

EMPOWERMENT AND ITS IMPACT ON JOB SATISFACTION: “AN EMPIRICAL STUDY OF THE BANKING SECTOR”

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Abstract:

In the contemporary era, employee retention poses a significant challenge for organizations, particularly within the banking sector. In this scenario, empowering employees is crucial for retaining and boosting their performance. To explore the relationship of empowerment with job satisfaction among banking industry employees the study using quantitative research method approach that is based closed ended questionnaire. Information was gathered from 280 commercial bank workers. Data were collected from 280 employees of a commercial bank. Regression analyses reveal that various dimensions of employee empowerment, including power, reward, knowledge, and information, Positive and considerable impact on job satisfaction. Empowering bank workers with decision-making authority and workplace expertise leads to improved job satisfaction. This study suggests that empowerment strategies are essential for enhancing staff retention and morale. Practical recommendations are proposed for banking management to improve empowerment programs for long-term human resource development.

Keywords: Employee empowerment, job satisfaction

Introduction

In recent developments, employees have emerged as one of the most critical and valuable assets for organizations, particularly within the service sector. Employees' knowledge, skills, and competencies are incomparable to those of competitors. Although competitors easily replicate technologies, goods produced, and methods, in that instance, a company's personnel are its most valuable assets to help to gain a competitive advantage (Abou Elnaga, 2014). In the context of HR practises empowerment play a vital role that improves employee enthusiasm, performance, and retention. Involving employees in decision-making leads to better engagement with organisational goals, which improves job satisfaction and effectiveness. (Popool, 2023) stated that empowerment help the organization to foster innovation positive workplace growth Employees are empowered to make decisions about their roles through this strategic approach and philosophy and employees feel accountable and take responsibility of their job. This empowerment also enables employees to effectively serve customers at the organizational level, where customer interaction occurs. It is a critical component in implementing profitability enhancements, driving organizational change, and sustaining continuous improvement, which, in turn, enhances employee satisfaction and performance (Lashley, 2000). The effective implementation of empowerment within an organization necessitates employee job satisfaction, which involves transforming traditional corporate culture and adopting a new culture that supports empowerment. This process should consider organizational behavior, global trends, and practices (Reidhead, 2020). Job satisfaction is extensively studied and examined within the disciplines of HRM and organizational behavior. The study of how people behave in organizations. It is commonly characterized as a delightful experience, the feeling of optimism that results from assessing

one's work or job. Experiences. (Snyder, 1975; Locke, 1976).

Pakistan's banking sector is quickly expanding, necessitating increasing employee participation to properly handle the intricacies of a fast changing financial climate. Each branch operates under unique conditions created by technology improvements, increased competition, and the country's difficult economic circumstances (Raza, Mahmood, Owais, & Raza, 2015). These factors have reinforced the need for financial institutions to empower their employees as a deliberate way of increasing motivation and job satisfaction. (Aslam, Fatima, Siddiqui, & Zafar, 2024).

Literature Review:

Employees Empowerment

Theories about employee involvement and participatory management are where the empowerment concept first emerged. (Spreitzer et al., 1997). The idea of empowerment was instigated by the notions of power and control (Conger & Kanungo, 1988). Empowerment is a tapestry woven from the threads of mental processes linked to work, rather than a universal trait stitched into the fabric of one's personality. (Thomas, Velthouse, 1990). Empowerment signifies that employees perceive themselves as vital contributors to the organization, recognizing that their work significantly impacts its success (Rana & Singh, 2016). It reflects the alignment of work objectives with personal values, as employees assess their roles concerning their ideals. Employee empowerment is the entrustment of authority to the workforce in the choice of action. It is a mechanism through which employees experience a sense of autonomy in making decisions, thereby ensuring the maximization of customer satisfaction. Empowerment serves as a means for achieving business success and growth, and it enhances productivity (S. Waquar et al, March 2011). (Waseel A. et al., 2023) Empowering employees is crucial for driving organisational innovation. Employees are the most valuable assets when they have power, knowledge, and reward information. All these practices empower them to take risks and express their innovative ideas. This finding indicates that empowered employees contribute to the culture, leading to new product development and improving the operation process.

