</b> Management trust Self-evaluation
<b>Job satisfaction</b> Job satisfaction	<b>Job satisfaction</b> Job satisfaction	<b>Job satisfaction</b> Job satisfaction
<b>Communication and information flow</b> Line manager communication Information availability	<b>Communication and information flow</b> Line manager communication Information availability	<b>Communication and information flow</b> Line manager communication
<b>Incentives and Rewards</b> Promotion Recognition	<b>Incentives and Rewards</b> Recognition Rewards	<b>Incentives and Rewards</b> Promotion Recognition Rewards
<b>Role Clarity</b> Role clarity	<b>Role Clarity</b> Role clarity	<b>Role Clarity</b> Role clarity

## 5.5 Analysis Results for Objective 2

The interrelationship between customer satisfaction, employee satisfaction, and employee empowerment was examined through the following models using stepwise regressions as presented in table 5-8:

**Table 5-8: interrelationship between dependent variables and independent variables**

Model No:	Dependent Variable	Independent Variable	Purpose
Model 1	Customer Satisfaction	The three sub-dimensions of empowerment (discretion, control, and responsiveness)	To determine the impact of employee empowerment on customer satisfaction.
Model 2	Employee Satisfaction	The three sub-dimensions of empowerment (discretion, control, and responsiveness)	To determine the impact of employee empowerment on employee satisfaction.
Model 3	Customer Satisfaction	Employee satisfaction and the three sub-dimensions of empowerment (discretion, control, and responsiveness)	To determine the impact of employee empowerment and employee satisfaction on customer satisfaction.
Model 4	Employee Satisfaction	Overall employee empowerment	To determine the impact of overall employee empowerment on employee satisfaction.
Model 5	Customer Satisfaction	Employee satisfaction and overall employee empowerment	To determine the impact of employee satisfaction and overall employee empowerment on customer satisfaction.

### 5.5.1 Model 1

In the stepwise regression for model 1, the dependent variable was customer satisfaction, and the independent variables were the three sub-dimensions of empowerment (discretion, control, and responsiveness). The purpose of model 1 was to determine the impact of employee empowerment on customer satisfaction. The results of the analysis are presented in Table 5-9. The findings show that the

three employee empowerment factors, namely discretion, control, and responsiveness, explained 82.2% of the variation with regard to customer satisfaction. The findings revealed that discretion ( $B = 0.62$ ), control ( $B = 0.476$ ), and responsiveness ( $B = 0.458$ ) positively and significantly influenced customer satisfaction. This suggests that higher levels of employee creativity and freedom of action in the workplace, higher employee responsiveness, and higher control of employees over work situations lead to higher customer satisfaction at UAE banks.

**Table 5-9: The impacts of employee empowerment on customer satisfaction**

Dimension	Selected factor	B	t	p	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable: Customer satisfaction</b>						
Empowerment	Discretion	.622	29.077	.000	.822	.821
	Control	.476	22.241	.000		
	Responsiveness	.458	21.408	.000		

Note:  $N = 393$ ,  $B$  = regression coefficient,  $t$  =  $t$ -statistic,  $p$  =  $p$ -value,  $VIF$  = Variance Inflation Factor,  $NA$  = not applicable.

### 5.5.2 Model 2

In the stepwise regression for model 2, the dependent variable was employee satisfaction, and the independent variables were the three sub-dimensions of empowerment (discretion, control, and responsiveness). The purpose of model 2 was to determine the impact of employee empowerment on employee satisfaction. The results are presented in Table 5-10.

Findings show that the three employee empowerment factors, namely discretion, control, and responsiveness, explained 63.0% of the variation of employee satisfaction. The findings revealed that discretion ( $B = 0.283$ ), control ( $B = 0.492$ ) and responsiveness ( $B = 0.555$ ) impacted on employee satisfaction positively and significantly. This suggests that higher levels of employee creativity and freedom of action in the workplace, higher control of employees over work situations, as well as higher employee responsiveness lead to higher employee satisfaction at UAE banks.

**Table 5-10: The impact of employee empowerment on employee satisfaction**

Dimension	Selected factor	B	t	p	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable: Employee satisfaction</b>						
Employee Empowerment	Responsiveness	.555	17.987	.000	.630	.627
	Control	.492	15.952	.000		
	Discretion	.283	9.185	.000		

Note:  $N = 393$ ,  $B$  = regression coefficient,  $t$  =  $t$ -statistic,  $p$  =  $p$ -value,  $VIF$  = Variance Inflation Factor,  $NA$  = not applicable

### 5.5.3 Model 3

In the stepwise regression for model 3, the dependent variable was customer satisfaction, and the independent variables were employee satisfaction and the three sub-dimensions of empowerment (discretion, control, and responsiveness). The purpose of model 3 was to determine the impact of employee empowerment and employee satisfaction on customer satisfaction. The results are presented in Table 5-11. The findings show that employee satisfaction and the three employee empowerment factors, namely discretion, control, and responsiveness, explained 84.4% of the variation in customer satisfaction. The findings revealed that employee satisfaction ( $B = 0.243$ ), discretion ( $B = 0.407$ ), control ( $B = 0.338$ ) and responsiveness ( $B = 0.487$ ) significantly and positively influenced customer satisfaction. This suggests that higher levels of employee satisfaction and creativity, freedom of action in the workplace, more control among employees over work situation, and higher employee responsiveness leads to higher customer satisfaction at UAE banks.



**Table 5-11: The impact of empowerment and employee satisfaction on customer satisfaction**

Dimension	Selected factor	B	t	p	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable: Customer satisfaction</b>						
Empowerment and employee satisfaction	Employee satisfaction	.243	7.362	.000	.844	.842
	Discretion	.407	18.388	.000		
	Responsiveness	.487	17.946	.000		
	Control	.338	13.117	.000		

Note:  $N = 393$ ,  $B$  = regression coefficient,  $t$  =  $t$ -statistic,  $p$  =  $p$ -value,  $VIF$  = Variance Inflation Factor,  $NA$  = not applicable.

#### 5.5.4 Model 4

In the stepwise regression for model 4, the dependent variable was employee satisfaction, and the independent variable was overall employee empowerment. The purpose of model 4 was to determine the impact of overall employee empowerment on employee satisfaction. Table 5-12 shows the results of the analysis.

The findings reveal that overall employee empowerment explained 53.2% of the variation in employee satisfaction. The findings also reveal a significant and positive impact of overall employee empowerment ( $B = 0.729$ ) on employee satisfaction. This suggests that higher overall employee empowerment leads to higher levels of employee satisfaction at UAE banks.

**Table 5-12: The impact of overall employee empowerment on employee satisfaction**

Selected factor	B	t	p	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable: Employee satisfaction</b>					
Employee empowerment	.729	21.077	.000	.532	.531

Note:  $N = 393$ .  $B$  = regression coefficient,  $t$  =  $t$ -statistic,  $p$  =  $p$ -value,  $VIF$  = Variance Inflation Factor,  $NA$  = not applicable

### 5.5.5 Model 5

In the stepwise regression for model 5, the dependent variable was customer satisfaction, and the independent variables were employee satisfaction and overall employee empowerment. The purpose of model 5 was to determine the impact of employee satisfaction and overall employee empowerment on customer satisfaction. The results are presented in Table 5-13.

Findings show that employee satisfaction and overall employee empowerment explained 83.3% of the variation in customer satisfaction. It was observed that employee satisfaction ( $B = 0.316$ ) and overall employee empowerment ( $B = 0.656$ ) significantly and positively impacted upon customer satisfaction. This suggests that higher levels of employee satisfaction and higher overall employee empowerment leads to higher customer satisfaction at UAE banks.

**Table 5-13: The impact of employee satisfaction and overall employee empowerment on customer satisfaction**

Selected factor	B	t	p	R <sub>2</sub>	Adjusted R <sub>2</sub>
<b>Dependent variable: Customer satisfaction</b>					
Employee empowerment	.656	21.700	.000	.833	.832
Employee satisfaction	.316	10.446	.000		

Note:  $N = 393$ ,  $B$  = regression coefficient,  $t$  =  $t$ -statistic,  $p$  =  $p$ -value,  $VIF$  = Variance Inflation Factor,  $NA$  = not applicable.

*The above section 5.5 discussed the second objective, which is to investigate the relationships between customer satisfaction, employee satisfaction, and employee empowerment as examined by the 5 models mentioned earlier. The results after using the stepwise regression indicated that the (1) Employee empowerment (in terms of discretion, control, and responsiveness) positively and significantly influenced employee satisfaction. (2) Employee empowerment (in terms of discretion, control, and responsiveness) and employee satisfaction positively and significantly influenced customers.*

## 5.6 Conclusion

The overall assessments of the regression models suggested that all dimensions of empowerment antecedents significantly influenced employee empowerment and consequently demonstrate the importance of the antecedents of empowerment proposed in this study. The researcher started by first investigating, the relationship between employee empowerment (as measured by the three sub-dimensions of empowerment: discretion, responsiveness, and control) and antecedents of empowerment (as measured by the sub factors of the six antecedents of empowerment, i.e., knowledge and skill, role clarity, trust, job satisfaction, information and communication, and rewards and incentives) and then subsequently evaluating the interrelationships between customer satisfaction, employee satisfaction, and employee empowerment.

The results revealed that, although there was a positive relation between employee empowerment (in terms of employee discretion, employee responsiveness, and employee control) and the antecedents of empowerment (as measured by the sub-factors of the six antecedents of empowerment: knowledge and skill, role clarity, trust, job satisfaction, communication and information flow, and rewards and incentives). There were negative relationships for example: (1) the knowledge and skill factor (in terms of the sub-factor, management support) and the incentives and rewards factor (in terms of the sub-factor, rewards) were negative contributors to employee responsiveness; Additionally, (2) the knowledge and skill factor (in terms of the sub-factor, knowledge), the trust factor (in terms of the sub-factor, self-evaluation), and the role clarity factor (in terms of the sub-factor, role clarity) were found to be negative contributors to employee control. As mentioned earlier in chapter three section (3.3), this research relies on two data collection methods, a primary quantitative method using surveys, and a qualitative method involving interviews where the researcher depends initially to a greater degree on the survey method then followed by the semi-structured interviews, which together provide data triangulation. Accordingly, while this chapter discussed the quantitative analysis, the following chapter will discuss the qualitative analysis, followed by a summary of the findings of both the quantitative and qualitative methods.

## **6 Investigating Empowerment Relationships (Qualitative Analysis)**

### **6.1 Introduction**

The research hypotheses outlined in Chapter 2 are approached by means of empirical research using two forms of data collection as well as data triangulation to examine the theory established for this research. The researcher followed the dominant-less dominant mixed method approach as mentioned earlier in ch3 section 3.3, for the collection and analysis of the quantitative and the qualitative data. The researcher first used the survey questionnaire (see Table 3.3) to collect quantitative measures for employee empowerment and its antecedents and customer satisfaction, so that important information can be collected by standardized questions to ensure the validity and reliability of the data (Ferber et al., 1980). Then followed by the quantitative data collection, semi-structured interviews were conducted for front-line employees and customers. The interview questions (See Appendix 2) were designed with the aim to provide insights towards the quantitative survey findings (Greene et al., 1989)). Qualitative data collected via interviews can produce information for exploring complex phenomena and also serve as supplementary data to validate, explain, or illuminate quantitative findings (Melhem, 2003). Thus, the combination of the two methodologies in the study of the same phenomenon not only minimises the drawbacks that may result from applying each method alone but also takes advantage of the enhancements provided by each method, which will add scope that may lead to new perspectives on the findings emerging (Greene et al., 1989; Creswell, 1994; Downward and Mearman, 2005).

This chapter outlines the results of the qualitative study generated from interviews with bank employees and customers. This study aims to examine the relationship between the empowerment of employees and customer satisfaction both outside and inside UAE banks.

The findings and analysis are based on the assumption that the empowerment construct and its assumed relationships are important in the UAE banking industry. The following five themes presented in Table 6-1 are derived from the interview data are discussed as follows:

**Table 6-1: The impact of employee satisfaction and overall employee empowerment on customer satisfaction**

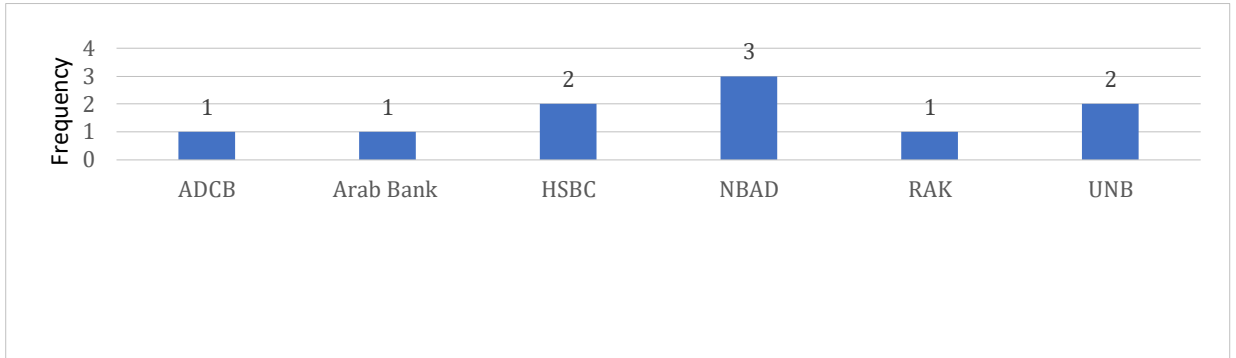
Theme 1	The perception of employee empowerment (i.e. employees' understanding of empowerment)
Theme 2	The current establishment of employee empowerment in the banking systems.
Theme 3	The relationship between knowledge/training and employee empowerment.
Theme 4	The relationship between job satisfaction/trust and employee empowerment.
Theme 5	Suggestions on how to improve the banking service delivery process

## 6.2 Analysis methods

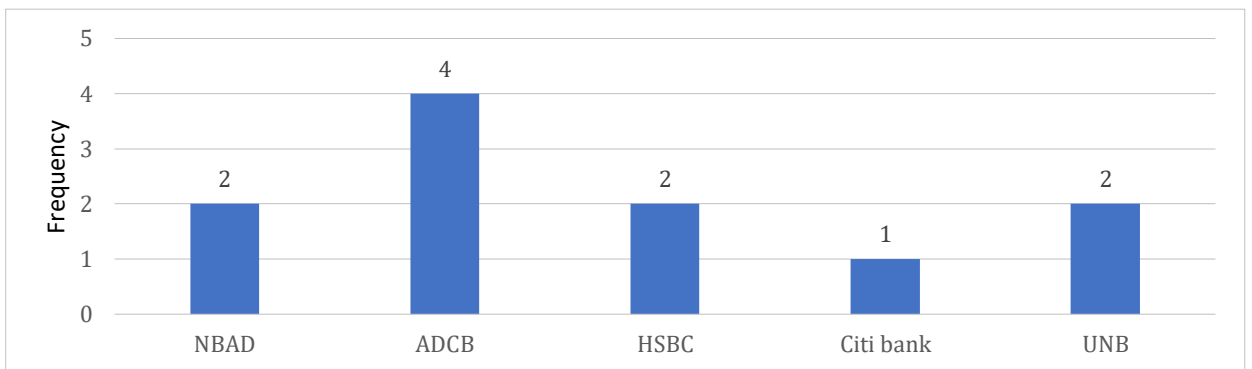
The interview data, collected by interviewing bank employees and customers, was imported into Microsoft Excel. All figures were created using this programme. Data were analysed using thematic analysis (Braun and Clarke, 2006). The six steps suggested by Braun and Clarke (2006) for data analysis – familiarisation with the data obtained, coding of the data, searching for and identifying themes, defining and naming themes, reviewing themes, and writing and producing the report – were all followed during the data analysis process.

## 6.3 Demographics

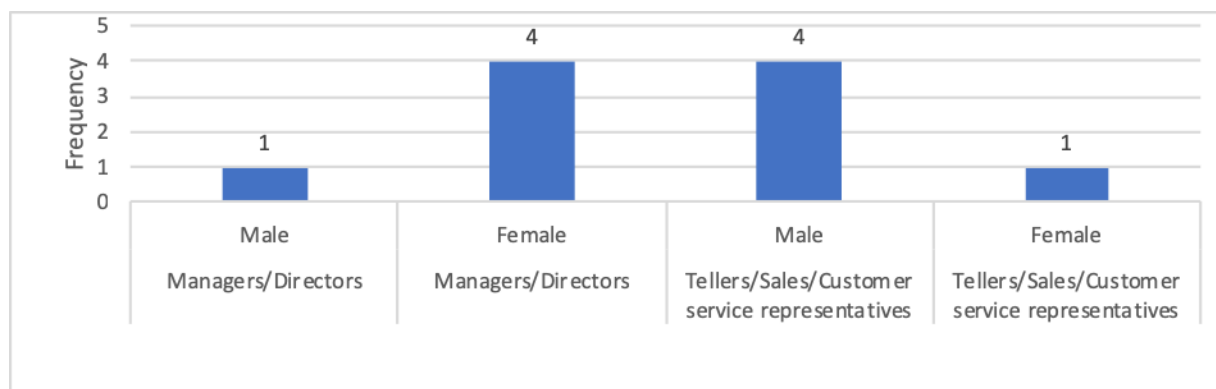
The interview data was collected from: 1) 10 employees from six banks (ADCB, Arab Bank, HSBC, NBAD, RAK, and UNB) (Figure 1); and 2) 11 customers from five banks (NBAD, ADCB, HSBC, Citi Bank, and UNB) (Figure 6-2). Of the 10 employees interviewed, half were female (Figure 3). Furthermore, the employees interviewed were either managers / directors, tellers, sales, or customer service representatives (Figure 6-3).



**Figure 6-1: Number of employees interviewed from each bank**



**Figure 6-2: Number of customers interviewed from each bank (National Bank of Abu Dhabi (NBAD), Abu Dhabi Commercial Bank (ADCB), Hong Kong and Shanghai Banking Corporation (HSBC), Union National Bank (UNB))**



**Figure 6-3: The gender and position for employees interviewed**

## 6.4 Analysis results from the interviews

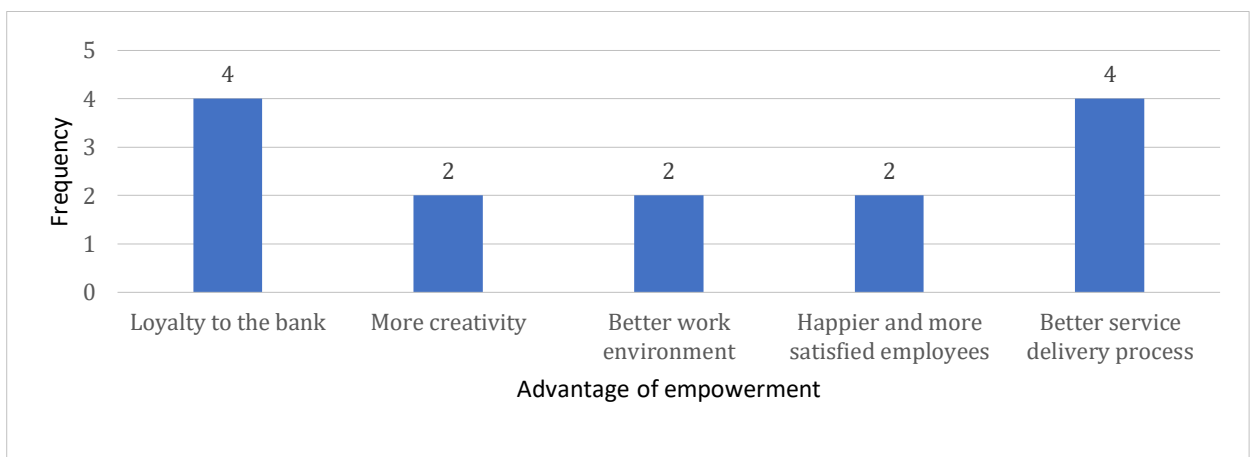
The objective of the interviews was to gain an in-depth understanding of relationship between employee empowerment and the empowerment antecedents; including knowledge/skill, trust, job satisfaction, and information/communication. In the sub-sections that follow, the five themes derived from the interview data are discussed; where theme 1 cover how employees perceive empowerment and the advantages of being empowered, theme 2 discuss whether empowerment is set up in their banks, how employees feel empowered and if there are any obstacles to being empowered. Theme 3 covers the relationship between knowledge/training and employee empowerment, i.e. whether high level of knowledge and training would lead to empowerment. Theme 4 discusses the relationship between job satisfaction/trust and employee empowerment, the consequences of a lack of trust is also mentioned. How to improve the banking service delivery process is discussed under theme 5.

### 6.4.1 Theme 1: The perception of employee empowerment

The employees interviewed perceived employee empowerment to mean 'training the employees', to 'give them authority' or the 'ability to make their own decisions'. An example of employee empowerment is: 'You can change information in customer account without getting back to management'.

The advantages of empowerment include: 1) increasing employee loyalty to the bank; 2) more creativity while serving customers; 3) a better work environment; 4) happier and more satisfied employees; and 5) better service delivery processes, as revealed in Figure 6-4 below.

As *'front-line personnel are the image of the banks'*, by giving them more autonomy, the banking service delivery process will be *'faster and more accurate'*, and hence the bank will have *'a competitive advantage'*. This argument is also supported by the results of the customer interviews. More than half of the customers interviewed (six of eleven) stated that the customer-contact employees of their banks were not able to deal directly with their concerns and, as such, they were not satisfied with the bank services. Note that increasing autonomy for bank employees may increase the chances of fraud being committed by the employees. However, this issue is outside of the scope of this research.

