

The Impact of Psychological Empowerment on the Effectiveness of Job Performance: A Field Study on the Jordanian Private Banks

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Abstract

This research aims to identify the concept of empowerment and clarify its various dimensions and their impact, on the effectiveness of job performance in the banking sector. The research has been applied to a sample of 185 employees working at 9 private banks in Jordan. This study found that the degree of practice of employees to the dimensions of empowerment exceed the middle degree, while the level of effectiveness of job performance in these banks was high, as it showed the existence of a significant effect of the dimensions of empowerment (competence, impact) on the effectiveness of job performance, while the other two dimensions (choice, meaning) does not affect significantly in the effectiveness of job performance, the study also pointed to the existence of significant differences between the practice of employees to empowerment according to the variables (experience, function, bank), and also indicate there are significant differences in the levels of effectiveness job performance, according to the variables (marital status, bank).

Keywords: Empowerment, Psychological, Job Performance, Effectiveness, Banks, Jordan.

1. Introduction

In the light of the rapid changes in the banking business environment and the pressures associated with global competition many banks have focused their attention on the human element to achieve excellence and success. Whether this element is responsible for the failure or success of an organization has resulted in attention being paid to the human element and it is more managed, directed and motivated than other matters relating to money, and technical and organizational structures. It has emerged among the topics on the dimensions of the human subject of empowerment, as one of the concepts of modern management in the third millennium. Empowerment is a process which has given employees the powers, authorities and responsibilities and enabled them to participate in information, training and development, and the planning and control functions of their jobs in order to reach positive results in their work, and achieve individual and organizational goals. The introduction of empowerment is one of the effective ways to improve service quality, achieve customer satisfaction, increased performance and the job satisfaction of employees and organizational commitment. Such employee empowerment cannot be undertaken without the faith of the managers of its importance. Its benefits are often needed to develop individuals' and raise their skills to solve problems and confront situations, and give them the opportunity to accept the challenge.

Suggested (Snipes, et. al., 2005) that employee job attitudes on their own, such as, organizational commitment and job satisfaction, are not sufficient to improve the quality of service. It has been argued that a high level of service quality can be maintained if employees are provided with both the authority and control to serve their customers well. This argument is based on the reasoning that the quality of the service that is delivered is mostly similar throughout all service encounters, and as a consequence of this similarity employees who work in, service areas need to be flexible in addressing customers' needs. In accordance with this, employee empowerment has been quickly implemented in various organizations that provide services, have indicated that this area has not been researched with respect to the likely consequences in the banking area (Lashley, 2009).

2. Research Problem

The improvement of the performance of employees in the banking sector is playing an essential role in achieving the required strategic objectives; however, this could be done through the human resource, with the possession of capabilities, capacities and skills that is the real wealth owned by banks. The empowerment of employees is an effective instrument to continually develop and improve performance to achieve the strategic objectives of banks. In this research the focus will be on psychological empowerment as this type of empowerment considers the experience of empowerment by employees. By doing so the focus is on their lived experience rather than assuming that empowerment intervention result in empowered behavior, here the researchers focus on establishes what employees need to feel or believe for an intervention. Such a specific topic area can determine the research problem through identifying the ability of various dimensions of Psychological empowerment, more precisely (choice, competence, meaning, and impact) that influence the effectiveness of job performance in Jordanian private banks. This research problem can be answered with the following questions:

What is the degree of employee practice on the dimensions of psychological empowerment in a research sample of private banks?

What is the level of effectiveness of job performance indicators for employees in the banks in the research sample? Does the effectiveness of these indicators differ according demographic variables?

Is there a difference between the perceptions of employees to the dimensions of psychological empowerment, according to demographic variables?

Is affect a dimension of psychological empowerment (choice, competence, meaning, and impact) in the effectiveness of the job performance in the banks under investigation in this study?

3. Research Objectives

To shed light on the concept of psychological empowerment and the reflections of its various dimensions on the effectiveness of job performance in the banking sector.

To identify the degree of employees practice on the dimensions of psychological empowerment, and the extent of the difference in the perceptions of these dimensions according to different demographic variables.