Power:

Pete (2002) emphasised four fundamental characteristics of empowerment. Pete identifies power as a significant factor in empowerment and work happiness. Power is the real authority granted to staff members, which is how ideas are produced. Giving up power and authority is the most difficult task for all levels of management, yet it is the most important element for empowering the employees. It is very difficult for the management because last decades, organization have followed the traditional rules that power is given only to those who belong to the high level of management, and all decisions are taken by top management (Cornell, Rosenfeld, & Carlson, 2016). To disrupt the trend, management should distribute decision-making responsibility to employees at all levels. Employee empowerment promotes a culture of making quick choices, meeting client demands, and assuring customer satisfaction. To respond quickly to consumers and foster innovation, managers at all levels must delegate power and authority to subordinates Emmanuel (2023).

Reward

Rewarding employees is an important and additional component in the employee empowerment process; due to this, employees are motivated to improve their performance so they will get the reward. Reward has a direct impact on employees' performance (Kokila P, 2016). Individual performance-based rewards are pivotal in fostering employee empowerment

within organisations. They strengthen personal capabilities and encourage active engagement in decision-making processes. According to Suprpto and Widigdo (2021), employees are more motivated to achieve when they see a direct link between their performance and rewards. The reward is used as a tool by the organization to appreciate its employees for their competency, innovation, good routine, and performance (Appelbaum & Roth, 2023).

Knowledge:

Knowledge work has long been expected (Cortada, 1998). According to Lawler et al. (1992), without prerequisite knowledge and skills, individuals cannot effectively contribute to business operations or influence the organization's strategic direction. Consequently, familiarity, skill, and knowledge are critical prerequisites for empowering staff to engage with clients effectively, based on their expertise (Drucker, 1989). Job-related knowledge enables employees to address customer issues promptly, thereby enhancing customer satisfaction. Currently, knowledge is being promoted as the foundation of future competitiveness (Swan et al., 2000). A key objective of knowledge and information regeneration is to improve employees' customer awareness (Ballantyne, 2000).

Information

(Bowen & Lawler, 1998) proposed that organizations should grant employees access to information related to workflow, efficiency, strategies, and the external environment. This access enables employees to comprehend the "big picture and gain a better understanding of organizational operations (Bowen & Lawler, 1998). Information sharing is a crucial pillar of organizational empowerment. Empowered employees act as challengers and consistently strive to enhance their outcomes. The flow of information is the lifeblood of organizational success; without it, an organization cannot function effectively.

Job Satisfaction

The idea of occupational satisfaction is Protestantism, by its most popular definition. According to Locke (1976), a well-known specialist in organisational studies, job satisfaction is a positive emotional response to one's work experiences. Furthermore, contentment can be described as "the overall approach of workers shaped by their attitudes toward wages, the working environment, authority, job-related promotions, workplace social relationships, appreciation of talent, and similar factors". Variables like individual conduct and interpersonal relationships are seen as separate from the workplace." (Blum & Naylor, 1986). Mardanov (2020) suggested that job satisfaction consists of intrinsic and extrinsic elements. Internal contentment is related to aspects such as the inherent features of the position of responsibility provides opportunity for personal development and success. Conversely, extrinsic satisfaction pertains to outside elements like compensation, company policies and assistance, oversight, relationships with coworkers, career opportunities, and client interactions. How individuals see their jobs and various facets of them is a measure of job satisfaction, People are motivated to perform their duties when their job is comfortable and enjoyable Khera, A. (2015). Job satisfaction is important because it increases employee productivity in organisations, which benefits both the workers and the corporation. Satisfied employees feel more accomplished, have reduced absence and turnover rates, and perform better. For organizations, content employees help in retaining skilled, qualified, and experienced staff, thereby improving productivity and supporting the attainment of organizational objectives (Muindi, F.K., 2011).

Employee empowerment and job satisfaction

Doç et al. (2018) Empowering employees is a crucial for work satisfaction, particularly in the service industry or for employees that interact directly with clients. According to Bentley et al. (2013) study shows a strong link between job satisfaction and empowerment. This relationship is most noticeable in positions requiring autonomy, intricacy, and empowerment. Their research found a favourable Empowerment is associated with satisfaction at job According to Lloyd et al. (1999), managers that apply empowerment tactics coach people to solve problems, delegate duties, and aid in problem-solving, leading to employee satisfaction with their job.