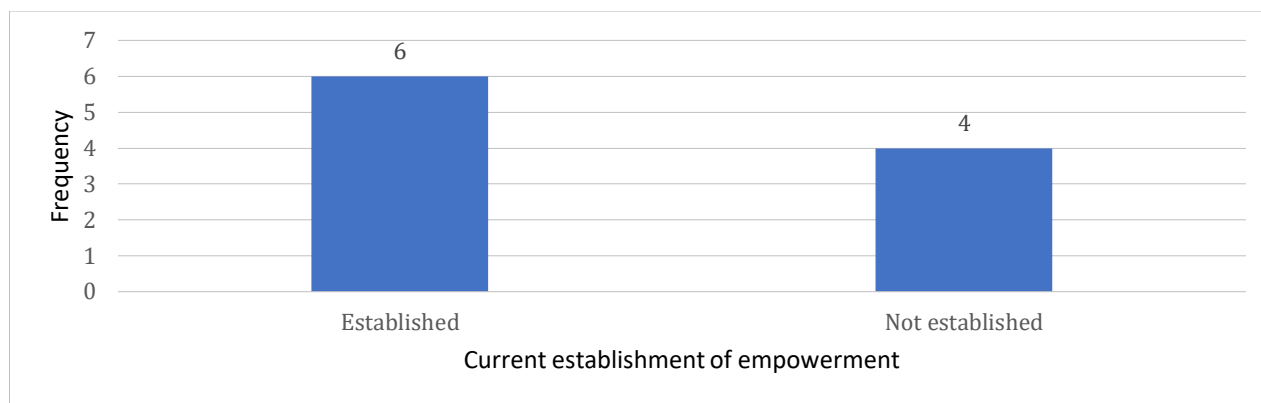


**Figure 6-4: The advantages of empowerment**

#### **6.4.2 Theme 2: Current establishment of employee empowerment**

Although the interview participants had a positive perception of employee empowerment, when asked, 'how is empowerment established in the workplace?' Only six indicated that employee empowerment had been established because of a *'strategic management decision'*. The other four participants stated that *'empowerment had not been established'* (Figure 6-5). It should be noted, however, that among the six participants stating that empowerment had been established, four were higher-level employees (a customer relationship manager, assistant manager, executive manager, and executive director), while the four who stated that no empowerment had been established were all lower level employees (supervisor, two tellers, and a customer service representative).





**Figure 6-5: Current existence of empowerment**

It is important to highlight at this stage that *'there are rules and regulations set by the Central Bank'* that the bank employees should abide by. Nearly all customers (nine of eleven) considered the Central Bank's rules and regulations an obstacle in their dealings with their bank. Although these rules and regulations may reduce efficiency and *'makes it harder to do certain things'*, they are necessary as they serve as a form of protection for the employees. Additionally, one participant mentioned that in certain cases it is necessary to request permission from management since *'full empowerment can have disadvantages as employees can misuse it'*.

Finally, in addition to rules and regulations in the banks, the majority of the bank employees (six of ten) felt that the bank's communications, through emails, town hall meetings, webinars, or direct contact, were clear and consistent. Effective communication is important as it ensures the sharing of knowledge and of information about training that leads to employee empowerment.

Bruning and Baghurst (2013) emphasise that communication minimises errors, helps to improve efficiency and innovation, increases employee satisfaction, and leads to empowerment.

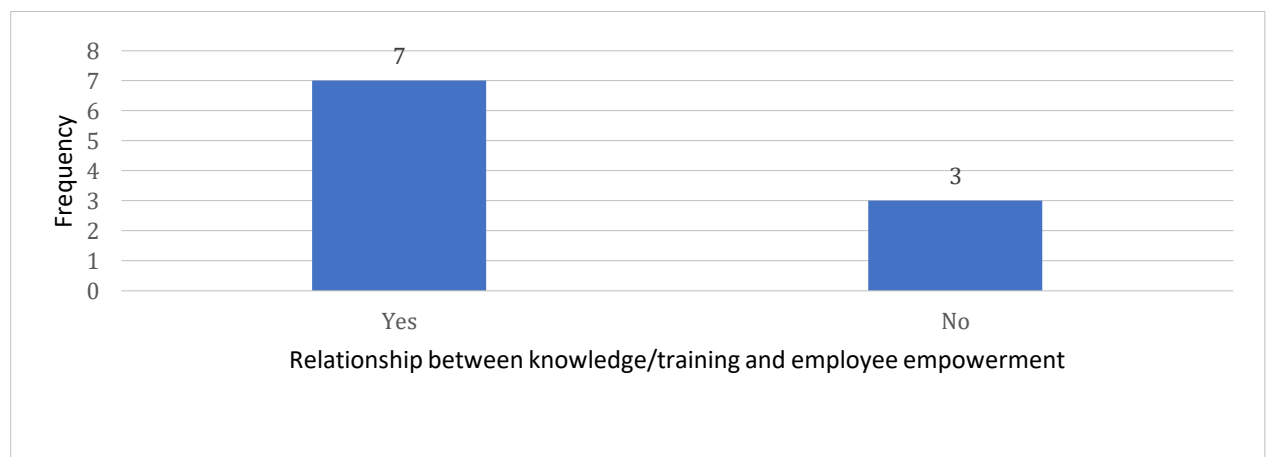
### **6.4.3 Theme 3: The relationship between knowledge/training and employee empowerment**

Knowledge and skill are essential for improving employees' capabilities to serve customers and for building self-assurance among customer-contact staff (Thomas and Velthouse, 1990 Spreitzer, 1995; Melhem, 2003). Training improves the quality of skills, knowledge, and attitudes that lead to employee empowerment

that helps them to accomplish their tasks, which in turn has been found to lead to the success of the organisation (Saremi and Nezhad, 2008).

Most interviewees appreciated the importance of knowledge and training and how it would lead to empowerment in their jobs; however, they also had different points of view about this dimension and its applicability. This is represented as follows:

The majority of the bank employees (seven of ten) believed that there is a positive relationship between knowledge/training and employee empowerment (Figure 6-6). Essentially, *'knowledge + training = empowerment'*, that is, *'knowledge and training lead to empowerment'*. One participant further stated that *'without proper training, employees can misuse empowerment, and this can have a substantial negative impact on customers'*.



**Figure 6-6: The relationship between knowledge/training and employee empowerment**

It is noteworthy that all three employees who believed that there is no relationship between knowledge/training and employee empowerment were all lower-level employees (two tellers and one customer service representative). These employees could not see the relation between empowerment and knowledge/training; they believed that training sessions only *'added to my [the employee's] knowledge and not to my [the employee's] power to make decisions'*.

It is important to note that all the bank employees (ten of ten) stated that their 'bank invests a lot in employee training', by offering 'different and specialised training platforms' for 'soft skills, such as dealing with customers, technical business writing skills, and accounting and finance courses'. In contrast, the majority of the bank customers interviewed felt that customer service representatives were not well trained (seven of eleven) but were very responsive

(seven of eleven) and were friendly and willing to satisfy their needs (seven of eleven). In summary, customers thought that 'the management has to offer them [the bank employees] better training programmes'. That is, current bank employees perceive that they require more training and need to equip themselves with greater knowledge of their duties of their jobs. After all, as one customer stated: 'bank employees are generally friendly, but I need more efficient people, I am not going to take them out for coffee'.

#### **6.4.4 Theme 4: The relationship between job satisfaction/trust and employee empowerment**

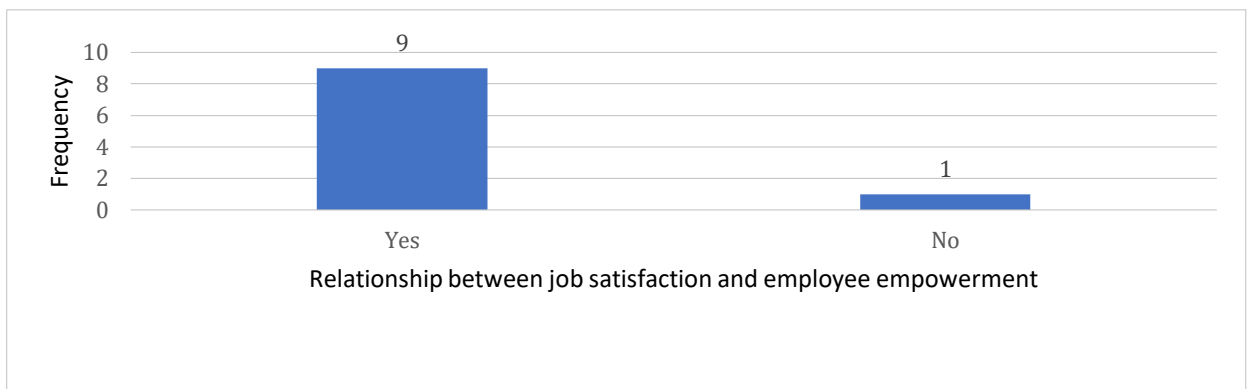
Melhem (2003) emphasises that trust is not only an important antecedent to empowering customer-contact employees but is also viewed as a precondition to empowerment. Amara and Bietry (2008) add that there is an important relationship between empowerment and employees' trust in their management and colleagues. This importance is observable in this research in both the survey and the interviews. Informants recognised the importance of trust between employees and management, and they gave their opinions on the relation between job satisfaction and trust. The different views suggested by the respondents are outlined below.

Half of the employees interviewed (five of ten, comprising of two managers and three front-desk employees, the latter being a teller, a salesperson, and a customer service representative) stated that employees in general were satisfied with their jobs at the bank; four indicated that employees may be worried about their jobs at the bank due to a recent merger, and one said that 'employee satisfaction depends on the location of the job, employees in Dubai are far happier than those in other locations of the UAE as they receive promotions more quickly', (Figure 6-7).



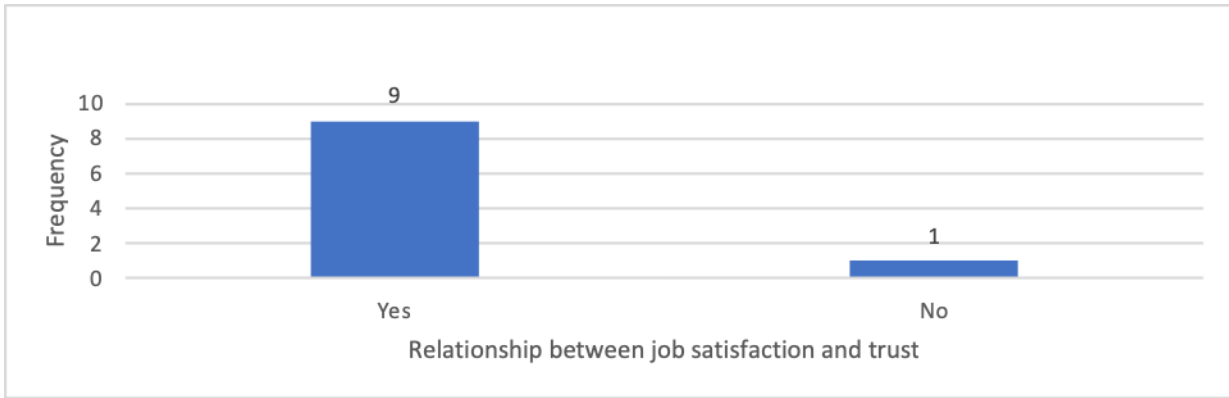
**Figure 6-7: Overall employee satisfaction levels across the banks**

Nearly all bank employees (nine of ten) believed there is a mutual relationship between job satisfaction and employee empowerment (Figure 6-8): *'If I am happy and satisfied, then I will be empowered'*; and *'the more the employee is empowered, the higher the job satisfaction and loyalty'*.



**Figure 6-8: Relationship between job satisfaction and employee empowerment**

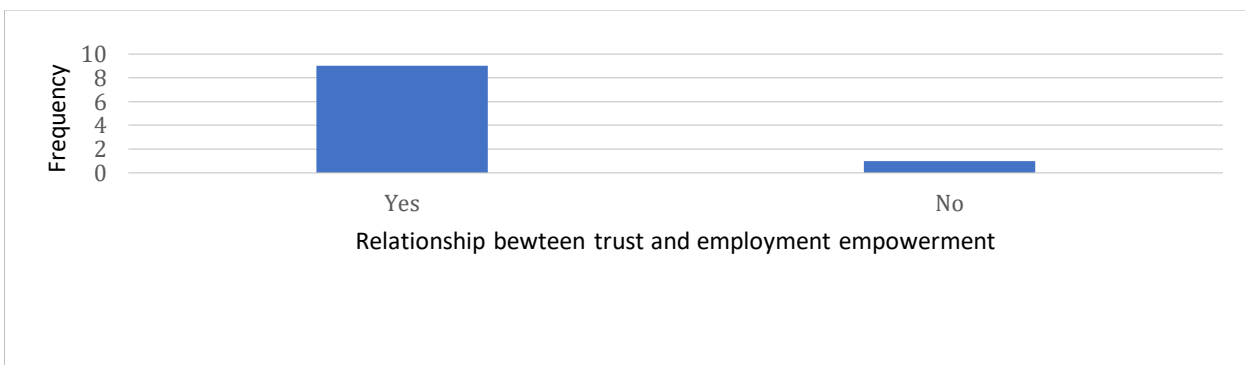
Nearly all bank employees (nine of ten) believed there is a relationship between job satisfaction and trust (Figure 6-9). One participant (a supervisor) summarised the relationship between job satisfaction and trust: *'Trust is very important. Managers should gain the trust of their employees in order to have a good working environment'*. Another (an executive director) shared a similar view: *'Trust is the most important factor, if you trust your manager and the organisation you will definitely feel safe and empowered'*.



**Figure 6-9: Relationship between job satisfaction and trust**

Similarly, nearly all bank employees (nine of 10) believed there is a relationship between employee empowerment and trust (Figure 6-10). As mentioned by a participant, *'trust creates a healthy working environment'* and is *'the heart of the organisation'*. Additionally, trust *'depends on how the team is built together'*. In summary, there was perceived to be a strong relation between trust and empowerment: *'if you trust your team, you will be empowered to work'*. As phrased by one participant, *'I feel I want to give more if I trust my employer and I know that he's protecting me. It will lead to empowerment. If my manager trusts me, he will give me more work and space, that is, empowerment'*.

Note that only one participant believed that there is no relationship between trust and employee empowerment. In his view, trust only *'creates a good work environment but not empowerment'*.

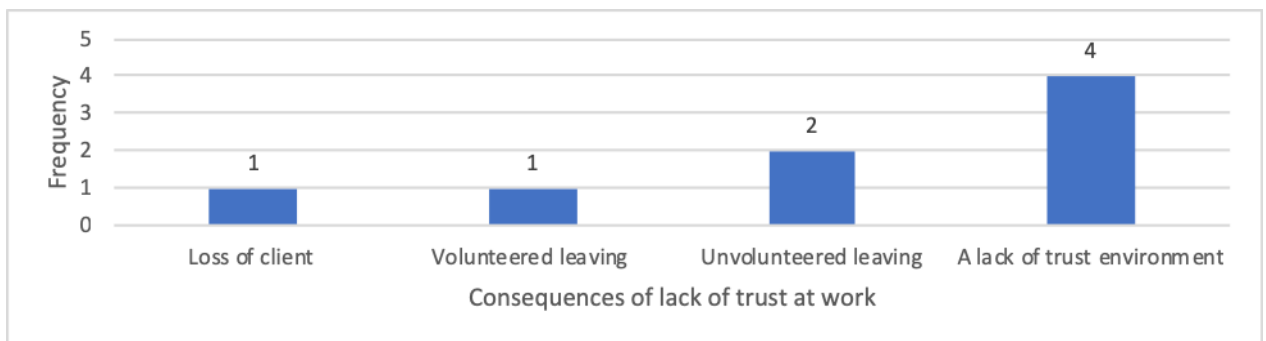


**Figure 6-10: Relationship between trust and employee empowerment**

The employees participating in the interview also discussed the consequences of a lack of trust. These included:

- Loss of clients: *'I can remember that we lost an individual client (non-corporate) as we had to wait for official paper work'.*
- A lack of an environment of trust: *'Lack of trust will make me suspicious and will lead to me ask my supervisor all the time. My boss once gave me an oral instruction to complete a task, and he forgot what he told me, and I was in trouble'.*
- Voluntary departure: *'There was one employee who was not given an explanation for the negative feedback she received, so she ended up quitting and looking for another job'.*
- Involuntary departure: *'I had employees who created problems due to lack of trust, and we had to get rid of them'.*

Figure 6-11 presents the frequencies of mention of the consequences of a lack of trust at work.



**Figure 6-11: Consequences of a lack of trust at work**

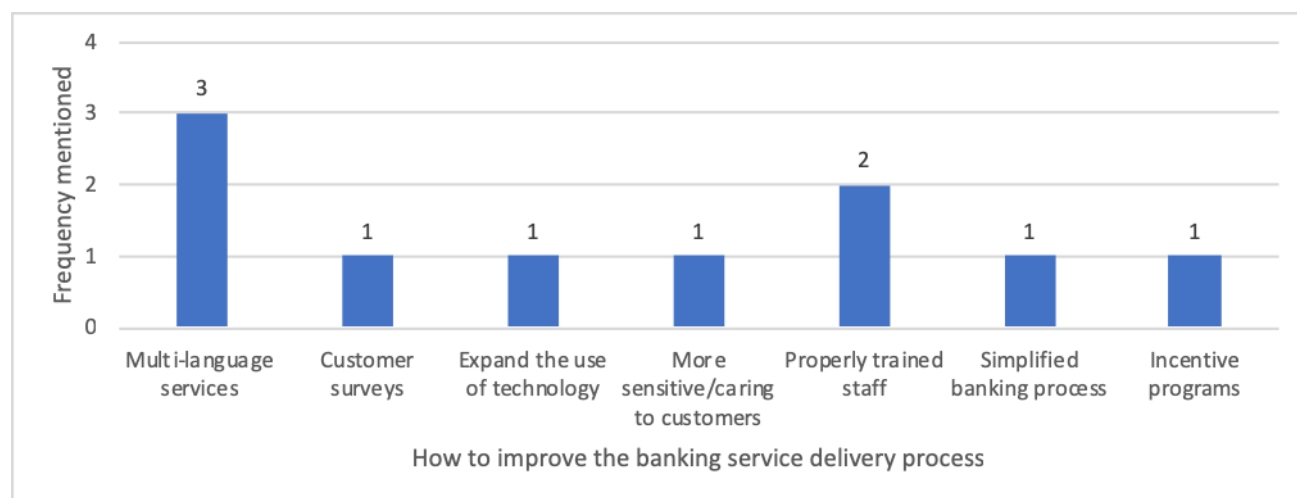
#### **6.4.5 Theme 5: How to improve the banking service delivery process**

All the employees interviewed considered that customers' feedback is extremely important and should be integrated into the strategic orientation of the bank. Employees also thought that their feedback should be considered. They mentioned that 1) *'management focuses more on corporate banks rather than on retail'*, and that 2) customer feedback should be treated with caution, for example: *'my management indirectly ignore any complaints of the regular customers, but if the complaint is from a VIP then the case is different'.*

Nonetheless, from the customers’ point of view, in order to improve the banking service delivery process, the banks should 1) provide multi-language services, 2) collect customers’ feedback by means of customer surveys, 3) expand the use of technology (as the ‘*money transfer process is too expensive*’), 4) be more sensitive and caring to customers, 5) properly train staff so they are ready to answer all enquiries, 6) provide a simplified banking process, and 7) develop incentive programmes to encourage clients (Figure 6-12).

It should be noted that three customers mentioned providing multi-language services. Customers want ‘*staff who are able to speak and deal with customers, especially Emiratis, and required the banks to seriously ‘consider the language barrier as not everyone can speak Arabic*’. From the employees’ point of view though, nationality and diversity are not issues at work as the majority of the employees interviewed (nine of ten) said their respective banks fostered an environment in which diverse individuals could work together effectively.

However, they did mention that ‘*each nationality has the tendency to lean towards each other i.e. more compatible and prefer dealing with same nationality*’.



**Figure 6-12: How to improve the banking service delivery process**

(The improvements featured here were condensed from the customers’ responses. For example, the response “Train employees more, consider the language barrier as not everyone can speak Arabic” was categorised as both multi-language services and properly trained staff.)

*The Thematic analysis of the qualitative data collected from interviews with bank employees and customers aimed at examining the impact of employee satisfaction and overall employee empowerment on customer satisfaction. The five themes derived from the interview data are:*

**Theme 1: The perception of employee empowerment** (i.e. how is employee empowerment perceived).

*Almost all of employees believe that empowerment has many advantages and will lead to loyalty and better quality and creativity while delivering the service to customers, it will also lead to happier and satisfied employees. However, more than half of the customers interviewed (six of eleven) stated that the customer-contact employees were not able to deal directly with their concerns. (the researcher's view could be due to the lack of employee empowerment).*

**Theme 2: The current establishment of employee empowerment in the banking systems** (i.e. whether or not employee empowerment is established in the banking systems).

*While the majority of the respondents (six out of ten) mentioned that empowerment is established in the banks, four were higher-level employees. Conversely all of the respondents who stated that no empowerment had been established (four out of ten) were all lower level employees.*

**Theme 3: The relationship between knowledge/training and employee empowerment.**

*All the bank employees stated that their 'bank invests a lot in employee training'. The majority of employees believe that knowledge and training lead to employee empowerment. However, lower level employees (three) believed that there is no relationship between knowledge/training and employee empowerment. Yet, customers interviewed (seven of eleven) believed that customer service representatives were not well trained even though such employees were very responsive, friendly and willing to satisfy their needs.*

**Theme 4: The relationship between job satisfaction/trust and employee empowerment.**

*Majority of employees (nine of ten) believed there is a relationship between job satisfaction and trust and there is a positive relation between trust and empowerment.*

**Theme 5: Suggestions as to how to improve the banking service delivery process.**

*Employees' interviewed suggested that both their feedback and customers' feedback should be integrated into the strategic orientation of the bank. Customers' suggestions were: 1) deploying multi-language services, 2) collecting customers' feedback by means of customer surveys, 3) expanding the use of technology, 4) being more sensitive and caring to customers, 5) properly training staff so they are ready to answer all enquiries, 6) providing a simplified banking process, and 7) developing incentive programmes to encourage clients.*

The findings from the qualitative analysis supported the findings from the quantitative analysis.



## 6.5 Conclusion

### **Summary and analysis of the findings of the quantitative and qualitative methods:**

In the first sections (5.2 & 5.3) of the quantitative data analysis, this study aimed to determine the relationship between employee empowerment, in terms of discretion, control, and responsiveness, and the antecedents of empowerment, including knowledge and skill, trust, job satisfaction, information and communication, rewards and incentives, and role clarity. For each of the antecedents of empowerment, there are sub-factors:

- Knowledge and skill: knowledge, management value, and managerial support
- Trust: self-evaluation and management trust
- Job satisfaction: retaining job, manager opinion, and job satisfaction
- Communication and information flow: Line manager communication and information availability
- Incentives and rewards: promotion, rewards, and recognition
- Role clarity: role clarity (a single sub-factor under 'Role clarity')

The first dimension of employee empowerment is employee discretion, which indicates when individuals are allowed to make responsible choices, judgments, or decisions in terms of their job description. The second dimension is employee responsiveness, which represents employees' ability to be responsive to customers. The third dimension is employee control, which represents employees' ability to control the work situations they face.

Table 6-2 summarises the quantitative impact of the antecedents of empowerment on each dimension of employee empowerment.

**Table 6-2: The impacts of the antecedents of empowerment on employee empowerment**

	Discretion	Responsiveness	Control
Knowledge	+	+	-
Management value	+	+	+
Management support	+	-	+
Self-evaluation	+		-
Management trust	+	+	+
Retaining job			
Manager opinion			
Job satisfaction	+	+	+
Line manager communication	+	+	+
Information availability	+	+	
Promotion	+		+
Reward		-	+
Recognition	+	+	+
Role clarity	+	+	-

*Note: + = significantly positive impact; - = significantly negative impact; blank = no significant impact.*

The quantitative findings show the positive impact of majority of the employment antecedents on employee empowerment. These findings were confirmed by the interview results. For example, the majority of bank employees believe that there is a positive relationship between knowledge/training and employee empowerment. That is, the majority of interview participants believe that knowledge and training lead to employee empowerment. Furthermore, the qualitative analysis results indicate that banks recognise the importance of employee training by offering varied and specialised training platforms, such as soft skills to deal with customers, technical business writing skills, and accounting and finance courses. It is important to note that, in contrast, the majority of the

bank customers interviewed felt that customer service representatives are not well trained, though they found them very responsive and friendly and willing to satisfy their needs. The discrepancy between the perceived positive relationship between knowledge/training and employee empowerment by the employees and the customers' perceptions of employee performance may be explained by the negative impact of 'knowledge' on the control dimension of employee empowerment (Table 6-2). The negative relationship between 'knowledge' and 'control' indicates that despite excessive training, employees still do not feel free to apply to their work, the knowledge they possess or acquired in their training. This may be due to 1) the rules and regulations of the banks, 2) the excessive workload of employees, or 3) discouragement from upper management. Ryan (2015) emphasises that managers who feel threatened by employees attempting to pursue professional development never encourage or build up their employees. The qualitative interview results also confirm the quantitative findings regarding the positive relationship between job satisfaction and employee empowerment. The relationship between these factors is considered to be mutual according to the responses of the interview participants which indicate that if a bank employee is empowered, then he will be happy and satisfied, and the more the bank employee is empowered, the greater the job satisfaction (Melhem, 2003). Elnaga and Imran (2014) also emphasise that when a service employee is empowered, he or she is expected to be more satisfied with the job than a less empowered employee. Studies have found that empowerment practices aimed at promoting self-determination, such as sharing information about performance and objectives and offering access to job-related knowledge and training have positive effects on job satisfaction (Fernandez and Moldogaziev, 2015). Additionally, according to the interview results, there ought to be a positive relationship between employee empowerment and trust, as is also shown in the quantitative findings. Trust creates a healthy work environment (Melhem, 2003; Elnaga and Imran, 2014).

If employees trust the employer, then the employees will often feel that they are protected, and if a manager trusts the employees, the manager will often allow more latitude in decision-making to the employees. Both situations lead to employee empowerment. Elnaga and Imran (2014, p.13) emphasise that empowerment 'focuses on building trust between management and employees and motivating their participation'. It should be noted that empowering employees

does not mean that responsibility for performance or leading the organisation is taken away from its management (Elnaga and Imran, 2014). Instead, in an organisation with employee empowerment, management is responsible for creating and maintaining a work environment in which employee input is encouraged and cultivated (Elnaga and Imran, 2014).

Nonetheless, it should be noted that certain negative relationships between the antecedents of empowerment and employee empowerment were discovered in the course of the quantitative data analysis. For example, management support and rewards had a negative relationship with 'responsiveness' (employees' ability to be responsive to customers) (Table 6-2). That is, greater management support or rewards may decrease employees' ability to be responsive to customers.

Moreover, greater management support may result in stricter rules and regulations being imposed on employees, which in turn hinders empowerment and demotivates employees to be responsive to customers. Glor (2005) emphasises that while rules and regulations can facilitate matters by allowing employees to understand what is expected of them, they do not teach people how to deal with full autonomy. The demographics of the participants in this study indicate that the majority of the employees have been working for the same bank for a period of only five years. Employees may need more time to appropriately apply rules and regulations and thereby gain the confidence to exercise discretion or feel empowered.

Therefore, it has been contended that in order for managers to motivate employees, they should acknowledge their employees' achievements and listen to their problems and consider how they can improve and work together in future (Wigert and Mann, 2017). Additionally, managers should have an open attitude to conversation about successes recorded in progress reviews.

The negative relationship between rewards and employees' ability to be responsive to customers may be due to two issues. First, although rewarded by employers for handling and resolving a complicated task, the clients may not properly appreciate employees. Second, management may provide rewards that are not desirable to the employees for being responsive to customers. There are many ways to reward employees other than focusing on financial compensation, which would have a stronger effect on employee performance (Luthans, 2000). For example,

leadership attention – the praise that the employees require from their managers – and the opportunity to take on important projects or tasks may serve as better rewards than financial compensation in order to encourage employees to be responsive to customers.

The other negative impact of the antecedents of empowerment that were observed are that knowledgeable employees, employees with higher self-evaluation, and/or employees who have greater awareness of their roles in the organisation, are less motivated to control the work situations they face. Better knowledge of the work and higher self-evaluation may increase confidence at work, which is positive as it creates job satisfaction and high levels of productivity (Elnaga and Imran, 2014). However, it is possible for employees to take their confidence levels too far and turn it into arrogance, and then become insubordinate and stop taking directions from the supervisors (Elnaga and Imran, 2014).

Another contributing factor is low role clarity. This aspect refers to ambiguous procedures, goals, criteria, and knowledge of consequences (Rizzo, House, and Lirtzman, 1970). Typically, role clarity is considered to have positive impact on employee empowerment (Tang and Chang, 2010; Vele, 2016). However, it has been found that individuals who demonstrate low role clarity have more job-induced anxiety (Rizzo et al., 1970; Houdmont and Leka, 2010). Employees with higher role clarity may be less anxious about their jobs, and hence less motivated to control the work situations they face.

The second section of the quantitative analysis aimed to determine the interrelationship between customer satisfaction, employee satisfaction, and employee empowerment. The findings revealed a significant positive impact of employee empowerment in terms of discretion, control, responsiveness, and employee satisfaction on customer satisfaction and on employee satisfaction.

In other words, according to the results of the quantitative analysis, greater employee creativity and freedom of action at the workplace, greater employee responsiveness, greater control of employees over situations, and greater employee satisfaction, lead to greater customer satisfaction with UAE banks. Furthermore, greater employee creativity and freedom of action at the workplace, greater employee responsiveness, greater control of employees over a situation, and greater customer satisfaction, lead to greater employee satisfaction in UAE banks.

The quantitative findings regarding the relationship between employee empowerment and customer/employee satisfaction are confirmed by the results of the analysis of the interview data. Nearly all bank employees believed that there is a relationship between job/customer satisfaction and employee empowerment. According to the interview participants (the bank employees), employee empowerment may result in: 1) increasing employee loyalty to the bank; 2) more creativity while serving customers; 3) a better work environment; 4) happier and more satisfied employees; and 5) better service delivery processes.

The quantitative findings regarding the mutual relationship between employee satisfaction and customer satisfaction are also confirmed by the results of the analysis of the interview data. All the employees interviewed thought that customer feedback is extremely important. It is believed that front-line personnel are the image of the bank. The greater the autonomy given to front-line bank employees, the greater their job satisfaction, and the better the bank service delivery process, and hence the higher the customer satisfaction.

Finally, the following table (6.3) summarizes the quantitative findings confirmed by the qualitative findings

**Table 6-3: Results indicating quantitative findings supported by qualitative findings**

Quantitative findings	Qualitative findings
Positive impact of majority of the employment antecedents on employee empowerment	Majority of bank employees believed that there is a positive relationship between knowledge/training and employee empowerment.
	Banks recognise the importance of employee training by offering varied and specialised training platforms.
Positive relationship between job satisfaction and employee empowerment	If a bank employee is empowered, then he will be happy and satisfied, and the more the bank employee is empowered, the greater the job satisfaction.
	There ought to be a positive relationship between employee empowerment and trust.

Quantitative findings	Qualitative findings
The findings revealed a significant positive impact of employee empowerment in terms of discretion, control, responsiveness, and employee satisfaction on customer satisfaction and on employee satisfaction.	Nearly all bank employees believed that there is a relationship between job/customer satisfaction and employee empowerment.
	According to the interview participants (the bank employees), employee empowerment may result in: 1) increasing employee loyalty to the bank, 2) more creativity while serving customers, 3) a better work environment, 4) happier and more satisfied employees, and 5) better service delivery processes.

*As mentioned above, the empirical research of this study is based on two data collection methods, a primary quantitative method using surveys, and a qualitative method involving interviews where the researcher relies first to a greater degree on the survey method than the semi-structured interviews, which together provide data triangulation. Accordingly, the previous section discussed the findings and analysis of both the quantitative and qualitative methods. Findings from the qualitative analysis supported the findings from the quantitative analysis. For example, the interview results confirmed the positive relationship between knowledge/training and employee empowerment and that between job satisfaction and employee empowerment, and between trust and employee empowerment. Similarly, quantitative findings regarding the relationship between employee empowerment and customer/employee satisfaction are supported by the qualitative results where the majority of employees believed that there is a relationship between employee/customer satisfaction and employee empowerment. Further discussion of the findings, such as those concerning the demographic characteristics and descriptive analysis of the survey responses for employee empowerment, the six antecedents of empowerment, and customer satisfaction will be discussed in chapter (7). The final chapter (8) will then present profile of the study as a whole. It presents the empirical and theoretical conclusions of the research, discusses the implications and self-critical appraisal of the research, and presents directions and recommendations for future research.*

## 7 Discussion

### 7.1 Introduction

This chapter further discusses the results reported in the previous chapter. The discussion is focusing on the main issues investigated in this study.

This chapter has two main sections. The second section (7.2) discusses the results of the model testing, as the findings related to the demographic characteristics, and the findings related to the descriptive analysis of the survey responses on employee empowerment and the six antecedents of empowerment; and the interrelationship between customer satisfaction, employee satisfaction, and employee empowerment. The third section (7.3) discusses the empirical conclusions that can benefit both researchers and employees in the financial service marketing industry.

The purpose is to ascertain whether the model proposed in this study could be applied to the work environment in the UAE banking sector in order to maintain and improve customer-contact employees' responsiveness and capabilities when serving customers, or at least establish good conditions for management to apply developmental programs.

## **7.2 Discussion of findings**

The empirical research of this study is based on both a quantitative approach (a survey) and a qualitative methodology (interviews). This mixed methods approach has allowed for the possibility of data triangulation. The researcher used a combination of methods to compensate for the drawbacks of each and to offer greater support for the theoretical conclusion.

The results of the analysis of the quantitative and qualitative data encompass the following sections:

1. Descriptive demographic statistics (Chapter 4) ;
2. Cross-tabulation analysis that investigates the association between the number of years of experience in the banking industry and selected demographic variables, including gender, age, nationality, employment, and education (Chapter 4);
3. Descriptive analysis of the survey responses for the items relating to employee empowerment, the six antecedents of empowerment, and customer satisfaction (Chapters 4 & 5);
4. Bivariate analyses of each survey item on employee empowerment and the six antecedents of empowerment by means of selected demographic



variables - such as gender, nationality, education, and the number of years of experience in the banking industry - to determine whether subjects with different demographic backgrounds responded to the survey items in a manner that was statistically significantly different (Chapter 4);

5. Exploratory factor analyses of the construct validity of employee empowerment and the six antecedents of empowerment (Chapters 4 & 5);
6. Stepwise regressions to investigate the relationship between employee empowerment (as measured by the three sub-dimensions of empowerment: discretion, responsiveness, and control) and the antecedents of empowerment (as measured by the sub-factors of the six antecedents of empowerment: knowledge and skill, (knowledge, management value, and management support), role clarity, trust (self-evaluation and management trust), job satisfaction (job satisfaction, job retention, and manager opinion), communication and information flow (information availability and line-manager communication), and rewards and incentives (recognition, promotion, and rewards), (Chapter 5).
7. Stepwise regressions to investigate the interrelationship between customer satisfaction, employee satisfaction, and employee empowerment (Chapter 5) and;
8. Thematic analysis of the qualitative data collected from interviews with bank employees and customers, which aimed at examining the relationship between employee empowerment and customer satisfaction both outside and inside UAE banks (Chapter 6).

Table 7-1 below summarises the type of analysis conducted, the purpose for conducting such analysis and the outcome of the analysis; i.e. the results deduced.

**Table 7-1: Summary of the type of analysis carried out, the purpose and the results**

Type of analysis	Purpose	Outcome
Descriptive demographic statistics.	To understand the current employment trend in the UAE banking sector.	A large portion of the banking employees were 21–40 years old (93.6%), female (82.4%), Asian expatriates (88.0%), full-time employees (96.7%), with at least a bachelor's degree (91.9%), and with 10 years or less experience in the banking industry (86.3%).

Type of analysis	Purpose	Outcome
Cross-tabulation analysis.	Investigates the relationship between the number of years of experience in the banking industry and selected demographic variables, including gender, age, nationality, employment, and education.	(1) UAE nationals and Arab expatriates, (2) older people, and (3) people with higher education level, were more likely to have longer years' experience in the UAE banking industry.
Descriptive analysis of the survey responses for the items relating to employee empowerment, the six antecedents of empowerment, and customer satisfaction.	To gain an understanding of employees' perceptions of empowerment and its antecedents in the UAE banking sector.	<p><b>Empowerment:</b> A lack of employee empowerment in UAE banks.</p> <p><b>Knowledge and skill:</b> Employees had sufficient resources and skills to solve clients' problems.</p> <p><b>Trust:</b> (1) Employees felt trusted by the immediate managers. (2) However, management support was not always available when required.</p> <p><b>Communication and information flow:</b> (1) easy to obtain the information necessary to serve customers and (2) the flow of information provided by management was satisfactory.</p> <p><b>Incentives and rewards:</b> (1) limited management recognition of employees' efforts, and (2) Employees did not support, and were dissatisfied with, the existing systems of rewards.</p> <p><b>Role clarity:</b> (1) overall adequate level of role clarity, and (2) some believed the objectives should be redefined.</p> <p><b>Job satisfaction:</b> (1) not well-established and (2) employees lack loyalty and commitment.</p> <p><b>Customer satisfaction:</b> customers were satisfied with the services provided by the bank.</p>
Bivariate analyses of each survey item on employee empowerment and the six antecedents of empowerment by means of selected demographic variables, such as gender, nationality, education, and the number of	To determine whether subjects with different demographic backgrounds responded to the survey items in a manner that was statistically significantly different.	(1) Asian expatriates more often felt that they were given less power to handle problems that need immediate attention than were UAE nationals and Arab expatriates. (2) Males had a greater belief that they were allowed to do

Type of analysis	Purpose	Outcome
years of experience in the banking industry.		anything to do a high-quality job than females. (3) Males had a greater belief that they had sufficient information to solve the client’s problems than females. (4) Males and UAE nationals and Arab expatriates had a greater belief that management encourages them to take decisions spontaneously. (5) Asian expatriates felt more often that they get all the necessary information to serve the customer than UAE nationals and Arab expatriates. (6) Asian expatriates felt more often that their contributions were recognized by the immediate line manager than UAE nationals and Arab expatriates. (6) Asian expatriates had a higher level of job satisfaction than UAE nationals and Arab expatriates. (7) Master’s degrees’ holders had a greater belief that customers were satisfied with their services than participants with an education level of secondary school/diploma/other degree.
Exploratory factor analyses.	Construct validity of employee empowerment and the six antecedents of empowerment.	The results of the factor analyses revealed that there are sub-dimensions for each of the antecedents of empowerment. These sub-dimensions are: 1. Knowledge and skill: knowledge, management value, and management support; 2. Trust: self-evaluation and management trust; 3. Communication and information flow: information availability and line-manager communication; 4. Incentives and rewards: recognition, promotion, and rewards; 5. Role clarity: role clarity; and, 6. Job satisfaction: job satisfaction, job retention, and manager opinion.
Stepwise regressions.	Investigate the relationship between employee empowerment and the	There is a positive relation between employee empowerment (in terms of

Type of analysis	Purpose	Outcome
	antecedents of empowerment (as measured by the sub-factors of the six antecedents of empowerment: knowledge and skill, role clarity, trust, job satisfaction, communication and information flow, and rewards and incentives).	employee discretion, employee responsiveness, and employee control) and the antecedents of empowerment (as measured by the sub-factors of the six antecedents of empowerment: knowledge and skill, role clarity, trust, job satisfaction, communication and information flow, and rewards and incentives). However, (1) the knowledge and skill factor (management support) and the incentives and rewards factor (rewards) were negative contributors to employee responsiveness; Additionally, (2) the knowledge and skill factor (knowledge), the trust factor (self-evaluation), and the role clarity factor (role clarity) were found to be negative contributors to employee control.
Stepwise regressions.	Investigate the interrelationship between customer satisfaction, employee satisfaction, and employee empowerment.	(1) Employee empowerment (in terms of discretion, control, and responsiveness) positively and significantly influenced employee satisfaction. (2) Employee empowerment (in terms of discretion, control, and responsiveness) and employee satisfaction positively and significantly influenced customer satisfaction.
Thematic analysis of the qualitative data collected from interviews with bank employees and customers.	Aimed at examining the relationship between employee empowerment and customer satisfaction both outside and inside UAE banks.	Findings from the qualitative analysis supported the findings from the quantitative analysis.

### 7.2.1 Findings concerning demographic characteristics.

The total sample size of the quantitative data was 393. The majority of the survey participants were 21–40 years old (93.6%), female (82.4%), Asian expatriates (88.0%), full-time employees (96.7%), with at least a bachelor's degree (91.9%), with 10 years or less experience in the banking industry (86.3%) or with the

current bank (95.4%). Over 40% of the participants (41.7%) were managers or supervisors.

The finding that there is a large proportion of expatriate females in the banking sector, even though approximately 70% of women working in the UAE banking industry are Emirati nationals, would not appear to align well with the employment trends in the UAE banking sector according to Hamdan (2017). However, the high proportion of female expatriate participants in the banking sector may be explained by the fact that the majority of the participants in the study were tellers or customer service agents who need to provide direct face-to-face services to bank customers, and direct interaction between males and Emirati females is usually considered unacceptable in terms of traditional Islamic values (Erogul and McCrohan, 2008). Therefore, as pointed out by Harrison and Michailova (2011), it is easier for non-Emirati females to interact with customers and successfully adjust to life and work in the UAE, despite the cultural differences between the UAE and their home country. This point was covered in further detail in chapter two section 2.9.4.4. It is also worth mentioning that the results of another research study on customer perceptions of frontline employee service delivery in Russian banks by (Rod, Ashill & Gibbs, 2016) revealed a high number of female front line employees where the results showed that over 80% (82.3) of the frontline employees engaging in service delivery were females between the ages of 18 and 44.

The sample was dominated by younger people who therefore had less work experience in the banking sector. It was also found that UAE nationals and Arab expatriates are more likely to have more than 10 years of experience in the banking industry compared to Asian expatriates. (De Waal and Frijns, 2016) attributes this to cross-cultural miscommunication caused by the mix of cultures and language barriers in the UAE. The researcher recommends this area be further investigated in future studies where researchers should attempt to investigate the reasons behind the ability of Arab expatriates to assimilate better in UAE local culture and hence their ability to stay longer in their jobs and to gain more experience. As noted by Askari et al. (1998), Wilkins (2001b), and Vidal, Valle and Aragonet (2007), expatriates in the private sector may be subject to restrictive work visas and are paid less than UAE nationals, which may cause feelings of unfairness and lower their levels of job satisfaction, and hence be a reason for them to leave their jobs. Another explanation for the turnover rate among non-

Emirati expatriates in the banking sector may be a cultural factor in the UAE, 'wasta', which greatly influences organisational and management practices in the Arab world (Wilkins a, 2001; Melhem, 2003; Metcalfe, 2006; Tlaiss and Kauser, 2011; DeWaal and Frijns, 2016). The culture of 'wasta' among local Emiratis in the UAE may allow them to gain better opportunities at work, receive better work-related information, and be rewarded more often than their non-Emiratis co-workers, which can certainly affect the satisfaction levels of employees and result in higher turnover rates (Melhem, 2003; Metcalfe, 2006; De Waal and Frijns, 2016).

In an extreme case, when a UAE local has an opinion different from that of his/her non-Emirati expatriate co-workers, the local individual may have two or three colleagues support his/her argument and hence put non-Emirati expatriates in a relatively disadvantaged position (Al Mazrouei, 2015). This may make non-Emirati expatriates feel unfairly treated and make them want to quit their jobs. In any case, to resolve the issues resulting from this UAE cultural feature and reduce the staff turnover rate in the private sector, Wilkins (2001a) suggests that it is particularly important to provide training and development programs in which the trainees should be made aware of this distinctive UAE cultural feature and the wider social environment.

### **7.2.2 Findings concerning the descriptive analysis of the survey responses on employee empowerment, the six antecedents of empowerment, and customer satisfaction**

In this sub-section, we discuss in detail the results of the descriptive analysis of the survey responses on employee empowerment, the six antecedents of empowerment (i.e., knowledge and skill, trust, job satisfaction, communication and information flow, incentives and rewards, and role clarity), and customer satisfaction in order to understand the perceptions of front-line employees in the banking sector of the UAE regarding these factors.