Hassan et al. (2011) In this study, the spotlight shone on the banking industry in Pakistan, exploring how the empowering of employees could transform the landscape of job satisfaction. Workers in Pakistan's banking industry are more satisfied with their jobs when they are empowered. They contend if Pakistan's banking industry empowers its workers, they will inspire others to perform better, and the industry will benefit from employee loyalty and retention due to job satisfaction.

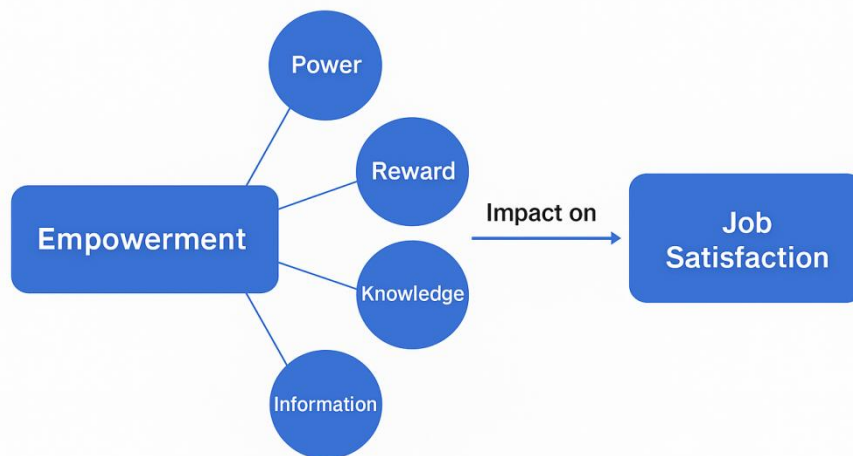
Ukil (2016) A study investigated the influence of employees empowerment on satisfaction and service quality within Bangladeshi financial organizations, encompassing private banks, leasing companies, and insurance firms. The results indicate that employee satisfaction and service quality both rise with empowerment. A higher level of satisfaction and higher-quality services can result from employee empowerment.

Mrs. Hadiza Saidu Abubakar (2014) This research explores the relationship between employee empowerment and job satisfaction in First Bank of Nigeria. Studies show empowering employees greatly enhances their job satisfaction. Empowerment encourages teamwork, instils a sense of achievement, and motivates employees to provide high-quality services, ultimately aiding organizations in reaching their objectives.

Elias (2015) This study examines the relationship between job satisfaction and empowerment within the context of Jordanian textile companies. The research highlights the interconnectedness of these two factors and their impact on workplace dynamics. The findings indicate a positive correlation, with employees in the textile industry experiencing both empowerment and job satisfaction, contributing to a thriving and content workforce.

Conceptual Framework

This study builds on Kanter's (1977) and Spreitzer's (1993) theories of structural and psychological empowerment. In this conceptual framework, the relationship between job satisfaction and employee empowerment is explored. Our focus is on four types of power: reward, knowledge, and information. These types represent the resources and authority granted to employees (structural empowerment) and their perception of autonomy and competence (psychological empowerment). We propose that all four types positively impact employee satisfaction by boosting engagement, motivation, and a sense of worth within the organization. This research employs an analytical framework to develop hypotheses and test them empirically in Pakistan's banking sector. In recent times, empowerment has become a significant strategy for improving organizational effectiveness during economically and competitively challenging times.



Hypothesis

Drawing from the aforementioned literature analysis, the ensuing hypotheses have been crafted for this research.

- **H1a:** Power, as part of the structural empowerment model, is positively associated with employees' job satisfaction.
- **H1b:** Reward mechanisms are positively associated with job satisfaction among employees
- **H1c:** Knowledge accessibility shows a positive relationship with employees job satisfaction.
- **H1d:** Availability of organizational information is positively associated with employee job satisfaction.
- **H1e:** Employees empowerment demonstrates a positively associated with job satisfaction

Research Methodology:

The study used an exploratory research design with a deductive approach. Data was taken from a total of 150 respondents collected through a random sampling method from different Banks in Mirpurkhas and Hyderabad. Participants were surveyed through questionnaires. To maximize time and budget restrictions, convenience sampling was employed. Due to cost constraints, this made it challenging to distribute the questionnaire to a significant number of responders. The data collection tool is made up of two sections of closed-ended questions. The first section is underpinned by the respondents' general demographic data, this encompasses factors like age, gender, marital status and work experience. The questionnaire's remaining section is divided into two sections: the first part includes 30 questions about empowerment (an independent variable), while the remaining 11 questions are about job satisfaction, the dependent variable.