#### **7.2.2.1 *Employee empowerment***

The researcher found that there might be a lack of employee empowerment in UAE banks as bank employees do not have sufficient freedom to deal with customers or handle problems. Although it has been emphasised that employee empowerment could help improve the banking services in order to meet customer

expectations and lead to better customer services, customer satisfaction, and eventually make companies more profitable (Suliman and Al Obaidi, 2011; Jeon and Choi, 2012; Jha, 2013; Shabbir and Salaria, 2014), employee empowerment in the UAE has not been well-studied (Jabnoun and Al-Tamimi, 2003; Melhem, 2003, 2004, 2005, 2006; Al Youssuf, 2015; Al Attar, 2018). The findings regarding a lack of employee empowerment in the UAE banking sector are alarming as not empowering employees enough may eventually result in a less competitive UAE banking sector.

The low level of employee empowerment in UAE banks observed in this study may be due to the fact that the majority of the study participants were Asian expatriates. This argument is supported by another finding in this study: that Asian expatriates more often felt that they were given less power to take charge of problems that require immediate attention than UAE nationals and Arab expatriates. The cause of this situation may be their lack of connections or persons who can help in UAE society as aforementioned (De Waal and Frijns, 2016). In the Arab world, 'wasta' plays a significant role in obtaining opportunities (De Waal and Frijns, 2016). Businesses in the UAE are often controlled by one man, the founding owner, who usually adopts an autocratic style of management (Wilkins, 2001a). For the banking sector in the UAE, owners are not usually directly involved, however, the culture of having one person who is the vital decision-maker, such as the CEO, is still a prominent feature of banking culture in the UAE. This might impact on the level of trust between people (Odeh, 2008). Employees who benefit from having or being perceived to have connections may feel empowered in the workplace as they feel they are trusted and protected within their work environment (Al Attar, 2018). However, these benefits are often not extended to other employees that could lead to lack of motivation or employee disempowerment, as they may feel unfairly disadvantaged without a chance to improve their position. Wilkins (2001b) argues that another possible cause for Asian expatriates to have low employee empowerment in UAE banks may be language barriers especially that of the Arabic language. Wilkins (2001b) notes that many Emirati managers prefer having verbal interaction with their staff as they often have poor English skills, which may cause difficulties in communication between managers and employees. This may result in a certain degree of complication for staff management practices as a lack of clear written instructions

and information can cause confusion and misunderstandings among employees; therefore, leading to rising tensions amongst them which in turn could potentially adversely impact upon the customer experience. Such experiences negatively impact upon the motivation of Asian employees and their sense of empowerment as they may feel unfairly responsible for any mistakes that occur, which is exacerbated by the autocratic style of management within UAE organisations (Al Mazrouei, 2015). Again, the researcher would recommend further research related to the impact of language and cultural barriers on employee empowerment within the UAE.

#### **7.2.2.2      *The six antecedents of empowerment***

This sub-section covers in more detail the findings in relation to the six antecedents of empowerment and their relation to the study.

With regards to the **knowledge and skill** antecedent of empowerment, employees contended that they had sufficient resources to solve their clients' problems and that they had the necessary skills to serve their customers in the best manner. Employees also felt that customers valued their judgment. However, employees felt that management support was not always available when required. This may be due to the fact that, in the UAE, society tends to have a relaxed approach towards time management (Al Mazrouei and Pech, 2015). The expatriate employees might not understand this UAE cultural attitude towards time management and hence feel that managers do not provide timely support when required. It is also suggested by (Al Mazroei and Pech 2015) that, in the UAE environment, to maintain effective leadership, managers need to be aware of the difficulties cultural differences may cause in organisations in addition to the presence of insufficient management support.

As for the **trust** antecedent of empowerment, bank employees felt trusted by the immediate line managers and that there was a respectful relationship between employees and managers at a professional level. With respect to the **communication and information flow** antecedent of empowerment, overall, the employees found it easy to obtain the information necessary to serve customers and were generally satisfied with the flow of information provided by management, especially when they requested information.



In terms of the **incentives and rewards** antecedent of empowerment, the study revealed that there might be a limited attention of management recognition (financial or non-financial) of employees' efforts in serving customers. The finding that management recognition is limited in UAE banks is consistent with the results of research conducted by Bayt (2009) on UAE employees; which stresses the effects of management recognition on employee performance and satisfaction, and indicates that a lack of recognition from managers, leads to a decrease in productivity and is a primary cause of employee turnover.

Additionally, employees did not support, and were dissatisfied with, the existing systems of rewards. Most employees indicated that promotion was based on their performance; however, they also believed that the incentive system was not sufficiently fair or transparent. The reason that employees feel that the incentive system is not fair enough may be also due to 'wasta', which could play a negative role in the rewarding of employees, since rewards must be based on work performance and a systematic incentive system, rather than on biased personal preferences (Wilkins, 2001; De Waal and Frijns, 2016). Thus, attention should be drawn to the overall performance management system where there is a need for companies to educate and train their managers so that they can appropriately recognise employees' efforts at work and provide fair incentive systems. Unsuitable rewards and incentives may negatively affect the motivation and commitment of employees (Al Sada, 2003; Suliman and Al Obaidi, 2011).

In relation to the **role clarity** antecedent of empowerment, although the level of role clarity was considered adequate by bank employees, some employees suggested that the objectives should be redefined and that their roles should be clearer in order to incentivise behaviour and collaboration. This finding coincides with the findings of Khoury and Tozer (2013) wherein 3,477 managers of UAE and other Gulf area organisations in the service sector were found to be incapable of consistently clarifying what they expect from their employees. What is more, they were also found to be unable to set clear goals and objectives for their employees. This therefore indicates that there is likely more than one aspect of management development that needs to work well in order to have an effective performance management system that is concurrently empowering of the staff. Thus, the researcher contends that this aspect of management also requires further investigation.

In examining the causal factors for this issue, one explanation that can be proffered is the mitigating factor of the language barrier between Emirati or Gulf area managers and expatriate employees (Wilkins, 2001b; Al Mazrouei, 2015). This indicates that a lack of common language may be a barrier that hinders the communication of expectations between UAE managers and their expatriate workers. Al Mazrouei (2015) alluded to this when he noted that without fluent English skills, it would be difficult for Emirati managers to effectively communicate with Asian expatriates, and hence language may be a barrier to sound staff management practices in this part of the world. This can link to the communication and information flow antecedent where the researcher proposed that communication and information flow are vital for employees' empowerment as they allow them to answer any questions correctly, quickly, and effectively, and the lack of common language can create a barrier to communication.

With respect to the final antecedent of empowerment, **job satisfaction**, the analysis results indicated that, overall, job satisfaction was not found to be important in the UAE banking system and that employees lack loyalty and commitment. One obvious reason for this finding may be low levels of employee empowerment, as concluded by many previous studies (Zeithaml, Berry, and Parasuraman, 1988; Bowen and Lawler, 1995; Hartline and Ferrell, 1996; Suliman and Al Obaidi, 2011; Jeon and Choi, 2012; Jha, 2013; Shabbir and Salaria, 2014). This finding causes concerns as employees who are not satisfied with their jobs may not be loyal to the organisation and may be constantly searching for other jobs (Reed et al., 1994). Despite this finding, bank employees surveyed in this study generally believed that their customers were satisfied with the services provided by the bank. However, a question can be raised here regarding the direction of the relationship; is there more job satisfaction because the employee is empowered or, is it conversely suggesting that an employee will be more empowered because they have higher levels of job satisfaction? This also raises questions about employee engagement as opposed to empowerment, which is another aspect that this research deems to require further research.

The first dimension of employee empowerment is employee discretion, meaning that individuals are allowed to make responsible choices, judgements, or decisions according to their job description. The second dimension is employee responsiveness, which equates to the level that employees are given the ability to

be responsive to customers. The third dimension is employee control, which represents employees' ability to control the work situations they face.

The results of the factor analyses revealed that there are sub-dimensions for each of the antecedents of empowerment. These sub-dimensions are:

1-Knowledge and skill: knowledge, management value, and management support;

2-Trust: self-evaluation and management trust;

3-Communication and information flow: information availability and line-manager communication;

4-Incentives and rewards: recognition, promotion, and rewards;

5-Role clarity: role clarity; and,

6-Job satisfaction: job satisfaction, job retention, and manager opinion.

*The above section covers in detail the findings of this study concerning the demographic characteristics, findings concerning the descriptive analysis of the survey responses on employee empowerment, the six antecedents of empowerment, and customer satisfaction. The hypotheses and the measurements of this study assumed that empowerment and each of the antecedents of empowerment would be a unidimensional construct. Yet, the results of the factor analyses demonstrate that there are three dimensions to the empowerment construct as discussed in chapter 4 section 4.5.3. The following section covers the findings of the quantitative and the qualitative analysis*

### **7.2.3 Major findings of the quantitative and qualitative analyses**

The hypothesis in this study is that six antecedents of empowerment (knowledge and skill, trust, communication and information flow, incentives and rewards, role clarity and job satisfaction) have an influence on the quality of service delivery by customer-contact employees. The purpose of the quantitative analysis conducted by the researcher was two-fold. The first is to determine the relationship between employee empowerment (as measured by the three sub-dimensions of empowerment: discretion, responsiveness, and control), and the antecedents of empowerment (as measured by the sub-factors of the six antecedents of empowerment determined by exploratory factor analysis: knowledge and skill (knowledge, management value, and management support), trust (self-evaluation and management trust), communication and information flow (information availability and line-manager communication), rewards and incentives (recognition, promotion, and rewards), role clarity, and job satisfaction (job

satisfaction, job retention, and manager opinion). The second purpose was to investigate the interrelationship between customer satisfaction, employee satisfaction, and employee empowerment.

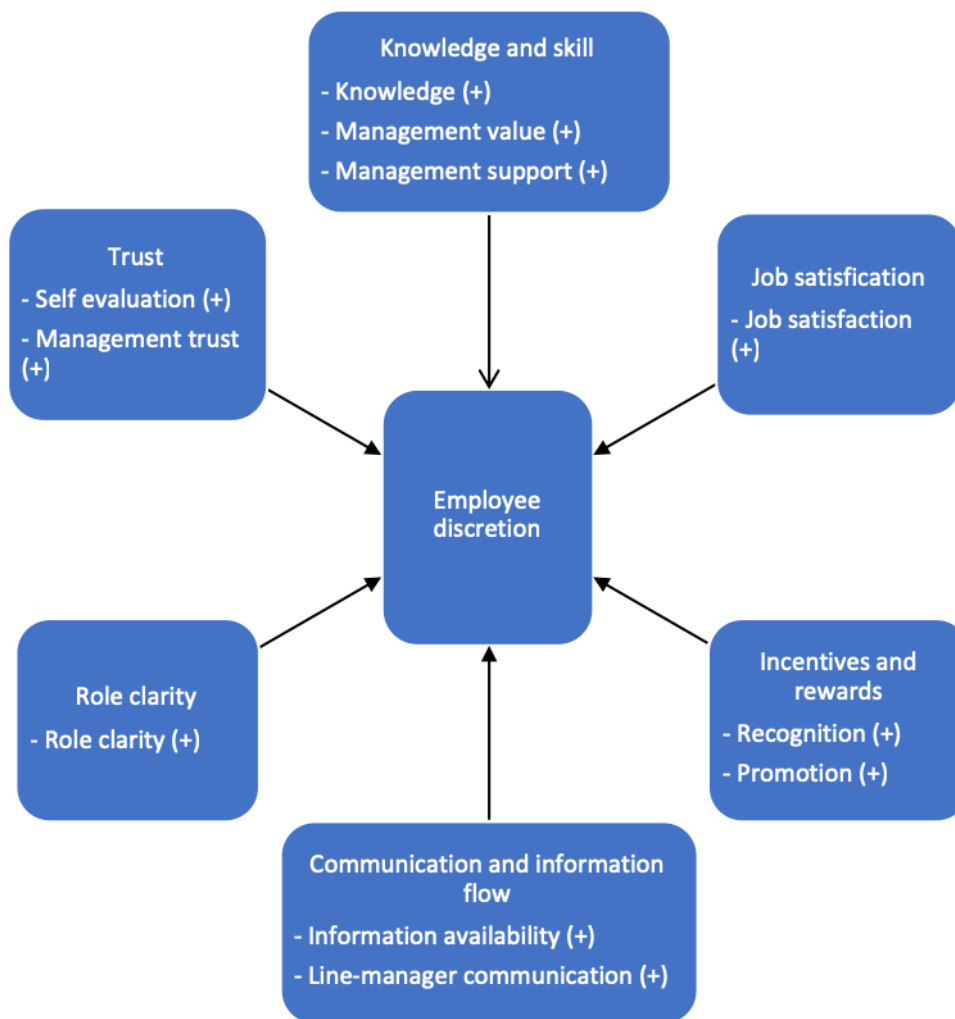
The results of the qualitative analysis were then used to triangulate the quantitative findings.

The following subsection shall show the relationship between those three sub-dimensions of employee empowerment (discretion, responsiveness, and control) and the six antecedents of empowerment.

### **7.2.3.1 Relationships between the antecedents of empowerment and employee empowerment**

#### **A-Employee discretion** (a sub-dimension of employee empowerment)

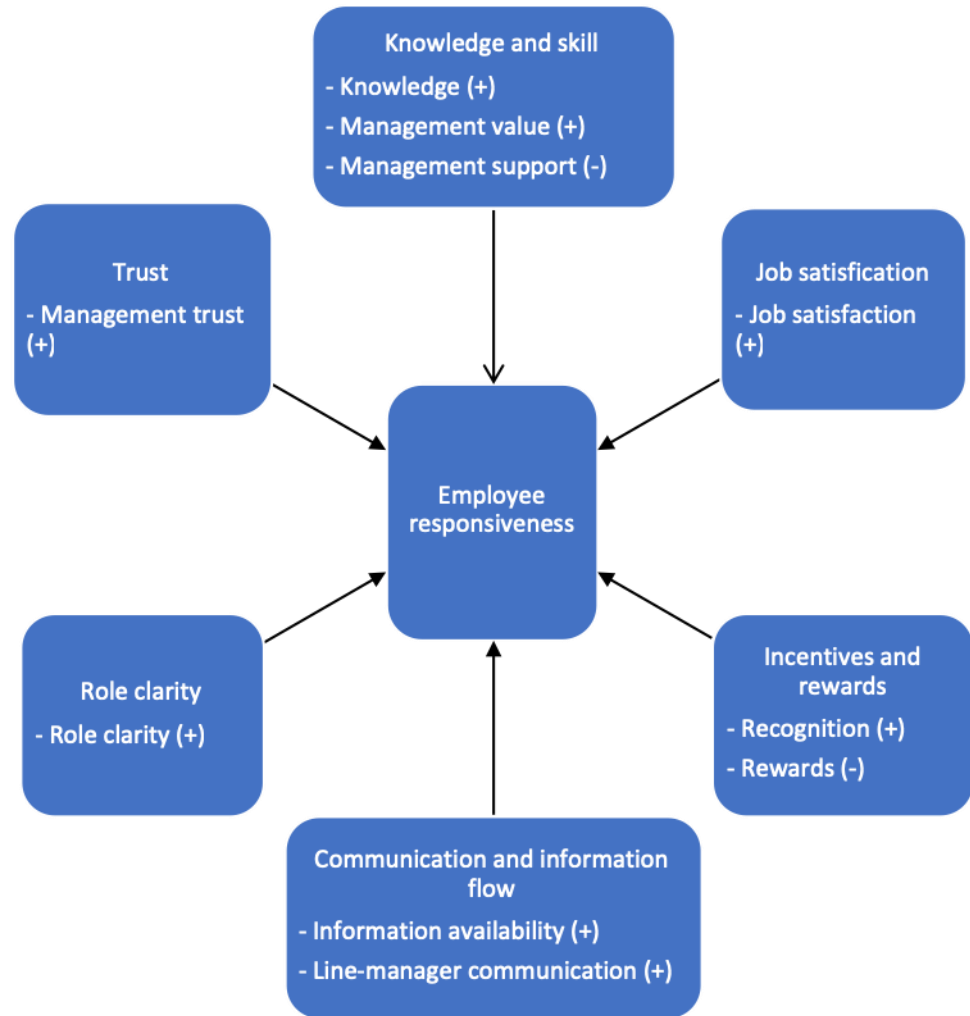
The knowledge and skill factor (knowledge, management value, and management support), the trust factor (self-evaluation and management trust), the job-satisfaction factor (job satisfaction), the communication and information flow factor (information availability and line-manager communication), the incentives and rewards factor (recognition and promotion), and the role clarity factor (role clarity) were all **positive** contributors to employee discretion.



**Figure 7-1: Relation between employee discretion and the antecedents**

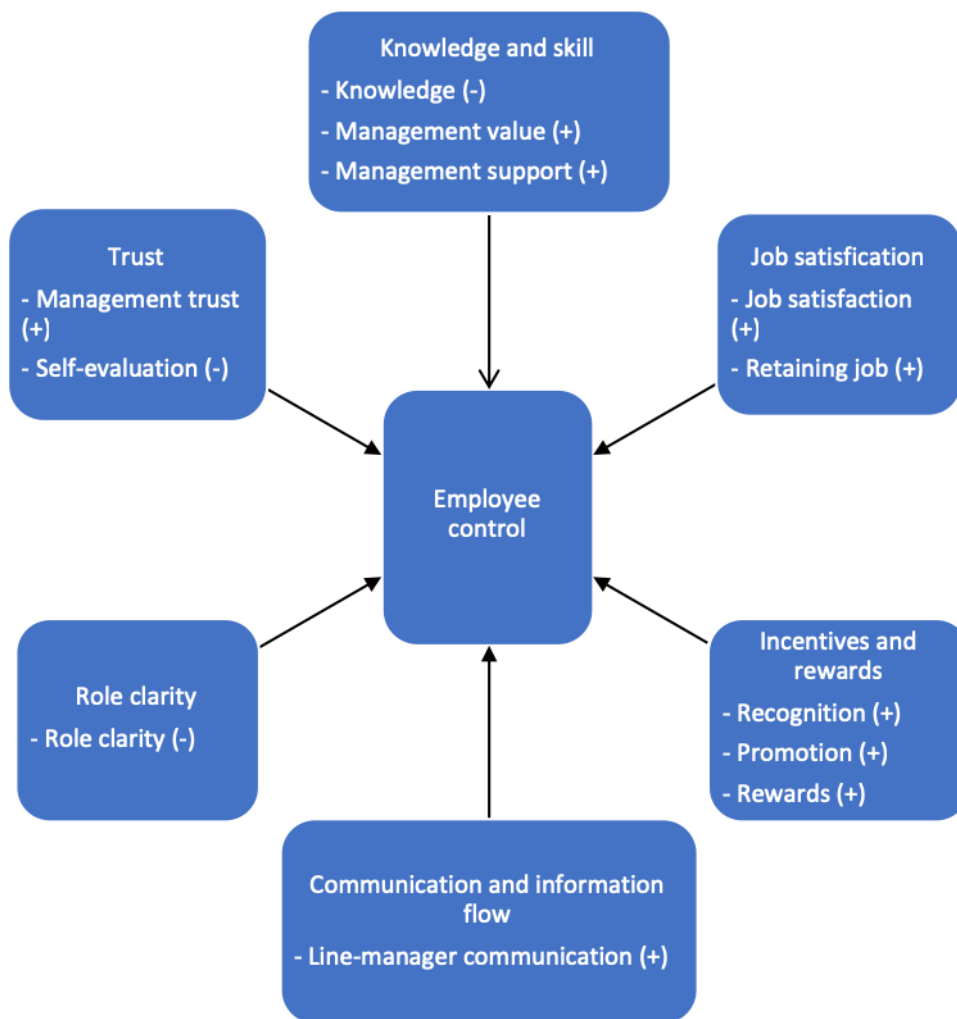
**B-Employee responsiveness** (a sub-dimension of employee empowerment)

The knowledge and skill factor (knowledge and management value), the trust factor (management trust), the job-satisfaction factor (job satisfaction), the communication and information flow factor (information availability and line-manager communication), the incentives and rewards factor (recognition), and the role clarity (role clarity) were all **positive** contributors to employee responsiveness. However, the knowledge and skill factor (management support) and the incentives and rewards factor (rewards) were **negative** contributors to employee responsiveness.



**Figure 7-2: Relation between employee responsiveness and the antecedents**

**C-Employee control** (a sub-dimension of employee empowerment) The knowledge and skill factor (management value and management support), the trust factor (management trust), the job-satisfaction factor (job satisfaction and retaining job), the communication and information flow factor (line-manager communication), the incentives and rewards factor (promotion, recognition, and rewards) were all **positive** contributors to employee responsiveness. However, the knowledge and skill factor (knowledge), the trust factor (self-evaluation), and the role clarity factor (role clarity) were **negative** contributors to employee control.



**Figure 7-3: Relation between employee control and the antecedents**

The quantitative findings showed the positive impact of the majority of the empowerment antecedents on employee empowerment. These findings were also confirmed by the results of the qualitative interviews. For example, the interview participants believed that knowledge and training would lead to employee empowerment. However, it should be noted that although the banks recognised the importance of employee training and offered different and specialised training platforms, the majority of bank customers interviewed felt that customer service representatives were not well trained.

The findings in this study regarding the positive relationships between employee empowerment and empowerment antecedents, including, **knowledge and skill** (Bowen and Lawler, 1992, 1995; Akanyako, 2009; Nyanchama, 2009; Eun, 2012, Awamleh, 2013), **trust** (Spreitzer and Mishra, 1999; Melhem, 2004; Barzoki et al., 2013; Barclay, 2014; Berrales et al., 2014; Fortier, 2017), **communication and information flow** (Randolph, 1995; Klidas, 2001; Odeh, 2008; Eun, 2012;

Elnaga, 2014), **rewards and incentives** (Hart et al., 1990; Stewart, 1994; Al Sada, 2003; Drake et al., 2007; Thomas, 2009), **role clarity** (Tubre and Collins, 2000; Samie et al., 2015), **job satisfaction** (Balzer, 1997; Sulaiman and Al Obaidi, 2011; Rana and Singh, 2016), are well aligned with the findings of past research, and also confirmed the proposed model of empowerment in this study (See Section 2.10.3.2).

Hence, the six hypotheses proposed in this study were all confirmed by the results of the analysis regarding the relationships between employee empowerment and the empowerment antecedents. The hypotheses are:

- H1: There is a positive relation between employee empowerment and knowledge and skill.
- H2: There is a positive relation between employee empowerment and role clarity.
- H3: There is a positive relation between employee empowerment and trust.
- H4: There is a positive relation between employee empowerment and job satisfaction.
- H5: There is a positive relation between employee empowerment and incentives and rewards.
- H6: There is a positive relation between employee empowerment and communication and information flow.

Nonetheless, it should be noted that some negative relationships between the antecedents of empowerment and employee empowerment were discovered in the course of the quantitative data analysis. The study found that excessive management support (under the knowledge and skill factor), that is, micro-management, might demotivate employees to be responsive to customers. This may be due to the management's lack of knowledge of management techniques, or management's misconception that, owing to their experience and position, they know better than their employees. In addition, the lack of confidence of managers in their own capabilities and thus in their ability to retain and secure their jobs in the country may also lead to excessive management support. Managers may worry about employees being empowered as this may mean that there would be a reduced need for the different levels of management, which may lead to them losing their jobs – so it is best to ensure that managers are secure (Fortier, 2017).



The results of the qualitative analysis indicate that the negative association between management support and employee empowerment (responsiveness) may be due to one or more of the following: 1) the rules and regulations of the banks; 2) excessive workload for the employees; or 3) discouragement from upper management. Micro-managing by management may result in stricter rules and regulations being imposed on employees, which in turn may hinder empowerment and demotivate employees from being responsive to customers (Glor, 2005).

It was also evident that rewards have a negative impact on employee responsiveness, which suggests that the tendency of managers not to reward employees properly for efficiency and their ability may decrease the responsiveness of employees to customers. This may be the case because management provides certain types of rewards for being responsive to customers that may not be attractive to the employees. There are many ways to reward employees other than financial compensation, such as leadership attention, praise from their managers, and the opportunity to work on important projects or tasks that may have a stronger effect on employee performance (Luthans, 2000).

Another negative relationship identified was the correct linkage between knowledge and skill factor (knowledge) and employee empowerment (control). While employees were satisfied with the level of training provided by their banks as mentioned earlier in section (4.4.2), employees indicated that they did not feel free to deploy such knowledge and skill they acquired through their training.

There are also other observations that may be viewed as counterintuitive and demonstrate that some training and information that was provided to employees did not improve their ability to control their performance on the job or in the work situations they face. For example, the greater awareness of the possible outcomes of their actions made some employees less confident taking control of the work situations they face. Therefore, the issue, however, relates to whether the employees are receiving the correct and right level of training that is focused on and targeted to their needs rather than delivering extensive training that is way above their level, expertise or remit.

The above explains why one respondent clearly stated (see section 5.4.4) that the information he received added only to his knowledge and not to his power to make decisions. It also explains why the majority of customers in their responses felt

that the frontline employees are not well trained despite the fact that they actually receive extensive training courses.

Results of a research done by Awang, Ismail & Noor (2010) on the Impact of training on employee job performance have also revealed that despite the positive effect of training programs on the knowledge and skill of workers, there was a moderate impact on employees' job performance.

Employee empowerment (control) was also found to be negatively related to the trust factor (self-evaluation) in the quantitative analysis of this study. Higher self-evaluation may increase confidence at work (Elnaga and Imran, 2014). However, it is possible for employees to become overconfident and become arrogant, and eventually lose the motivation to control the work situations they face (Elnaga and Imran, 2014). Finally, the role clarity factor (role clarity) was found to be a negative contributor to employee empowerment (control) in the quantitative analysis. Typically, role clarity is considered to have a positive impact on employee empowerment (Tang and Chang, 2010; Vele, 2016). Individuals who experienced minimal role clarity may have more job-induced anxiety (Rizzo et al., 1970; Houdmont and Leka, 2010). According to the Health and Safety Executive (HSE) report in 2018, there are six main areas that can affect stress levels at work. They are: demands; control; support; relationships; role; and change. Hence clarity around each of these areas directly impacts the psychological wellness of employees and hence their ability to perform at higher levels. Management has to be very careful when they hear employees complain that they are:

- Unable to handle the load of their jobs.
- Unable to manage the way others do their work.
- Do not receive sufficient information and enough support to do the job.
- Having difficulty dealing with other employees or are being bullied.
- Unable to fulfil their jobs as their roles and responsibilities are unclear.
- Not engaged with the business when there is ongoing change.

However, certain employees with greater role clarity may be less anxious about their jobs, and hence more willing to control the work situations they face. These observations on the negative relationship between employee empowerment and the empowerment antecedents may appear to be counterintuitive and contrary to the previous findings in the literature. However, there is justification for some of

those findings as stated above. Although the researcher attempts to provide possible explanations for these negative associations, further research may be required to investigate the causes of this negative relationship in the banking industry.

### **7.2.3.2 *Interrelationships between customer satisfaction, employee satisfaction, and employee empowerment.***

The results of the analysis of the interrelationships between customer satisfaction, employee satisfaction, and employee empowerment in this study indicated that:

- Employee empowerment (in terms of discretion, control, and responsiveness) positively and significantly influenced employee satisfaction.
- Employee empowerment (in terms of discretion, control, and responsiveness) and employee satisfaction positively and significantly influenced customer satisfaction.

In other words, the findings of this study suggest that:

- Higher levels of employee creativity and freedom of action in the workplace, higher control by employees over work situations, as well as higher employee responsiveness would lead to higher employee satisfaction at UAE banks.
- Higher levels of employee creativity and freedom of action in the workplace, higher employee responsiveness, higher control of employees over work situations, and higher levels of employee job satisfaction would lead to higher customer satisfaction at UAE banks.

The quantitative findings on the mutual positive relationship between employee empowerment, employee satisfaction, and customer satisfaction were confirmed by the results of the analysis of the qualitative interview data. The empirical argument also covered employee-customer interactions and relationships, given that employee empowerment improves the quality of the employee-customer relationship. The qualitative results produced culturally related findings concerning the social and interpersonal relationships between customer-contact employees and customers. This was clear from the semi-structured interviews, suggesting that customers enjoy good relationships with employees at a personal level,

though they acknowledged the fact that customer-contact employees cannot change the rules and regulations set by the bank.

It is widely believed that front-line employees represent the image of the bank (Stock, de Jong & Zacharias, 2016). The greater the satisfaction of the front employees is, the more empowered they will feel and the better the bank service delivery process, and hence the greater the customer satisfaction. Velnampy (2009) emphasised that satisfaction is regarded as the most important attitude in motivating employees, where today's organisations are focusing on satisfying employees through various strategies.

Stock et al. (2016) noted that service firms should encourage their frontline employees to develop and apply innovative solutions when providing their services to their customers, and not only to follow and be subject to the routines and standardised operating principles when engaging with their customers. This would lead to greater employee satisfaction and would generate another way to increase customer loyalty.

Overall, the positive interrelationships between customer satisfaction, employee satisfaction, and employee empowerment observed in this study confirmed the model proposed in this research (See Sub-section 2.10.3.2) and the service-profit chain model (Heskett et al., 1994; Bowen and Lawler, 1995; Melhem, 2003; Asamoah, 2013). It is asserted here that empowered employees have greater satisfaction and loyalty towards their companies, which in turn improves customer services and hence increases customer satisfaction and loyalty, and eventually maximises the profit and growth of a company, as concluded in previous research (Zeithaml, Berry, and Parasuraman, 1988; Bowen and Lawler, 1995; Hartline and Ferrell, 1996; Suliman and Al Obaidi, 2011; Jeon and Choi, 2012; Jha, 2013; Shabbir and Salaria, 2014).

*The previous section discussed the six hypotheses proposed in this study that were confirmed by the results of the analysis regarding the relationships between employee empowerment and the empowerment antecedents. The following section shall discuss the importance and the various benefits of the research for both the financial service industry and the academia.*

### **7.3 Managerial and Practical Implications**

This research provides important empirical conclusions that can be beneficial to both researchers and to employees in the financial service marketing industry. Specifically, these findings are notable for bank managers. This is because they decide how they are able to increase their market share as a result of customer satisfaction, the bank's favourable reputation, and employee satisfaction by utilising employee empowerment based on individual and organisational values in their organisation. In the following section, the conclusions and implications of this research are discussed.

#### **7.3.1 Collaboration between academia and industries**

This study encourages both managers and academics to devote more attention to empowerment in the UAE banking industry and to examine the antecedents and outcomes of employee empowerment. Banks should form relationships with universities and other research institutes so that they can gain a better understanding of the principles and concepts of employee empowerment. In addition, it is recommended that the top management of banks (that is, managers and directors) should actively participate in seminars and courses related to employee empowerment.

#### **7.3.2 Implementation of empowerment practices**

It is essential that management understand how important it is to implement empowering practices that lead to employee autonomy and increased competence in the banking industry. These can be applied by creating an environment in which managers encourage their employees to express themselves and build trust in their employees through the delegation of authority and discretion with regard to tasks.

Moreover, it is vital to design training and development programmes that assist in developing employees' knowledge and the skills required to perform their tasks. Despite the fact that the qualitative analysis results indicated that banks recognise the importance of employee training, it is important to note that, in contrast, the majority of bank customers interviewed felt that customer service representatives were not well trained, though they were very responsive and were friendly and willing to satisfy their needs. Some of the employees admitted that despite the training they received, they still did not feel free to apply the knowledge they

possessed or had acquired in the training programmes. Banks should also hold mandatory educational courses based on the skills required for employees to provide better services to customers. Such courses may emphasise concepts such as customer-relationship management, market orientation, and the introduction to new methods and technologies related to their work.

Accordingly, it is crucial that bank managers understand how to implement empowerment programmes that motivate employees and lead to higher levels of autonomy and competence. Managers should also understand that empowerment does not happen automatically in an organisation, but must be initiated, and is an ongoing and fluid process.

### **7.3.3 Minimising rules and regulations**

Nearly all customers interviewed for the study thought that rules and regulations were a barrier to employees serving them better. Therefore, managers should be encouraged to examine ways to minimise the rigidity of rules and regulations and should encourage staff creativity in order to promote self-control rather than organisational control.

### **7.3.4 Job satisfaction and employee empowerment**

Satisfied employees should be considered the most important asset of banks. Overall, results indicated that job satisfaction wasn't well established in the banking system, and employees were lacking in loyalty and commitment. The results of this study show that there is a significant relationship between job satisfaction and trust, and between job satisfaction and employee empowerment. A bank ought to grant its employees the necessary authority to solve problems that suit their abilities and entrust them with a specific amount of responsibility in accordance with their skills. Since they have been extensively trained with regards how they should deal with customer problems, the bank must allow its employees to use their initiative to solve problems in customer interactions and to make suitable decisions. Implementing empowerment programmes may help to keep employees motivated and satisfied in their work which could lead to greater loyalty and lower turnover. This is demonstrated in the study, which shows that knowledgeable employees, employees with higher self-evaluation, and/or employees who have greater awareness of their roles are less motivated to control the work situations they face. These findings can benefit from further research.

### **7.3.5 Improvement of the current system of rewards and incentives**

Rewards and incentives are important means for motivating and encouraging employees to improve their performance and their relationship with customers (Spreitzer, 1995; Melhem, 2003; Drake et al., 2007). The results of this study show that employees may not be satisfied with certain types of rewards. The researcher suggests the following reasons for this:

(a) Clients do not appreciate employees when they fail to handle or resolve a complicated task. This causes stress to employees, which affects their performance (Sultan et al., 2014). The reason for that could be due the employee's lack of autonomy or freedom to support the client, which could be a result of the employee not being empowered.

(b) Management sometimes do not fully recognise employees' efforts and give employees evaluations that are neither fair nor positive. Some employees believed that the incentive system was not fair or transparent enough, and some suggested that the objectives and roles for tasks be made clearer and more defined so as to incentivise skilful behaviour and collaboration.

A bank's reward system shapes employee motivation and is a tool for determining their behaviour. Those who perform outstandingly should receive worthy rewards and, through suitable organisational benefits, must be encouraged to improve their performance and customer service. In addition, non-monetary rewards, such as recognition by peers, can be significant motivational tools.

### **7.3.6 Refinement of methods of communication and information flow**

Communication and information flow are another important factor for consideration by managers, as clear and prompt information will aid employees in understanding both their tasks and the overall goal of the organisation as postulated by Melhem (2003). Providing easy methods of communication and clear information will generate more empowerment for employees and will avoid problems with both clients and management that can be caused by a lack of clear information (Asgarsani, Duostdar & Rostami 2013).

The results of this study show that information availability has a very strong positive relation with employee empowerment; however, communication with line management is the second lowest positive antecedent. This may be due to

management being over-occupied with responsibilities and the reasons for that can be further investigated.

In summary, organisations' communication should place emphasis on having a consistent relationship with employees and on designing the bank environment in a way that facilitates employee communications. For example, organisational news should be conveyed through official channels so as to prevent the spread of rumours and unnecessary confusion.

### **7.3.7 Employee empowerment, employee satisfaction, and customer satisfaction.**

The findings reveal a significant and positive impact of employee empowerment, in terms of discretion, control, and responsiveness, on employee satisfaction, and of employee satisfaction on customer satisfaction. In other words, according to the results of the quantitative analysis, greater employee creativity and freedom of action at the workplace, greater employee responsiveness, greater employee control of situations, and greater employee satisfaction would lead to greater customer satisfaction at UAE banks.

Generally, the findings of the research indicate that greater employee creativity and freedom of action in the workplace, greater employee responsiveness, and greater employee control of situations have a positive impact and would lead to employee satisfaction, and hence to customer satisfaction, at UAE banks. The results of both the quantitative and the qualitative results support this finding. Most of the interviewees, despite having different perceptions of the antecedents and consequences of empowerment, acknowledged the importance of these dimensions in leading to employee and customer satisfaction.

## **7.4 Conclusion**

This chapter presents the discussion of the findings of this study. It started by focusing on the importance of the task played by customer-contact employees in developing the quality of service delivery in the service sector and this was followed by a discussion related to the findings of demographic characteristics. Findings concerning the descriptive analysis of the survey responses on employee empowerment, the six antecedents of empowerment, and customer satisfaction were then followed. The major findings of both the quantitative and qualitative analysis were also discussed. Important empirical conclusions that can be valuable



to both researchers and to employees in the financial service are discussed in the managerial and practical implications section. The following chapter is the final chapter in this study wherein the empirical and theoretical conclusions are discussed, the implications and self-critical appraisal of the study are explored, and a presentation about potential directions for future research is also mentioned.

## **8 Research Conclusion**

### **8.1 An introduction**

This final chapter presents the empirical and theoretical conclusions of the research. It begins by presenting the research aims and objectives and how they were achieved. This is followed by a discussion of the research contribution, the implications and limitations (self-critical appraisal) of the research, generalisation of this study and in the final, section a presentation about potential directions for future research.

### **8.2 Achieving the study aims and objectives**

The researcher has aimed to demonstrate the importance of employee empowerment for improving the service delivery process in the UAE banking industry. This was achieved by analysing the impact of antecedents and consequences on employees, and investigating the relationship between employee empowerment, employee satisfaction, and customer satisfaction.

The objectives of the research are:

1. To gain an understanding of the current employment position in the UAE banking sector.
2. To gain an understanding of employees' perceptions of empowerment and its antecedents in the UAE banking sector.
3. To examine whether the antecedents of empowerment contribute significantly to employee empowerment.
4. To examine the interrelationships between customer satisfaction, employee satisfaction, and employee empowerment; and
5. To investigate cultural issues in relation to empowerment.

#### **8.2.1 To gain an understanding of the current employment position in the UAE banking sector**

In this study, a large proportion of expatriate Asian females in the banking sector were part of the research. The increase in the proportion of women working in the banking industry is due both to encouragement and support from the UAE's leadership. The literature also revealed that approximately 70% of women working in the UAE banking industry are Emirati nationals. The researcher found that there were more people who are younger and with less experience in the banking

industry than are older people with extensive experience, which could be an indication of a high turnover of staff. This may be due to low job satisfaction, a lack of confidence due to the brief working period, lack of a good climate, justice, innovation, decision-making, role clarity, and recognition. It was also found that UAE nationals and Arab expatriates are more likely to have more than 10 years of experience in the banking industry compared to that of Asian expatriates. This may be due to tensions, conflicts, and cross-cultural miscommunication caused by the mix of cultures and language barriers in the UAE. Additionally, payments and salaries can be another reason. The awareness of the UAE nationals of the important roles the banks can play in their economy make them loyal to this industry and thus encourages them to stay longer in banks. This aspect can be recommended for future research under the topic of human relations and morale.

### **8.2.2 To gain an understanding of employees' perceptions of empowerment and its antecedents in the UAE banking sector**

The findings revealed that there is a lack of employee empowerment in the UAE banking sector as bank employees do not have sufficient freedom to deal with customers or to handle problems. This finding is alarming as unempowered employees may eventually result in a less competitive UAE banking sector.

With regard to the antecedents of empowerment, the study found there is generally positive perceptions regarding four out of six empowerment antecedents, including (a) Knowledge and skill, (b) trust, (c) communication and information flow, and (d) role clarity. There were fewer positive perceptions regarding two out of six empowerment antecedents, namely those of (a) incentives and rewards, and (b) job satisfaction.

### **8.2.3 To examine whether the antecedents of empowerment contribute significantly to employee empowerment**

The six hypotheses in the study were all confirmed. There is a positive relation between employee empowerment (in terms of employee discretion, employee responsiveness, and employee control) and the antecedents of empowerment (as measured by the sub-factors of the six antecedents of empowerment: knowledge and skill, role clarity, trust, job satisfaction, communication and information flow, and rewards and incentives).

However, negative contributors were also found. Firstly, the knowledge and skill factor (management support) and the incentives and rewards factor (rewards) were found to be negative contributors to employee responsiveness. Secondly, the knowledge and skill factor (knowledge), the trust factor (self-evaluation), and the role clarity factor (role clarity) were negative contributors to employee control.

With regards to the **knowledge and skill** antecedent of empowerment, employees contended that they had sufficient resources to solve their clients' problems and that they had the necessary skills to serve their customers in the best manner. Employees also felt that customers valued their judgement. As for the **trust** antecedent of empowerment, bank employees felt trusted by their immediate line managers and that there was a respectful relationship between employees and managers at a professional level. Nonetheless, employees felt that management support was not always available when required.

With respect to the **communication and information flow** antecedent of empowerment, overall, employees found it easy to obtain the information necessary to serve customers and were generally satisfied with the flow of information provided by management, especially when they requested information.

In terms of the **incentives and rewards** antecedent of empowerment, the study revealed that there might be a limited attention of management recognition of employees' efforts in serving customers. The finding that management recognition is limited in UAE banks is consistent with the results of research conducted by Bayt (2009) on UAE employees, which stresses the effects of management recognition on employee performance and satisfaction, and moreover indicated that a lack of recognition from managers leads to a decrease in productivity and is a primary cause of employee turnover.

Additionally, employees were dissatisfied with the rewards system. Most employees indicated that promotion was based on their performance; however, they also believed that the incentive system was not sufficiently fair or transparent.

In relation to **role clarity**, although the level of role clarity was considered adequate by bank employees, some employees suggested that the objectives should be redefined and that their roles should be clearer in order to incentivise behaviour and collaboration.

With respect to the final antecedent of empowerment, **job satisfaction**, the results indicated that, overall, job satisfaction was not found to be well-established in the UAE banking system and that employees lack loyalty and commitment. One obvious reason for this finding may be low levels of employee empowerment, as concluded by many previous studies. This finding is concerning as employees who are not satisfied with their jobs may not be loyal to the organisation and may be constantly searching for other jobs.

Despite this finding, bank employees generally believed that their customers were satisfied with the services provided by the bank.

#### **8.2.4 To examine the interrelationships between customer satisfaction, employee satisfaction, and employee empowerment**

The theoretical framework of this study confirmed that:

- (1) **Employee empowerment** (in terms of discretion, control, and responsiveness) **positively** and significantly influenced **employee satisfaction**.
- (2) **Employee empowerment** (in terms of discretion, control, and responsiveness) and **employee satisfaction positively** significantly influenced **customer satisfaction**.

The quantitative findings on the mutual positive relationship between employee empowerment, employee satisfaction, and customer satisfaction were confirmed by the results of the analysis of the qualitative interview data. The empirical argument also covered employee-customer interactions and relationships, given that employee empowerment improves the quality of the employee-customer relationship. The qualitative results produced culturally related findings concerning the social and interpersonal relationships between customer-contact employees and customers. This was clear from the semi-structured interviews, suggesting that customers enjoy good relationships with employees at a personal level, though they acknowledged the fact that customer-contact employees cannot change the rules and regulations set by the bank.

### 8.2.5 To investigate cultural issues in relation to empowerment

The researcher did not aim to investigate the culture of the UAE, but due to the nature of variety of population and different nationalities, the researcher will only focus on the different cultural aspects in relation to empowerment. This can be an area for future research as the culture of the UAE and particular Asian countries that provided many expatriates and its impact upon the banking sector should be explored. Using theoretical frameworks such as Hofstede (1984) can help in this regard to provide findings that are more culturally sensitive and balanced overall.

The findings however, showed the influences of the unique UAE culture, such as, female status, a cultural feature in UAE 'wasta' (i.e. connections), the Emirati leadership style, and the Arabic language, on employee employment of the UAE banking sector.

The following table 8-1 below summarises the findings in relation to each objective, and further actions and research that are required.