Analytical Technique

The researcher uses several statistical approaches, including SPSS Software, to analyse descriptive and inferential data. Descriptive statistics are applied to statistically analyse the demographic variables of the study, and Inferential statistics are utilised to evaluate the hypothesis based on the researcher's investigation. Researchers can use inferential statistics to make assumptions about a population based on sample data (Sekaran, 1992). The research employed a 5-point Likert scale, with 1 indicating strongly agree and 5 indicating strongly disagree.

Demographic Analysis

Demographical data was intended to describe a demographical variable that assesses any influence on the research finding. This data is based on Gender, Qualification, Designation, and income. Frequency analysis is a statistical method that measures sample characteristics. It involves computing measures of the variable selected for the research that will become easy for interpreted and understood for the reader.

In this survey among 150 employees are covered, of which 61.3% from the sample of (n=150) belong to the male category and only 36.7% from the sample of (n=150) belong to the female category. Male responders dominate females by a significant margin.

The Educational Qualifications of the respondents indicated that the majority possessed graduate and postgraduate degrees. Specifically, 44% of the respondents (n = 66) held a graduate degree, while 46% (n = 69) had achieved a master's level qualification. A smaller segment of the sample, 4.7% (n = 7), possessed a professional degree such as CA, ACCA, or equivalent certifications. Furthermore, 4% (n = 6) of the respondents reported having other qualifications, including diplomas or short-term vocational training courses.

Approximately 8% of the 150 employees earn less than 10,000, while 28% have salaries ranging from 10,000 to 20,000. Additionally, 34% of the employees earn between 30,000 and 40,000, 18% have salaries between 40,000 and 50,000, and 12% earn more than 50,000.

Reliability

A reliability tool was used to test the reliability of the elements that make up the variable of this study. In the present investigation, the questionnaire based on two parts. In the first part, 30 questions are related to empowerment (Independent Variable), while the remaining 11 are related to the dependent variable, job satisfaction. *Cronbach's Alpha* is used by the researcher to measure reliability of all the variable involved in research.

Table: *Reliability Test for Data Collection Instrument*

S.NO	Variables	Total No of Items	Cronbach's-Alpha
1	Power	07	.725
2	Reward	07	.757
3	Knowledge	11	.814
4	Information	05	.722
5	Overall Empowerment	30	.875
6	Job satisfaction	09	.815

According to Nunnally (1978), values of 0.70 or higher are measured satisfactory for research purposes. The reliability test results presented in above Table show Cronbach's Alpha values for all the current study variable are above 0.70 that indicating good scale reliability.

Inferential Analysis on Sample

The method of inferential analysis is used to make inferential claims about a population. This statistical approach shall be used in the random sample to verify that the sample is representative of the population as a whole. There are several statistical tools for testing hypotheses.

Table: Path coefficients

Hypothesis	Independent variable	Dependent Variable	Beta	R2	Standard Error	T-Value	P-Value	Decision
H1	Power	Job satisfaction	.733	.537	.162	7.467	.000	Accepted
H2	Reward	Job satisfaction	.665	.442	.151	6.171	.000	Accepted
H3	Knowledge	Job satisfaction	.612	.375	.129	5.364	.000	Accepted
H4	Information	Job satisfaction	.659	.435	.296	6.075	.000	Accepted
H5	Empowerment	Job satisfaction	.826	.683	0.42	10.161	.000	Accepted

H1a: Power, as part of the structural empowerment model, is positively associated with employees' job satisfaction

Regression research was conducted to analyse the link between power (the independent variable) and work satisfaction. The table displays regression analysis results with a p-value < 0.05, a Beta coefficient of 0.733, and a R² Of 0.537 these statistics indicate positive correlation between power and job happiness. According to the R² value, 53% of the variation in employee job satisfaction can be explained by the model. As a result, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1).