**Table 8-1: Findings in relation to each objective and the recommended actions and research**

Objective	Achievement against the objective	Comments/further research opportunities
1) To gain an understanding of the current employment position in the UAE banking sector.	<p>There was a large proportion of expatriate females.</p> <p>The majority of respondents were university educated.</p> <p>UAE nationals and Arab expatriates are more likely to have more experience than Asian counterparts.</p>	<p>Why are there more females interested than males in the banking sector?</p> <p>Why are UAE nationals and Arab expatriates likely to have more experience than their colleagues?</p>
2) To gain an understanding of employees' perceptions of empowerment and its antecedents in the UAE banking sector.	<p>(1) There was a lack of employee empowerment in UAE banks.</p> <p>(2) Generally positive perceptions regarding four out of six empowerment antecedents, including (a) Knowledge and skill, (b) trust, (c) communication and information flow, and (d) role clarity.</p> <p>(3) Less positive perceptions regarding two out of six empowerment antecedents, namely those of (a) incentives and rewards, and (b) job satisfaction.</p>	<p>Why is there a lack of employee empowerment in UAE banks?</p> <p>Need to investigate why the two empowerment antecedents, including (a) incentives and rewards, and (b) job satisfaction, received fewer positive perceptions among UAE bank employees.</p>

Objective	Achievement against the objective	Comments/further research opportunities
	(4) Customers were satisfied with the services provided by the bank.	
3) To examine whether the antecedents of empowerment contribute significantly to employee empowerment.	<p>The six hypotheses in the study were all confirmed.</p> <p>There is a positive relationship between employee empowerment (in terms of employee discretion, employee responsiveness, and employee control) and the antecedents of empowerment (as measured by the sub-factors of the six antecedents of empowerment: knowledge and skill, role clarity, trust, job satisfaction, communication and information flow, and rewards and incentives).</p> <p>Conversely, negative contributors were also found: (1) the knowledge and skill factor (management support) and the incentives and rewards factor (rewards) were negative contributors to employee responsiveness; (2) the knowledge and skill factor (knowledge), the trust factor (self-evaluation), and the role clarity factor (role clarity) were found to be negative contributors to employee control.</p>	Need to examine the reasons/causes of negative contributors for employee empowerment.
4) To examine the interrelationships between customer satisfaction, employee satisfaction, and employee empowerment.	<p>The theoretical framework of this study was confirmed as:</p> <p>(1) Employee empowerment (in terms of discretion, control, and responsiveness) positively and significantly influenced employee satisfaction.</p> <p>(2) Employee empowerment (in terms of discretion, control, and responsiveness) and employee satisfaction positively and significantly influenced customer satisfaction.</p>	Are there any influences of the negative contributors in the interrelationships between customer satisfaction, employee satisfaction, and employee empowerment that can be ascertained?
5) To investigate cultural issues in relation to empowerment.	Findings showed the influence of unique UAE cultural factors, such as, female status, 'wasta' (i.e., who you know), the	What is the impact of language and cultural barriers upon employee motivation?

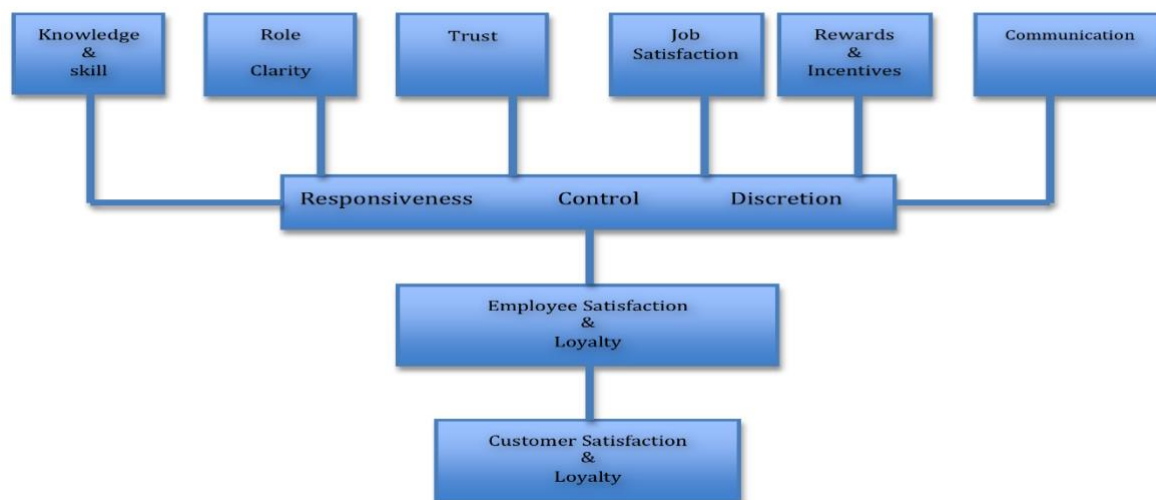
Objective	Achievement against the objective	Comments/further research opportunities
	Emirati leadership style, and the Arabic language upon employee employment of the UAE banking sector.	

### 8.3 Research Contribution

The author seeks to contribute to knowledge by investigating 1) relationships between employee empowerment and its antecedents, and 2) relationships among customer satisfaction, employee satisfactions, and employee empowerment, in the UAE banking industry, an area where there is currently a genuine lack of research.

Based on two theoretical models, the Service - Profit Chain model of Heskett et al. (1994) noted in chapter two section 2.11.1 and the Empowerment Model of Bowen and Lawler (1995, p.72) outlined in chapter two section 2.11.2, this study proposed a model (Section 2.11.3) that includes the three constructs as antecedents of empowerment– 1-**knowledge**, (Bowen and Lawler, 1992, 1995; Akanyako, 2009; Nyanchama, 2009; Eun, 2012, Awamleh, 2013), 2-**communication**, (Randolph, 1995; Klidas, 2001; Odeh, 2008; Eun, 2012; Elnaga, 2014) and **rewards and incentives**(Hart et al., 1990; Stewart, 1994; Al Sada, 2003; Drake et al., 2007; Thomas, 2009)– proposed by Bowen and Lawler (1995) as antecedents of empowerment. **Trust**, in relation to empowerment, has been investigated in the literature by Spreitzer and Mishra (1999), Melhem (2004), Barzoki et al. (2013), Berrales et al. (2014), Barclay (2014), and Fortier (2017). **Role clarity** and **job satisfaction** are added to the model and are investigated in this study to present the following model (figure 8-1) that is proposed earlier and presented in in chapter 2.





**Figure 8-1: Proposed model of empowerment Source: The author (model presented in chapter 2 section 2.11.3.)**

The theoretical foundation for this study is principally based on the literature of service marketing, internal marketing, organisational management, the empowerment literature, and the employee-customer relationship literature. This literature has directed the research in establishing an integrated model relating employee empowerment to six antecedents including Knowledge & Skill, Communication, Trust, Rewards & Incentives, Role clarity, and Job Satisfaction and two consequences of employee empowerment including employee satisfaction and customer satisfaction in the UAE banking industry.

One core contribution made by this thesis is the role that empowerment plays in both employee satisfaction and customer satisfaction. This study undertakes an empirical analysis of the relationship between empowerment and employee satisfaction, on one hand, and empowerment and customer satisfaction on the other hand. This naturally means that the relationship between employee satisfaction and customer satisfaction comes into focus (e.g. giving employees positive reinforcement for solving problems which leads to employee satisfaction and ultimately to greater levels of customer satisfaction). The intention of investigating the role of empowerment in both employee satisfaction and customer satisfaction is to contribute to the services-marketing discipline by examining the

role of the empowered service employee in delivering a better-quality service in the banking service sector.

The research also explores the current state of the banking sector in order to determine whether empowerment occurs in service organisations and to examine whether antecedents of empowerment contribute significantly to employee empowerment, in terms of: 1) employee discretion (the extent to which individuals are free to make responsible choices, judgements, or decisions), 2) employee responsiveness (employees' ability to be responsive to customers, and 3) employee control (employees' ability to control their job performance and their working conditions and any situation they face). The research has found that there was a significant association between antecedents of empowerment and the three aspects of employee empowerment (employee discretion, employee responsiveness, and employee control). Research in this area is conducted in order to understand the importance and the most effective ways of providing employees with more freedom to act in their jobs.

The results of this study could be applied to the work environment in the UAE banking sector in order to maintain and improve customer-contact employees' awareness and abilities when serving their customers or at least establish good conditions for management to apply relevant developmental programs.

#### **8.4 Reflections and self-critical appraisal**

While this study has provided valuable results for a previously unexplored domain by examining the relation between employee empowerment and customer satisfaction in the UAE banking industry, there are certain limitations, in addition to recommendations, that have to be considered:

1. Despite the wide sample the researcher collected, some banks were reluctant to accept the survey at first, due to the nature and sensitivity of the research. However, several banks were interested in participating in this study and even considered recruiting the researcher to conduct research on this matter following the completion of the study.
2. The sample reflects the proportion of the Emirati work force to the total number of the working force in the banking industry. Hence, the number of UAE respondents is not a high number.

3. The culture of the UAE, including the relative lack of transparency, expatriate employees' fear of reprisal, and bureaucracy were quite prevalent when the researcher approached different banks in order to distribute the questionnaire. The researcher did not wish to focus the investigation of the cultural issues of the UAE particularly given that the demographics of the UAE have been greatly influenced by international domiciliation. Cultural issues and factors need to be focused upon in greater depth and is recommended for further research.
4. The female respondents were the majority of the sample, as they had a stronger desire to co-operate. This could be due to comfort in speaking to a female (as the researcher is female). Accordingly, females' views have been more dominant in this research due to the greater number of female participants, it must be noted that the voice of women was not traditionally heard before due to cultural norms. In the past females would generally be reluctant to participate in research, particularly if the person interviewing them was male. Thus, the fact that the researcher is a female has simply removed a barrier to hear the views of females. Nonetheless, a female researcher did not impact the participation of males who were represented in the research in proportion to their overall employment in the banking industry.
5. When conducting the semi-structured interviews, the researcher had to translate the questions into Arabic according to the needs of the respondents. As the researcher is bilingual and a native Arabic speaker, the researcher was able to reach a larger sample and gave the researcher an advantage, as there were no extra costs i.e. using a translator.
6. The researcher faced some cultural issues, such as a lack of initiative and a lack of self-confidence, from some nationalities working in the banking industry due to cultural beliefs that involve deferring to the rules and regulations of management. In order to alleviate the concerns of employees who engaged in the survey that their responses would be reported to management, despite showing and informing them of the consent and confidentiality agreements from the outset, the researcher also reassured them that their views would only be used for scientific and academic purposes in an anonymous form.

Regarding how representative the sample is of the population of interest, representative sampling was used in this study, indicating that the sample is representative of the population and that a high degree of external validity was present in this study

### **8.5 Generalisation of the study**

In scientific research, a common criterion for evaluating research investigations is the extent to which results can be generalised (Lucas, 2003). Generalization refers to the extent to which findings of an empirical investigation hold for a variation of populations and settings, Allen (2017). The definition of generalization is closely related to the concept of external validity, which concerns the extent to which the results of a study can be generalized to and across other situations, people, stimuli, and times (Cook and Campbell, 1979). In other words, external validity refers to the generalization of research findings, either from a sample to a larger population or to settings and population other than those studied (Lucas, 2003).

The following steps were adopted to ensure the external validity of this study: a) this study utilized instrumentation with good reliability (evaluated via Cronbach's alpha) and validity (evaluated via exploratory factor analysis) in the quantitative data collection stage, b) participants were under no compulsory obligation to be a part of the sample, c) there was no cost or subsequent obligations for joining the study, and d) all study participants were employed by the UAE banking industries, which represents the general population of the retail banks in the Gulf region. This ensured that the research study has an accurate and broader representation of the population of interest.

Therefore, considering the unique culture of UAE and the middle east, the results of the study may be generalized from the specific sample (i.e., employees of the UAE banks) to a larger group of subjects with similar culture (ex: employees of the banking industry or the service industry in the Gulf region), and the results of the study can be generalized from the specific set of environmental conditions for the study (i.e., the UAE banking industry) to other closely related environmental conditions (ex: the other service industry in UAE, the banking industry or other service industry in the Gulf region) (Ercikan and Roth, 2014). However, it may require further assessments before generalizing the results of the study to populations or areas that do not share the similar culture value of UAE and the middle east (Ercikan and Roth, 2014).

## **8.6 Latest Developments in the thinking around empowerment:**

The researcher started this research in 2014. During the period between the start and conclusion of this study, some developments in the research relating to empowerment have taken place. It is important to point the latest developments and thinking around empowerment, for example while (Bowen and Lawler, 1995; Spreitzer and Mishra 1999; Grönroos, 2000; Klidas, 2001; Melhem, 2004; Drake et al., 2007; Odeh, 2008; Hamed, 2010; Eun, 2012; Elnaga and Imran, 2014; Fortier, 2017) mentioned that there are very important antecedents to empowering employees as trust, communication, and commitment, knowledge, rewards. The latest research proposed by Melhem (2018), found that the implementation of empowerment is not sustainable and the outcomes are not as expected. In addition, he emphasised that the most disappointing fact is that, despite the presence of these antecedents and the conditions that would encourage empowerment, empowerment programmes are not always successful to produce the anticipated results of positive work outcomes and high levels of performance. Melhem (2018) argued that while all the above antecedents and conditions are valid, employee empowerment would not happen without the support and the integration of the leaders. Accordingly, Melhem (2018) in his latest research tries to explore the role of two learning organisation constructs in terms of leadership that is required to support and strengthen learning, and furthermore the organisational environment that encourages growth and learning. Another research by Hassan, De-Hart Davies and Jiang (2018, p.116) also focused on leadership. They developed a model that implies that empowering leadership through frontline supervisors would minimise the silence of customer-facing employees. This would be done through improving employee faith and trust in their supervisors, leading to enhancing the control of employees over their jobs, and reinforcing identification and commitment with the organisation. Organisational commitment is also another topic of wide interest. For example, Hanaysha (2016) in his research examined the effects of employee empowerment, teamwork, and employee training on organisational commitment. Zaraket, Garios and AbdelMalek's (2018) research also focused on the relationship between the core dimensions of employee empowerment and organisational commitment. These developments would not have resulted in a major change to the way the research was conducted. The reason is that the model proposed by the researcher

is based on two theoretical models, The Service-Profit Chain Model of Heskett et al. (1994), and the Empowerment model of Bowen and Lawler (1995, p.72), and the research done by Melhem (2003), in order to investigate the relationship between employee empowerment, employee satisfaction, and customer satisfaction in the UAE an area with little published research.

## **8.7 Recommendations for future studies**

The following are a set of recommendations that the researcher wishes to propose for future research:

1. The findings of this study may encourage more research in other countries, particularly in the Gulf region, where this model can be applied to obtain greater validation and a wider corroboration of the findings.
2. This model could be implemented in a broader area in the service industry in the UAE and not only in the banking industry as it is likely to be applicable there also.
3. There are some factors related to cultural aspects that require further research as tensions, conflicts, and cross-cultural miscommunication caused by the mix of cultures and language barriers in the UAE were important issues (DeWaal and Frijns, 2016). The researcher recommends this area be further investigated in future studies in order to investigate the reasons behind the ability of Arab expatriates to stay longer in their jobs and their ability to gain more experience.
4. The observations demonstrate that knowledgeable employees, employees with greater self-evaluation, and/or employees who have greater awareness of their roles in the organisation are less motivated in controlling the work situations that they face. These observations on the negative relationship between employee empowerment and empowerment antecedents may be counterintuitive and contrary to previous findings in the literature. These findings indicate that further research on employee responsiveness and employee control is required.
5. The study produced new findings relating to cultural issues and to bureaucratic rules that require further investigation; for example, while Emiratisation laws have pushed domestic and foreign banks to increase their

employment of UAE nationals, expatriates still dominate employment numbers in the banking sector.

6. The e-banking topic has been raised and some of the employee banks showed their concern regarding their job security. Accordingly, further research may be required to investigate this area in the UAE banking industry.
7. The researcher found that there were younger people with less experience in the banking industry than are older people with extensive experience, which could be an indication of a high turnover of staff. This may be due to low job satisfaction, lack of a good climate, justice, innovation, decision-making, role clarity, and recognition or can also be due to staff being either promoted or moved to back-office jobs. This is a detail that was not sought explicitly in this research study and can be further explored in more detail in the future.
8. Designing training programs that take into consideration the cultural aspects of business in the UAE and how that can affect employees.

To conclude, this current study adds to a growing body of knowledge by focusing on the consequences of empowering employees in order to improve service quality in the UAE banking industry, an area that has been subject to little previous research. The findings of this research confirm the relationship between employees' empowerment and the quality of service delivered, and therefore closed the gap between theoretical arguments and the different empirical findings. This research should encourage managers to empower their employees and to implement such programmes that will benefit from the findings of this research.

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## **Appendix**

### **Appendix 1 (Questionnaire)**

#### **A- Research Questionnaire for Employees (English version)**

##### **The Purpose**

I am a PhD researcher at Aberdeen Business School, Robert Gordon University. I am doing research that will lead to a better understanding of employee empowerment in improving the service delivery process.

The data collected from this questionnaire is exclusively for research purposes and may be used in academic publications or referred to by other researchers.

Details of each person's responses will not be disclosed to any person in the bank or any person in the University except the researcher and supervisory/examiner team.

This questionnaire consists of two sections. Section A relates to the respondent's demographic characteristics, and section B relates to employee's perception of his job, the employing organisation and its customers. Please answer all the questions.

Answering this questionnaire usually takes 7-10 minutes

Thank you for your participation in my research program. Your responses will be a very valuable contribution to my research.

Participation is voluntary i.e. you may wish not to participate in this study and, no personal identifying details will be published.

Yours Sincerely,

Maha Shedid

Email: [MahaShedid2001@yahoo.co.uk](mailto:MahaShedid2001@yahoo.co.uk), [m.a.shedid@rgu.ac.uk](mailto:m.a.shedid@rgu.ac.uk)

Date: Bank \_\_\_\_\_ Branch \_\_\_\_\_

## Section A. Employee Characteristics:

### 1 – Age

21-30                       41-50   
31-40                       50+

### 2 – Gender

Female                       Male

### 3 – Nationality

\_\_\_\_\_

### 3 – Current employment mode

Full time                       Part Time

### 4 – What is the highest level of education you have completed?

Secondary School   
Diploma                       Bachelor degree   
Masters                       other (please specify) \_\_\_\_\_

**5- Job Title**

- Teller  Customer Service  Supervisor   
Manager  other (please specify)

**6- How long have you been working in the banking industry?**

- Less than 1 year  1-5 years  6-10 years  11-  
15 years  16-20 year  20+ years

**7 How long have you been working for the current bank?**

\_\_\_\_\_ Years.

**Section B. Your perception of the job, organisation and customers:**

**How to answer:** Please choose the response that best represents your level of agreement or disagreement with each of the following statements. **There is no right or wrong answer.** Between 1=strongly agree and 5=strongly disagree.

**Please note: Front Line Employees:** means Employees who have direct contact with the customers

<b>Strongly disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>A- Empowerment</b>				
<p>1. I am allowed to be creative when I deal with problems. Choose an item.</p> <p>2. I am allowed to do anything to do a high quality job Choose an item.</p> <p>3. There is a lot of red tape and rigid rules in my bank. Choose an item.</p> <p>4. I have the authority to correct problems when they take place. Choose an item.</p> <p>5. I have a lot of control over how I do my job. Choose an item.</p> <p>6. I don't need to get management approval before I handle problems. Choose an item.</p> <p>7. I rely heavily on instructions and on the system. Choose an item.</p>				



8. I am encouraged to handle job-related problems by myself.  
Choose an item.
9. The work load reduces the service I provide for customers.  
Choose an item.
10. It is difficult to meet my customers' needs under my bank's regulations.  
Choose an item.
11. I can't take charge of problems that require immediate attention.  
Choose an item.

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	
<b>B- Knowledge and skill</b>				
<p>12. The bank provides frontline employees with the training needed for the job. Choose an item.</p> <p>13. I have sufficient information to solve the client's problems. Choose an item.</p> <p>14. I have the necessary skills that best serve my customer. Choose an item.</p> <p>15. Management values my judgment. Choose an item.</p> <p>16. My Immediate Line Manager does not encourage my initiative in serving the customers. Choose an item.</p> <p>17. Management support is not always available when needed. Choose an item.</p> <p>18. Management feels that customers value frontline employees' judgment. Choose an item.</p> <p>19. Management gives full support to me when needed. Choose an item.</p>				

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>C -Trust</b>				
<p>20. Management trusts me in taking decisions. Choose an item.</p> <p>21. If a customer problem arises I do not need to ask the Immediate Line Manager before taking a decision. Choose an item.</p> <p>22. I feel my job is meaningful when I solve customer problems on my own. Choose an item.</p> <p>23. There is trust between the different departments in my bank. Choose an item.</p> <p>24. I have good relationship with my Immediate Line Manager. Choose an item.</p> <p>25. I feel respected by my Immediate Line Manager. Choose an item.</p> <p>26. Management encourages me to take decisions spontaneously. Choose an item.</p>				

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>D - Job Satisfaction</b>				
<p>27. I am satisfied with the kind of work I do on this job. Choose an item.</p> <p>28. I find my job interesting. Choose an item.</p> <p>29. I find my job rewarding Choose an item.</p> <p>30. I sometimes think of quitting this job. Choose an item.</p> <p>31. Frontline employees sometimes think of quitting their job. Choose an item.</p> <p>32. My immediate line manager is satisfied with my current performance. Choose an item.</p> <p>33. My Immediate Line Manager ensures that I am well paid. Choose an item.</p> <p>34. My Immediate Line Manager has higher expectations from me. Choose an item.</p>				

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>E – Communication and Information Flow</b>				
<p>35. I talk openly with my Immediate Line Manager about ideas of how to serve the customer. Choose an item.</p> <p>36. My Immediate Line Manager listens actively to me. Choose an item.</p> <p>37. Immediate Line Managers encourage frontline employees to speak. Choose an item.</p> <p>38. Immediate Line Managers don't regularly communicate with frontline employees. Choose an item.</p> <p>39. Immediate Line Managers frequently informing employees of what's going on in the department. Choose an item.</p> <p>40. I don't regularly communicate with my Immediate Line Manager. Choose an item.</p> <p>41. Conflicts and problems are dealt with quickly. Choose an item.</p> <p>42. I am informed of my bank's strategies, goals and objectives. Choose an item.</p> <p>43. My bank provides clear communication to me. Choose an item.</p> <p>44. I don't get all the necessary information to do my job to serve the customer. Choose an item.</p> <p>45. It is easy for me to get the information that is needed when serving the client. Choose an item.</p>				

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>F- Incentives and Rewards</b>				
<p>46. My Immediate Line Manager recognizes me for my contributions. Choose an item.</p> <p>47. Management does not recognize my efforts and contribution in serving the customer. Choose an item.</p> <p>48. Management does not give me additional reward for my efforts and contribution in serving the customers. Choose an item.</p> <p>49. My promotion is based on my performance. Choose an item.</p> <p>50. The incentive system in my bank is fair. Choose an item.</p> <p>51. Management doesn't reward frontline employees for their efficiency. Choose an item.</p> <p>52. Management doesn't reward frontline employees for their ability. Choose an item.</p>				

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>G- Role Clarity</b>				
<p>53. I have a clear understanding of my job’s responsibilities. Choose an item.</p> <p>54. The objectives of my job are clear. Choose an item.</p> <p>55. My bank provides clear goals for each department. Choose an item.</p> <p>56. My bank provides achievable goals for each department. Choose an item.</p> <p>57. My bank provides clear roles that help avoid conflict with my Immediate Line Manager. Choose an item.</p> <p>58. Frontline employees perform more efficiently and are more productive in delivering their responsibilities when their job description is clearly set out. Choose an item.</p>				

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>H- Customer Satisfaction</b>				
<p>59. Customers rarely complain about the service I provide. Choose an item.</p> <p>60. Customers ask for me personally. Choose an item.</p> <p>61. Customers are generally happy with my service. Choose an item.</p> <p>62. Customers feel that I provide them with the correct information. Choose an item.</p> <p>63. Customers are satisfied with my skills. Choose an item.</p> <p>64. Customers feel that I can solve their problems instinctively. Choose an item.</p> <p>65. Customers generally feel that I can solve their problems. Choose an item.</p>				

End of Questionnaire

Thank you for your valuable information and time, and again I would like to assure you that this information is confidential.



## B- The Arabic Questionnaire

[Arabic Questionnaire.pdf](#)

### استبيان بحثي للموظفين

#### الغرض

أعد بحثاً للحصول على درجة الدكتوراه من أبردين بيزنس سكول، بجامعة روبرت جوردن. وفي هذا الإطار أقوم ببحث سيعطينا فهماً أعمق لعملية تمكين للموظفين في سبيل تحسين الخدمة التي يقدموها لعملائهم. البيانات التي نجمعها من هذا الاستبيان لن تُستخدم إلا للأغراض البحثية، ولكن يمكن استخدامها في المنشورات الأكاديمية أو يُستخدمها غيري من الباحثين كمرجع.

لن يتم الكشف عن تفاصيل إجابات كل شخص لأي شخص آخر في البنك أو أي شخص في الجامعة باستثناء الباحث وفريق الإشراف أو الاختبار.

يتكون هذا الاستبيان من قسمين. القسم (أ) يتعلق بالسمات الديموغرافية للمجيب، والقسم (ب) يتعلق بفكرة الموظف عن عمله والمؤسسة التي يعمل بها وعملاء هذه المؤسسة. يُرجى الإجابة عن جميع الأسئلة.

عادةً ما تستغرق الإجابة على هذا الاستبيان من 7-10 دقائق.

شكراً على مشاركتكم في هذا البرنامج البحثي. ستُمثّل إجاباتكم مساهمة قيّمة للغاية في البحث الذي أجريه.

المشاركة طوعية، أي أن لك اختيار عدم المشاركة في هذه الدراسة ولن ننشر أي تفاصيل تكشف عن

هويتك الشخصية.

مع أطيب التحية،

مها شديد

البريد الإلكتروني: [MahaShedid2001@yahoo.co.uk](mailto:MahaShedid2001@yahoo.co.uk)

[m.a.shedid@rgu.ac.uk](mailto:m.a.shedid@rgu.ac.uk)

التاريخ: \_\_\_\_\_ البنك/ الفرع: \_\_\_\_\_

القسم الأول السمات المميزة للموظف:

**1 - السن**

- |                          |            |                          |       |
|--------------------------|------------|--------------------------|-------|
| <input type="checkbox"/> | 50-41      | <input type="checkbox"/> | 30-21 |
| <input type="checkbox"/> | أكبر من 50 | <input type="checkbox"/> | 40-31 |

**2 - النوع**

- |                          |     |                          |      |
|--------------------------|-----|--------------------------|------|
| <input type="checkbox"/> | نكر | <input type="checkbox"/> | أنثى |
|--------------------------|-----|--------------------------|------|

**3- الجنسية**

**4 - الوضع الوظيفي في الوقت الحالي**

- دوام كامل  دوام جزئي

**5- ما أعلى مستوى تعليمي أكملته؟**

- المدرسة الثانوية  دبلوم  درجة جامعية  درجة الماجستير  غير ذلك (يرجى التحديد)

**6 - المسمى الوظيفي**

- مشرف  موظف خدمة عملاء  صراف  مدير  غير ذلك (يرجى التحديد)

**7- منذ متى وأنت تعمل في القطاع المصرفي؟**

- أقل من عام  1-5 أعوام  6-10 أعوام

أكثر من 20 عام

20-16 عام

عام

15-11

**8- منذ متى وأنت تعمل في البنك الحالي؟**

سنة.

## القسم ب: فكرتك عن الوظيفة والشركة والعملاء:

كيفية الإجابة: يُرجى اختيار الإجابة التي تمثل مدى اتفاقك أو اختلافك مع كلٍ من العبارات التالية. بين 1= أوافق بشدة و5= أختلف بشدة. علماً بأنها توجد إجابة صحيحة وأخرى خاطئة.

يُرجى ملاحظة ما يلي: موظفو المكاتب الأمامية هم الموظفون الذين يتواصلون بشكل مباشر مع العملاء

أختلف بشدة بشدة	أختلف	مُحايد	أوافقاً	وافق
(1)	(2)	(3)	(4)	(5)
أ- التمكين				
<p>1. من المسموح لي أن أكون مبتكراً عند التعامل مع المشكلات. اختر إجابة.</p> <p>2. من المسموح لي فعل أي شيء لأداء عملي بجودة عالية. اختر إجابة.</p> <p>3. هناك الكثير من الروتين والقواعد الصارمة في البنك الذي أعمل فيه. اختر إجابة.</p> <p>4. لي سلطة حل المشاكل عند حدوثها. اختر إجابة.</p> <p>5. أتمتع بسلطة كبيرة في كيفية أداء وظيفتي. اختر إجابة.</p>				

<p>6. لا أحتاج الحصول على موافقة الإدارة قبل التعامل مع المشكلات. اختر إجابة.</p> <p>7. أعتمد بشدة على التعليمات وعلى النظام. اختر إجابة.</p> <p>8. يتم تشجيعني للتعامل بنفسني مع المشاكل المتعلقة بعلمي. اختر إجابة.</p> <p>9. ضغط العمل يُقلل من مستوى الخدمة التي أقدمها للعملاء. اختر إجابة.</p> <p>10. من الصعب الوفاء باحتياجات العملاء في ظل الضوابط التي يفرضها البنك. اختر إجابة.</p> <p>11. لا يمكنني التعامل مع المشكلات التي تتطلب انتباهًا فوريًا. اختر إجابة.</p>				
<b>أختلف بشد</b>	<b>اختلف</b>	<b>مُحايد</b>	<b>أوافق</b>	<b>أوافق</b>
<b>بشدة</b>				
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>ب- معارف ومهارات</b>				

12. يقدم البنك لموظفي المكاتب الأمامية التدريب اللازم لأداء مهام وظائفهم.  
اختر إجابة.
13. لدي المعلومات الكافية التي تمكنني من حل مشاكل العملاء.  
اختر إجابة.
14. لدي المهارات اللازمة لخدمة عملائي.  
اختر إجابة.
15. الإدارة تقدر آرائني.  
اختر إجابة.
16. مديري المباشر لا يشجعني على المبادرة في خدمة العملاء.  
اختر إجابة.
17. الدعم من الإدارة ليس دائماً متوفراً عندما أحتاجه.  
اختر إجابة.
18. ترى الإدارة أن العملاء يقدرون آراء موظفي المكاتب الأمامية.  
اختر إجابة.
19. الإدارة تقدم لي الدعم الكامل عند الحاجة.  
اختر إجابة.

أختلف بشده	اختلف	محايد	أوافق	اوافق
بشدة				
(1)	(2)	(3)	(4)	(5)
ج-الثقة				
<p>20. الإدارة توليني ثقتها في اتخاذ القرارات. اختر إجابة.</p> <p>21. إذا ظهرت مشكلة لدى أحد العملاء، لا أحتاج الرجوع لمديري المباشر قبل اتخاذ القرار. اختر إجابة.</p> <p>22. أشعر أن وظيفتي مهمة عندما أحل مشاكل العميل بنفسني. اختر إجابة.</p> <p>23. هناك ثقة بين مختلف الأقسام في البنك الذي أعمل فيه. اختر إجابة.</p> <p>24. لدي علاقة عمل جيدة مع مديري المباشر. اختر إجابة.</p> <p>25. أشعر بالاحترام من مديري المباشر. اختر إجابة.</p> <p>26. تشجعني الإدارة على اتخاذ قرارات تلقائية. اختر إجابة.</p>				



أختلف بشدة هـ	اختلف	مُحايد	أوافق	أوافق
(1)	(2)	(3)	(4)	(5)
د. الرضا الوظيفي				
<p>27. أنا راضٍ عن نوع العمل الذي أؤديه في وظيفتي. اختر إجابة.</p> <p>28. أجد وظيفتي مثيرة للاهتمام. اختر إجابة.</p> <p>29. أشعر أن وظيفتي مُجزية. اختر إجابة.</p> <p>30. أحياناً أفكر في ترك هذه الوظيفة. اختر إجابة.</p> <p>31. أحياناً يفكر موظفو المكاتب الأمامية في ترك وظيفتهم. اختر إجابة.</p> <p>32. مديري المباشر راضٍ عن أدائي الحالي. اختر إجابة.</p> <p>33. يحرص مديري المباشر على أن أحصل على أجر جيد. اختر إجابة.</p> <p>34. مديري المباشر يتوقع مني الكثير. اختر إجابة.</p>				

أوافق	أوافق	محايد	اختلف	أختلف بشد ه
(5)	(4)	(3)	(2)	(1)
هـ. التواصل والمعلومات				
<p>35. أتحدث بصراحة مع مديري المباشر عن أفكاري عن خدمة العميل. اختر إجابة.</p> <p>36. مديري المباشر يُنصت لآرائني. اختر إجابة.</p> <p>37. يشجع المديرون المباشرون موظفي المكاتب الأمامية على التحدث. اختر إجابة.</p> <p>38. المديرون المباشرون لا يتواصلون مع موظفي المكاتب الأمامية بشكل منتظم. اختر إجابة.</p> <p>39. كثيرًا ما يخبر المديرون المباشرون الموظفون بشأن ما يحدث في القسم. اختر إجابة.</p> <p>40. لا أتواصل مع مديري المباشر بشكل منتظم. اختر إجابة.</p> <p>41. يتم التعامل مع الصراعات والمشكلات بسرعة. اختر إجابة.</p> <p>42. أنا على اطلاع باستراتيجيات البنك وأهدافه وأغراضه. اختر إجابة.</p> <p>43. يتواصل معي البنك بطريقة واضحة. اختر إجابة.</p> <p>44. لا أحصل على جميع المعلومات اللازمة لأداء وظيفتي في خدمة العملاء. اختر إجابة.</p>				

45. من السهل بالنسبة لي الحصول على المعلومات التي أحتاجها عند خدمة العميل.  
اختر إجابة.

أختلف بشدة	أختلف بشدة	أوافق	أوافق	أوافق
(1)	(2)	(3)	(4)	(5)
و - الحوافز والمكافآت				
<p>46. مديري المباشر يُقدّر مساهماتي. اختر إجابة.</p> <p>47. الإدارة لا تقدر جهودي ومساهماتي في خدمة العملاء. اختر إجابة.</p> <p>48. الإدارة لا تعطيني مكافآت إضافية على جهودي ومساهماتي في خدمة العملاء. اختر إجابة.</p> <p>49. ترقيتي تعتمد على أدائي. اختر إجابة.</p> <p>50. نظام المكافآت عادل في البنك الذي أعمل فيه. اختر إجابة.</p> <p>51. الإدارة لا تكافئ موظفي المكاتب الأمامية على كفاءتهم. اختر إجابة.</p> <p>52. الإدارة لا تكافئ موظفي المكاتب الأمامية على قدراتهم. اختر إجابة.</p>				



أوافق	محايد	اختلف	أختلف بشده
(5)	(4)	(2)	(1)
ز- وضوح الدور الوظيفي			
<p>53. لدي فهم واضح لمسؤولياتي الوظيفية. اختر إجابة.</p> <p>54. أهدافي الوظيفية واضحة. اختر إجابة.</p> <p>55. يعطي البنك أهدافاً واضحة لكل قسم. اختر إجابة.</p> <p>56. يعطي البنك أهدافاً قابلة للتنفيذ في كل قسم. اختر إجابة.</p> <p>57. يعطي البنك أدواراً واضحة تساعد في تجنب النزاع مع مديري المباشر. اختر إجابة.</p> <p>58. يؤدي موظفو المكاتب الأمامية عملهم بكفاءة أكبر وإنتاجية أعلى عند أداء مهامهم عندما يكون توصيف وظيفتهم محددًا بوضوح. اختر إجابة.</p>			

أخلف بشدة بشدة	أخلف	مُحايد	أوافقاً	وافق
(1)	(2)	(3)	(4)	(5)
ح- رضا العميل				
<p>59. نادرًا ما يشتكي العملاء من الخدمة التي أقدمها. اختر إجابة.</p> <p>60. يطلبني العملاء شخصيًا. اختر إجابة.</p> <p>61. بصفة عامة العملاء راضون عن الخدمة التي أقدمها. اختر إجابة.</p> <p>62. يشعر العملاء أنني أقدم لهم معلومات صحيحة. اختر إجابة.</p> <p>63. العملاء راضون عن مهاراتي. اختر إجابة.</p> <p>64. يشعر العملاء أنه بإمكانني حل مشاكلهم بصورة غريزية. اختر إجابة.</p> <p>65. يشعر العملاء بصفة عامة أنه يمكنني حل مشاكلهم. اختر إجابة.</p>				

انتهى الاستبيان

شكراً على معلوماتكم القيمة ووقتكم، ومرة أخرى أود أن أؤكد أن هذه المعلومات سرية.

### C- Letter from University



**ROBERT GORDON  
UNIVERSITY • ABERDEEN**

To whom it may concern,

**re: Mrs Maha Shedid (student ID: 0007950)**

This is to introduce my doctoral student Maha Shedid and to ask that you provide assistance with her investigations into the relationship between employee empowerment; employee satisfaction and customer satisfaction in the Middle Eastern banking sector. All research is subject to the research ethics policy of the University and Maha will take every care with any data produced to preserve anonymity.

The University would be very grateful for any assistance you can offer Mrs Shedid in her study of this important topic.

Yours sincerely,

Professor Ken Russell Associate Dean  
Aberdeen Business School, Robert Gordon University, Garthdee Campus,  
Garthdee Road



Aberdeen  
AB10 7QE  
Tel +44(0) 1224 263552 Email: k.russell@rgu.ac.uk

## 9.1 Appendix 2 (Semi-Structured Interviews)

### 9.1.1 A- Semi-Structured Interview (front line employees)

#### Semi Structured Interview Questions

*Antecedents and Consequences of empowering customer contact employees: an exploration of the banking sector within the United Arab Emirates.*

**Name of Interviewee:**

**Place of Interview:**

**Date of Interview:**

#### Feedback for interview questions

The purpose of the qualitative data from the semi-structured interviews is to confirm the proposed theory (there is a 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) and the quantitative analysis results from the survey instrument.

The interview questions for employee

- Empowerment
  1. What does empowerment mean to you?
  2. In your opinion, how empowerment could be established in the workplace?
  3. Can you explain a time where you exhibited empowered behavior in the workplace?
  4. What do you see to be the advantages of empowering employees in the workplace?
  5. In order to make a decision in the workplace do employees need to gain permission from management? If so, what kinds of

decisions require the most managerial influence? Do you feel this reduces associated empowerment?

6. From your point of view, how can you improve the banking service delivery process?
7. Do you think the bank fosters an environment where diverse individuals can work together effectively?

- Knowledge and Communication

1. What kind of training platforms are open to employees within the bank? Does this differ between employees and managers?
2. Do you feel as a bank you invest in training? If so, do you think this links to positive feelings of empowerment?
3. Do you think there is a relation between knowledge/ training and employee empowerment?
4. How does the bank communicate changes throughout the firm?
5. Do you feel this communication is clear and consistent?
6. How important is feedback? Are you able to successfully integrate customer feedback into the strategic orientation of the firm?

- Job Satisfaction and Trust

1. Would you say individual satisfaction levels across the bank are positive?
2. Do you think there a strong relation between employee empowerment and job satisfaction?

3.What do you see to be the relationship between satisfactions and trust in the workplace?

4.What does trust in the workplace mean to you? Does higher trust equal higher empowerment?

5.Can you think of any examples where a lack of trust reduced the effectiveness of a given activity or decision within the bank?

Thank you

### 9.1.2 B- Semi-Structured Interview (Customers)

*Antecedents and Consequences of empowering customer contact employees: an exploration of the banking sector within the United Arab Emirates.*

**Name of Interviewee:**

**Place of Interview:**

**Date of Interview:**

**Bank (optional):**

#### **Feedback for interview questions**

The purpose of the qualitative data from the semi-structured interviews is to confirm the proposed theory (there is a 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) and the quantitative analysis results from the survey instrument.

#### **Empowerment**

1. Are you satisfied with the service offered by your bank? If so, why? If not, why?
2. Is the Customer contact employee able to deal directly with your concerns?

3. Do you consider the rules and regulations an obstacle when dealing with your bank?
  
4. How to improve the banking service delivery process, from your point of view?

### **Knowledge and Communication**

1. Do you think customer service representatives well trained and have enough information?
2. Do you think the employees of your bank are very responsive to your questions and concerns.?

### **Job Satisfaction and Trust**

- 1- Do you find Customer Service representatives of your bank friendly and willing to satisfy your needs?

Thank you

## 9.2 Appendix 3 (A-Factor Analysis)

### Factor Analysis

#### Detailed results of the factor loadings

As discussed earlier, the exploratory factor analysis using the principal component estimation method with varimax rotation was conducted independently for employee empowerment and each of the 7 dimensions of employees' level of empowerment and its antecedents. Table 20 shows the factor analysis for the empowerment of Customer-Contact employees. Three factors (discretion, control, and responsiveness) were extracted. The items that are similar to each other are grouped together. This correlation or similarity ensures the convergent validity. For example, Discretion is a distinctive factor by similar elements (I am allowed to, I have the authority). The same apply to both the Responsiveness and the Control Factors. The words used in table 20 are the condensed versions of the sentences used in the actual questionnaire.

The percentage of variance explained by the model was 79.894%.

**Table 0-1: Factor Analysis for the Empowerment Dimension**

**Rotated Component Matrix<sup>a</sup>**

	Component		
	Discretion	Control	Responsiveness
q1 I am allowed to be creative when I deal with problems.	.841		
q2 I am allowed to do anything to do a high quality job	.728		
q3_rev There is a lot of red tape and rigid rules in my bank		.819	
q4 I have the authority to correct problems when they take place.	.855		
q5 I have a lot of control over how I do my job.		.950	

q6 I don't need to get management approval before I handle problems		.789	
q7_rev I rely heavily on instructions and on the system.	-.704	.551	
q8 I am encouraged to handle job-related problems by myself	.850		
q9_rev The work load reduces the service I provide for customers.			.869
q10_rev It is difficult to meet my customers' needs under my bank's regulations			.854
q11_rev I can't take charge of problems that require immediate attention.			.817

Note: Total variance explained = 79.894%. Items with the same colours belonged to the same factor.

Table 21 shows the results of the factor analysis for knowledge and skill dimension that is represented by 8 elements. The factors were extracted, including knowledge, management Value, and management support. These factors explained 83.8 % of the variation in the data. As such, the final structure fits very well with customer-contact employees' perception of the Knowledge and skill dimension.

**Table 0-2: Factor Analysis for Knowledge and Skill**

	Component		
	Knowledge	Management Value	Management Support
q12 The bank provides frontline employees with the training needed for the job	.908		
q13 I have sufficient information to solve the client's problems	.750	.528	
q14 I have the necessary skills that best serve my customer	.894		
q15 Management values my judgment.		.750	
q16_rev My Immediate Line Manager does not encourage my initiative in serving the customers.		.875	
q17_rev Management support is not always available when needed.		.876	
q18 Management feels that customers value frontline employees' judgment			.905
q19 Management gives full support to me when needed			.832

Note: Total variance explained = 83.868%. Items with the same colours belonged to the same factor.

Table 22 shows the results of the factor analysis for trust dimension that is represented by 7 elements. Two factors (self-evaluation and management trust) were extracted. The model explained 80.2 % of the variation in the data. As such, the final structure fits very well with customer-contact employees' perception of the trust.

**Table 0-3: Factor Analysis for Trust**



	Component	
	Self-evaluation	Management Trust
q20 Management trusts me in taking decisions		.742
q21 If a customer problem arises, I do not need to ask the Immediate Line Manager before taking a decision		.781
q22 I feel my job is meaningful when I solve customer problems on my own.	.917	
q23 There is trust between the different departments in my bank.	.896	
q24 I have good relationship with my Immediate Line Manager	.895	
q25 I feel respected by my Immediate Line Manager	.890	
q26 Management encourages me to take decisions spontaneously		.883

Note: Total variance explained = 80.223%. Items with the same colours belonged to the same factor.

Table 23 shows the results of the factor analysis for job satisfaction dimension that is represented by 8 elements. Three factors (Job satisfaction, manager opinion, and retaining job) were extracted. The model explained 81.3 % of the variation in the data. As such, the final structure fits very well with customer-contact employees’ perception of job satisfaction.