H1b: Reward mechanisms are positively associated with job satisfaction among employees

A regression analysis was preferred to examine the link among reward (Independent variable) and work satisfaction (Dependent variable). The study yielded a p-value < 0.05, a Beta coefficient of 0.665, and R² value of 0.442. The study discovered a link between rewards and job happiness. The variation in reward-related work satisfaction can be explained by 44% of the model's R² score. When they receive rewards, workers are happier in their positions.

H1c : Knowledge accessibility shows a positive relationship with employees job satisfaction.

Researchers employed regression analysis to assess the association between knowledge (Independent variable) and job satisfaction (the Dependent variable). Table shows p<0.05, beta coefficient 0.612, r² = 0.375, and t = 5.364. Knowledge positively correlates with work satisfaction, accounting for 37% of the variance (R² value). As a consequence, hypothesis H1 is strongly supported, whereas the null hypothesis H0 is rejected.

H1d: Availability of organizational information is positively associated with employee job satisfaction

Researcher use regression analysis link between information (Independent variable) and job satisfaction. The table shows a positive correlation between independent and dependent variables (p<0.00, beta = 0.659, r² = 0.435). According to the R² value, knowledge accounts for 43% of the variation in work satisfaction. Based on the p-value, alternative hypothesis H1 is accepted and null hypothesis H0 is rejected

H1e: Employee empowerment demonstrates a positive association with job satisfaction.

The connection was analysed by using multiple regression analysis. The above table shows that the p-value is <0.05 , the beta is 8.26 and the r-squared is 68.3. These data show that empowerment significantly increases job satisfaction. The R^2 statistic indicates that empowerment explains 68% of the variation in work satisfaction. Based on these findings, the alternative hypothesis (H1e) supported, whereas the null hypothesis (H0) is rejected

Summary of Findings

Employees in the banking sector feel independent and have the power to take decisions, their performance is appreciated and they have information and knowledge, all of which make employees an important part of the Mirpurkhas City banking sector, this study shows that, according to the hypothesis, empowerment of employees leads to a high level of job satisfaction. Human resources represent a critical and versatile asset for any organization and are essential to the functioning of any economy. In the service sector, human resources are particularly vital for organizational success. This study examines how empowerment impacts work satisfaction in the banking industry of Mirpurkhas and Hyderabad. For this study researcher collected data through close ended questionnaire survey method administered to 150 male and female employees of commercial banks across Hyderabad and Mirpurkhas city. Finding revealed that job satisfaction has a positively linked with empowerment with in the region's commercial banking industry

➤ The first hypothesis found a significant positive relationship between power and job satisfaction. Giving employees decision-making liberty leads to increased job satisfaction in banking.

➤ Second hypothesis reveals a favourable and substantial correlation between rewards and work satisfaction among banking employees in Hyderabad and Mipurkhas. The reward is working as a motivation tool that increases employee's ability that leads to job satisfaction. Employees motivation enables the organization to achieve their organizational goals.

➤ According to the statical data result employees in that work in banks oh Hyderabad and Mirpurkhas tends to feel more satisfied with there job when they have sufficient knowledge about there job and organization Knowledge improves employees' abilities to address client problems and increase job satisfaction. knowledge is a tool that improve the intellectual ability of the employees to solve the customer's problem and satisfied them hence knowledge also works as an important factor that impacts on employees job satisfaction in banking sector .

➤ Fourth hypothesis result shows information increases job satisfaction among banking staff in Hyderabad and Mirpurkhas. Employees in the banking business benefit from being well-informed about their bank.

➤ Finally in fifth hypothesis shows that employees empowerment emerged as one of dominated factor that influencing on job satisfaction in banking sector of Hyderabad and Mirpurkhas

Employees in the banking sector feel independent and have the power to take decisions, their performance is appreciated and they have information and knowledge, all of which make employees an important part of the Mirpurkhas City banking sector, this study shows that, according to the hypothesis, empowerment of employees leads to a high level of job satisfaction. Now a days banking sector facing several problems because of competition economical condition, political instability all these circumstance employees job satisfaction is important to be retained in market and competition so in that sense empowerment factors Empowering people via power, reward, knowledge, and information improves job satisfaction and helps banks accomplish their goals.

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