**Table 0-4: Factor Analysis for Job satisfaction**

	Component		
	Job Satisfaction	Manager Opinion	Retaining Job
q27 I am satisfied with the kind of work I do on this job.	.974		
q28 I find my job interesting.	.942		
q29 I find my job rewarding	.952		
q30_revI sometimes think of quitting this job			.911
q31_rev Frontline employees sometimes think of quitting their job.			.913
q32 My immediate line manager is satisfied with my current performance		.523	
q33 My Immediate Line Manager ensures that I am well paid		.919	
q34My Immediate Line Manager has higher expectations from me.		.927	

Note: Total variance explained = 81.395%. Items with the same colours belonged to the same factor.

Table 24 shows the results of the factor analysis for communication and information flow dimension where the factor analysis produced two factors in the final round of the Varimax rotation, including information availability, and line manager communication. The Communication and Information Flow dimension has been represented by 10 elements. The model explained 75.5% of the variation in the data, which indicates that this model fits well with customer-contact employees' perception of the Communication and Information Flow dimension.

**Table 0-5: Factor Analysis for Communication and Information Flow**

	Component	
	Information Availability	Line Manager Communication
q35 I talk openly with my Immediate Line Manager about ideas of how to serve the customer.	.816	
q36 My Immediate Line Manager listens actively to me.	.827	
q37 Immediate Line Managers encourage frontline employees to speak.	.671	.509
q38_rev Immediate Line Managers don't regularly communicate with frontline employees		.690
q39 Immediate Line Managers frequently informing employees of what's going on in the department	.618	
q40_rev I don't regularly communicate with my Immediate Line Manager.	.507	.744
q41 Conflicts and problems are dealt with quickly	.781	
q42 I am informed of my bank's strategies, goals and objectives.	.821	
q43 My bank provides clear communication to me.	.834	
q44_rev I don't get all the necessary information to do my job to serve the customer		.864
q45 It is easy for me to get the information that is needed when serving the client	.834	

Note: Total variance explained = 75.511%. Items with the same colours belonged to the same factor.

Table 25 shows the results of the factor analysis for incentives and rewards dimension that is represented by 7 elements. Three factors (recognition,

promotion, and rewards) were extracted. The model explained 78.1 % of the variation in the data. As such, the final structure fits very well with customer-contact employees' perception of Incentives and Rewards.

**Table 0-6: Factor Analysis for Incentives and Rewards**

	Component		
	Recognition	Promotion	Rewards
q46 My Immediate Line Manager recognizes me for my contributions	.688		
q47_rev Management does not recognize my efforts and contribution in serving the customer.	.833		
q48_rev Management does not give me additional reward for my efforts and contribution in serving the customers.	.860		
q49 My promotion is based on my performance.		.827	
q50 The incentive system in my bank is fair.		.822	
q51_rev Management doesn't reward frontline employees for their efficiency.			.907
q52_rev Management doesn't reward frontline employees for their ability.			.777

Note: Total variance explained = 78.153%. Items with the same colours belonged to the same factor.

Table 26 shows the results of the factor analysis for role clarity dimension where only a single factor was extracted. The role clarity dimension has been represented by 6 elements. The model explained 72.9% of the variation in the data, which indicates that this factor fits well with customer-contact employees' perception of the role clarity dimension.

**Table 0-7: Factor Analysis for Role Clarity**

Role Clarity (single dimension)	Component
	Single Dimension
q53 I have a clear understanding of my job's responsibilities	.760
q54 The objectives of my job are clear.	.879
q55 My bank provides clear goals for each department	.896
q56 My bank provides achievable goals for each department	.863
q57 My bank provides clear roles that help avoid conflict with my Immediate Line Manager.	.862
q58 Frontline employees perform more efficiently and are more productive in delivering their responsibilities when their job description is clearly set out.	.860

Note: Total variance explained = 72.981%.

Similar to the role clarity dimension, Table 27 shows the results of the factor analysis for customer satisfaction dimension where only a single factor was extracted. The customer satisfaction dimension has been represented by 7 elements. The model explained 73.5% of the variation in the data, which indicates that this factor fits well with customer-contact employees' perception of their customers satisfaction.

**Table 0-8: Factor Analysis for Customer Satisfaction**

Customer Satisfaction	Component
	Single Dimension
q59 Customers rarely complain about the service I provide	.763
q60 Customers ask for me personally	.827
q61 Customers are generally happy with my service.	.882
q62 Customers feel that I provide them with the correct information	.915
q63 Customers are satisfied with my skills.	.880
q64 Customers feel that I can solve their problems instinctively	.850
q65 Customers generally feel that I can solve their problems	.878

Note: Total variance explained = 73.545%.



### 9.3 Appendix 4 (B-Factor analysis files)

#### 9.3.1 Factor Analysis Files

##### Communalities

	Initial	Extraction
q1	1.000	.810
q2	1.000	.714
q3_rev	1.000	.865
q4	1.000	.759
q5	1.000	.946
q6	1.000	.759
q7_rev	1.000	.801
q8	1.000	.758
q9_rev	1.000	.774
q10_rev	1.000	.812
q11_rev	1.000	.790

Extraction Method: Principal  
Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.035	36.682	36.682	4.035	36.682	36.682
2	2.937	26.701	63.383	2.937	26.701	63.383
3	1.816	16.511	79.894	1.816	16.511	79.894
4	.654	5.946	85.840			
5	.477	4.334	90.174			
6	.344	3.125	93.299			
7	.231	2.102	95.401			
8	.208	1.891	97.292			
9	.188	1.712	99.005			
10	.086	.785	99.789			
11	.023	.211	100.000			

**Total Variance Explained**

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3.394	30.857	30.857
2	2.699	24.532	55.388
3	2.696	24.506	79.894

Extraction Method: Principal Component Analysis.



**Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q1	.814		
q2	.802		
q3_rev	.504	.764	
q4	.711		
q5	.545	.670	
q6			.735
q7_rev		.855	
q8		-.696	
q9_rev			-.737
q10_rev	.729		
q11_rev	.751		

Extraction Method: Principal Component Analysis.<sup>a</sup>

a. 3 components extracted.

**Rotated Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q1	.841		
q2	.728		
q3_rev		.819	
q4	.855		
q5		.950	

q6		.789	
q7_rev	-.704	.551	
q8	.850		
q9_rev			.869
q10_rev			.854
q11_rev			.817

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 5 iterations.

**Component Transformation Matrix**

Component	1	2	3
1	.691	.425	.585
2	-.681	.655	.328
3	.244	.624	-.742

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

## Factor Analysis

### Communalities

	Initial	Extraction
q12	1.000	.843
q13	1.000	.842
q14	1.000	.886
q15	1.000	.882
q16_rev	1.000	.835
q17_rev	1.000	.805
q18	1.000	.824
q19	1.000	.793

Extraction Method: Principal Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.928	49.105	49.105	3.928	49.105	49.105
2	1.579	19.737	68.842	1.579	19.737	68.842
3	1.202	15.026	83.868	1.202	15.026	83.868
4	.433	5.413	89.281			
5	.387	4.835	94.117			
6	.268	3.350	97.466			
7	.125	1.558	99.024			
8	.078	.976	100.000			

### Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.441	30.515	30.515

2	2.438	30.479	60.993
3	1.830	22.875	83.868

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q12	.708		-.567
q13	.847		
q14	.778		
q15	.895		
q16_rev	.606	-.659	
q17_rev	.659		
q18		.737	
q19	.611	.559	

Extraction Method: Principal Component Analysis.<sup>a</sup>

a. 3 components extracted.

**Rotated Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q12	.908		
q13	.750	.528	
q14	.894		
q15		.750	
q16_rev		.875	
q17_rev		.876	
q18			.905

q19			.832
-----	--	--	------

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 4 iterations.

**Component Transformation Matrix**

Component	1	2	3
1	.672	.633	.383
2	.136	-.615	.777
3	-.728	.470	.500

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

## Factor Analysis

### Communalities

	Initial	Extraction
q20	1.000	.632
q21	1.000	.632
q22	1.000	.845
q23	1.000	.922
q24	1.000	.867
q25	1.000	.904
q26	1.000	.813

Extraction Method: Principal  
Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.304	61.483	61.483	4.304	61.483	61.483
2	1.312	18.740	80.223	1.312	18.740	80.223
3	.631	9.014	89.236			
4	.379	5.409	94.646			
5	.204	2.909	97.555			
6	.122	1.747	99.302			
7	.049	.698	100.000			

### Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3.375	48.208	48.208
2	2.241	32.015	80.223
3			
4			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component	
	1	2
q20	.649	
q21	.560	.564
q22	.796	
q23	.937	
q24	.886	
q25	.926	
q26	.645	.630

Extraction Method: Principal Component Analysis.<sup>a</sup>

a. 2 components extracted.

**Rotated Component Matrix<sup>a</sup>**

	Component	
	1	2
q20		.742
q21		.781
q22	.917	
q23	.896	
q24	.895	
q25	.890	
q26		.883

Extraction Method: Principal  
Component Analysis.

Rotation Method: Varimax  
with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 3  
iterations.

**Component Transformation  
Matrix**

Component	1	2
1	.830	.557
2	-.557	.830

Extraction Method: Principal  
Component Analysis.

Rotation Method: Varimax with  
Kaiser Normalization.



## Factor Analysis

### Communalities

	Initial	Extraction
q27	1.000	.949
q28	1.000	.887
q29	1.000	.907
q30_rev	1.000	.848
q31_rev	1.000	.849
q32	1.000	.336
q33	1.000	.860
q34	1.000	.875

Extraction Method: Principal Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.792	34.895	34.895	2.792	34.895	34.895
2	2.341	29.258	64.153	2.341	29.258	64.153
3	1.379	17.242	81.395	1.379	17.242	81.395
4	.801	10.016	91.411			
5	.295	3.688	95.099			
6	.180	2.251	97.350			
7	.136	1.702	99.052			
8	.076	.948	100.000			

### Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.788	34.848	34.848
2	2.014	25.180	60.027

3

1.709

21.368

81.395

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q27	.970		
q28	.940		
q29	.945		
q30_rev		.642	.658
q31_rev		.633	.666
q32		.544	
q33		.806	
q34		.745	-.529

Extraction Method: Principal Component Analysis.<sup>a</sup>

a. 3 components extracted.

**Rotated Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q27	.974		
q28	.942		
q29	.952		
q30_rev			.911
q31_rev			.913
q32		.523	
q33		.919	

q34		.927	
-----	--	------	--

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 5 iterations.

**Component Transformation Matrix**

Component	1	2	3
1	.996	-.079	-.041
2	.088	.807	.584
3	-.013	-.585	.811

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

## Factor Analysis

### Communalities

	Initial	Extraction
q35	1.000	.879
q36	1.000	.826
q37	1.000	.710
q38_rev	1.000	.529
q39	1.000	.592
q40_rev	1.000	.810
q41	1.000	.857
q42	1.000	.822
q43	1.000	.821
q44_rev	1.000	.758
q45	1.000	.702

Extraction Method: Principal  
Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.207	65.517	65.517	7.207	65.517	65.517
2	1.099	9.994	75.511	1.099	9.994	75.511
3	.955	8.685	84.197			
4	.520	4.731	88.927			
5	.447	4.067	92.994			
6	.332	3.021	96.015			
7	.199	1.807	97.822			
8	.140	1.271	99.093			
9	.048	.438	99.530			
10	.030	.270	99.800			

11	.022	.200	100.000		
----	------	------	---------	--	--

**Total Variance Explained**

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	5.178	47.074	47.074
2	3.128	28.437	75.511

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component	
	1	2
q35	.933	
q36	.893	
q37	.842	
q38_rev	.585	
q39	.769	
q40_rev	.843	
q41	.925	
q42	.893	
q43	.886	
q44_rev	.589	.642
q45	.635	-.547

Extraction Method: Principal Component Analysis.<sup>a</sup>

a. 2 components extracted.

**Rotated Component Matrix<sup>a</sup>**

	Component	
	1	2
q35	.816	

q36	.827	
q37	.671	.509
q38_rev		.690
q39	.618	
q40_rev	.507	.744
q41	.781	
q42	.821	
q43	.834	
q44_rev		.864
q45	.834	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 3 iterations.

**Component Transformation Matrix**

Component	1	2
1	.817	.576
2	-.576	.817

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

## Factor Analysis

### Communalities

	Initial	Extraction
q46	1.000	.703
q47_rev	1.000	.801
q48_rev	1.000	.794
q49	1.000	.694
q50	1.000	.732
q51_rev	1.000	.904
q52_rev	1.000	.842

Extraction Method: Principal Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.920	41.718	41.718	2.920	41.718	41.718
2	1.509	21.550	63.268	1.509	21.550	63.268
3	1.042	14.885	78.153	1.042	14.885	78.153
4	.569	8.136	86.288			
5	.523	7.466	93.755			
6	.308	4.394	98.149			
7	.130	1.851	100.000			

### Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.048	29.251	29.251
2	1.812	25.886	55.137
3	1.611	23.015	78.153

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q46	.646		-.509
q47_rev	.750		
q48_rev	.732		
q49		.747	
q50	.587	.617	
q51_rev	.639		.578
q52_rev	.720		.537

Extraction Method: Principal Component Analysis.<sup>a</sup>

a. 3 components extracted.

**Rotated Component Matrix<sup>a</sup>**

	Component		
	1	2	3
q46	.688		
q47_rev	.833		
q48_rev	.860		
q49		.827	
q50		.822	
q51_rev			.907
q52_rev			.777

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 5 iterations.



**Component Transformation Matrix**

Component	1	2	3
1	.704	.465	.538
2	-.402	.884	-.238
3	-.586	-.049	.809

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

## Factor Analysis

### Communalities

	Initial	Extraction
q53	1.000	.577
q54	1.000	.773
q55	1.000	.802
q56	1.000	.744
q57	1.000	.743
q58	1.000	.739

Extraction Method: Principal Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.379	72.981	72.981	4.379	72.981	72.981
2	.740	12.331	85.312			
3	.350	5.830	91.142			
4	.293	4.875	96.017			
5	.154	2.563	98.580			
6	.085	1.420	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

	Component
	1
q53	.760
q54	.879
q55	.896
q56	.863
q57	.862

q58	.860
-----	------

Extraction Method:  
Principal Component  
Analysis.<sup>a</sup>

a. 1 components  
extracted.

**Rotated  
Component  
Matrix<sup>a</sup>**

--

a. Only one  
component was  
extracted. The  
solution cannot  
be rotated.

## Factor Analysis

### Communalities

	Initial	Extraction
q59	1.000	.582
q60	1.000	.685
q61	1.000	.777
q62	1.000	.836
q63	1.000	.775
q64	1.000	.723
q65	1.000	.770

Extraction Method: Principal  
Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.148	73.545	73.545	5.148	73.545	73.545
2	.630	9.004	82.549			
3	.518	7.402	89.951			
4	.316	4.509	94.460			
5	.195	2.779	97.239			
6	.154	2.207	99.446			
7	.039	.554	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

	Component
	1
q59	.763
q60	.827
q61	.882

q62	.915
q63	.880
q64	.850
q65	.878

Extraction Method:  
Principal Component  
Analysis.<sup>a</sup>

a. 1 components  
extracted.

**Rotated  
Component  
Matrix<sup>a</sup>**

--

a. Only one  
component was  
extracted. The  
solution cannot  
be rotated.

## 9.4 Appendix 5 (List of Banks in UAE)

### List of Foreign and Local Banks and distribution of their branches in the UAE

LIST OF FOREIGN BANKS AND DISTRIBUTION OF THEIR BRANCHES IN THE UAE

as at 30-04-2019

S.No	Name of the bank	Head Office	Abu Dhabi	Dubai	SHJ	RAK	Ajman	U.A.Q	Fuj	Al Ain	Total	EBU** P.O*	Grand Total	Remarks
1	National Bank of Bahrain	Abu Dhabi	1	0	0	0	0	0	0	0	1	0	1	
2	Rafidain Bank	Abu Dhabi	1	0	0	0	0	0	0	0	1	0	1	
3	Arab Bank PLC	Abu Dhabi	1	3	1	1	0	0	1	1	8	0	8	
4	Banque Misr	Dubai	1	1	1	1	0	0	0	1	5	0	5	
5	El Nilein Bank	Abu Dhabi	1	0	0	0	0	0	0	0	1	0	1	
6	National Bank of Oman S.A.O.G.	Abu Dhabi	1	1	0	0	0	0	0	0	2	0	2	
7	Credit Agricole - Corporate and Investment Bank	Dubai	1	1	0	0	0	0	0	0	2	0	2	
8	Bank of Baroda	Dubai	1	2	1	1	0	0	0	1	6	9	15	**(AD2,DXB4,SHJ2, RAK1)
9	BNP Paribas	Abu Dhabi	1	1	0	0	0	0	0	0	2	0	2	
10	Janata Bank Limited	Abu Dhabi	1	1	1	0	0	0	0	1	4	0	4	
11	HSBC Bank Middle East Limited	Dubai	1	4	1	1	0	0	1	0	8	6	14	**(1 AD,5 Dubai)
12	Arab African International Bank	Dubai	1	1	0	0	0	0	0	0	2	0	2	
13	Al Khaiji (France) S. A.	Dubai	1	1	1	1	0	0	0	0	4	0	4	
14	Al Ahli Bank of Kuwait	Dubai	1	1	0	0	0	0	0	0	2	0	2	
15	Habib Bank Ltd.	Dubai	2	4	1	0	0	0	0	1	8	0	8	
16	Habib Bank A.G Zurich	Dubai	2	5	1	0	0	0	0	0	8	0	8	
17	Standard Chartered Bank	Dubai	1	4	1	0	0	0	0	1	7	0	7	
18	CitiBank N.A.	Dubai	1	2	1	0	0	0	0	0	4	3	7	**(3 Dubai)
19	Bank Saderat Iran	Dubai	1	4	1	0	1	0	0	1	8	0	8	
20	Bank Mellat Iran	Dubai	1	2	1	1	0	0	1	1	7	1	8	pay office in Dubai*
21	Blom Bank France	Dubai	0	1	1	0	0	0	0	0	2	2	4	**(2 Dubai)
22	NATWEST MARKETS plc	Dubai	0	1	0	0	0	0	0	0	1	0	1	
23	United Bank Ltd.	Dubai	3	3	1	0	0	0	0	0	7	1	8	**(1Dubai)
24	Doha Bank	Dubai	1	1	0	0	0	0	0	0	2	0	2	
25	Samba Financial Group	Dubai	0	1	0	0	0	0	0	0	1	0	1	
26	National Bank of Kuwait	Dubai	1	1	0	0	0	0	0	0	2	0	2	
27	BOK International Bank	Abu Dhabi	1	0	0	0	0	0	0	0	1	0	1	
	Total		28	46	14	6	1	0	3	8	106	22	128	

No	Name of the bank	Head Office	A/D	Dubai	SHJ	RAK	Ajman	U.A.Q	Fuj	AlAin	Total	Pay* office	EBU**	Grand Total	Remarks
1	First Abu Dhabi Bank P.J.S.C	AD	33	18	7	3	1	1	3	8	74	8	0	82	*(6 AD, Dubai 1, Al Ain1)
2	Abu Dhabi Commercial Bank P.J.S.C	AD	23	13	3	1	1	0	2	7	50	2	6	58	*(2 AD), **(3D,32AD)
3	Arab Bank for Inv.& Foreign Trade	AD	3	5	1	1	0	0	0	1	11	0	0	11	
4	Union National Bank	AD	25	20	9	2	3	1	1	7	68	6	0	74	*(3AD,3 Dubai)
5	Commercial Bank of Dubai P.J.S.C	Dubai	3	11	2	1	1	0	1	1	20	5	2	27	*(5)Dubai, **(2)Dubai
6	Dubai Islamic Bank P.J.S.C	Dubai	11	30	14	3	2	1	2	6	69	0	3	72	**(3Dubai)
7	Emirates NBD Bank P.J.S.C	Dubai	11	68	9	3	1	1	1	2	96	6	2	104	*(6Dubai), **(2Dubai)
8	Emirates Islamic Bank P.J.S.C.	Dubai	8	34	10	2	1	1	1	4	61	1	0	62	*(1 Shj)
9	Mashreq Bank P.S.C.	Dubai	7	17	6	1	1	0	1	1	34	0	1	35	**12 Dubai
10	Sharjah Islamic Bank P.J.S.C.	Sharjah	3	6	20	1	0	0	1	2	33	1	0	34	*(1) Shj
11	Bank of Sharjah PSC	Sharjah	1	2	1	0	0	0	0	1	5	0	0	5	
12	United Arab Bank P.J.S.C	Sharjah	2	3	2	2	1	0	0	1	11	0	0	11	
13	InvestBank PLC	Sharjah	3	3	5	1	1	0	1	1	15	0	0	15	
14	National Bank of R.A.K P.J.S.C	RAK	5	16	5	7	1	0	1	1	36	1	0	37	*(1) RAK
15	Commercial Bank International PLC	Dubai	1	5	1	1	1	1	1	1	12	0	0	12	
16	National Bank of Fujairah PSC	Fujairah	2	5	0	0	0	0	7	1	15	0	1	16	**(AD)
17	National Bank of U.A.Q PSC	U.A.Q	2	3	1	1	2	3	1	1	14	1	13	28	(2AAin,2shj,1Fuj,4D,4AD)**UAQ*
18	Abu Dhabi Islamic Bank P.J.S.C	AD	35	15	8	3	1	1	3	14	80	0	4	84	**(3 Dubai, AD 1)
19	Dubai Bank	Dubai	0	1	0	0	0	0	0	0	1	0	0	1	
20	Noor Bank P.J.S.C	Dubai	3	10	1	0	0	0	0	1	15	0	1	16	**(Dubai 1)
21	Al Hilal Bank P.J.S.C	AD	6	3	0	1	0	0	1	1	12	1	0	13	*(AD)
22	Ajman Bank P.J.S.C	Ajman	2	2	1	0	3	0	0	1	9	2	0	11	*(2 Ajman)
	Total		189	290	106	34	21	10	28	63	741	34	33	808	