To study the impact of the dimensions of psychological empowerment (choice, competence, meaning, and impact) on the effectiveness of job performance in private banks.

To provide a set of recommendations and suggestions to encourage the banks under investigation in this study to empower their employees and give them the powers, responsibilities and authorities that contribute to increasing the effectiveness of their performance.

4. Research Significance

This research deals with one of the topics of critical importance, and that represents a weapon of contemporary organizations to face challenges, that of the psychological empowerment which enables organizations to get the most out of human resources.

It is important to study job performance indicators for employees in the banks included in the research sample because of their different reflections on the level of efficiency and effectiveness.

The importance of private banks as an area of application since they are considered to be one of the most important service sectors in Jordan because of its important, prominent and pivotal role in the Jordanian economy.

Scientific addition that may come from this research and its contribution to the literature since it may be the subject of interest to researchers because of the limited amount of studies and applied research on the concept of psychological empowerment in the banking sector.

5. Theoretical Background

An important essential element of any business is a proactive workforce, since organizations should be leaner, faster, give a better service, and strive to be more profitable (Nielsen & Pedersen, 2003). Empowerment in the work place is associated with such business objectives and the proactive workforce, which has resulted in improved organizational effectiveness 'through the wise utilization of an organization's human resources'. This consists of an innovative style to working with people, and a transfer from management styles that are top-down to that of a high level of involvement (Sigeall & Gander, 2000).

5.1 The Concept of Empowerment

Empowerment has evolved recently as a new management method. The debate about the origins of the notion in management theory is still undergoing evolution in the management literature. It is important to discuss the evolution of empowerment to provide an understanding of how organizations have used the term (Conger & Kanungo, 1988), Empowerment can be conceptualized as the symbolic construction of the personal state of employees characterized by competence, or the skill and ability to perform effectively, and control, or the

authority and autonomy to act. (Aksel, et. al., 2013).

The majority of the definitions of empowerment consist of ideas about control and power. Nevertheless, the term has been defined by many theorists and to mean different things, depending on the situation in which the concept is represented and how the notion of power has been conceptualized (Forrester, 2000). The concept of empowerment has been used in the business arena. The business and management literature has set out two conceptions of empowerment, firstly, a relational or structural frame and secondly, a psychological or motivational frame. The relational viewpoint regards empowerment as a series of policies and practices designed to spread power to employees at work (Melhem, 2004) and In this perspective power is viewed as the 'the ability to get things done, to mobilise resources, to get and use whatever it is the person needs for he or she is attempting to meet' Therefore, empowerment is linked to every individual in an organisation, and they are each given tasks to perform. Consequently, the concept of empowerment is thought to be 'the notion of developing decision-making authority and responsibility for control and enhancement of product and/or service quality to the point of production' (Klidas, 2007).

5.2. Managerial Practices and Empowerment

That the notion of empowerment requires the support of management to be implemented effectively. Therefore, this suggests that leadership is one of the major elements that affect employees' empowerment. Indeed, leadership as being an important factors on empowerment. Furthermore, leaders can have a direct and indirect impact on empowerment (Lee and Koh, 2001). Empowerment is designed to increase internal allegiance to work, and sense of employee ownership of work. Therefore, thus a participation or involvement approach is an intervention that may increase work performance results; however, it may not increase the sense of work ownership or allegiance to work, This possibility led to a psychological approach to empowerment that assesses how employees interpret and evaluate the previous interventions, and how such evaluations could produce increased work performance (Thomas and Velthouse, 1990).

5.3 Psychological Empowerment

The psychological approach to empowerment considers the experience of empowerment by employees. The psychological approach rather than assuming that an empowerment intervention, such as access to information results in empowered behavior, it endeavors to establish what employees need to feel or believe for an intervention to be effective. Thus, how employees interpret their place of work and work tasks is crucial when establishing whether they are or are not empowered and the influences on their perceptions of their own level of empowerment, (Conger and Kanungo, 1988) criticized work on empowerment since it regarded the notion of empowerment as the sharing or delegating of power with individuals in a subordinate position. They argued that such a conception has neglected to include employees experiences of empowerment. Therefore, they regarded empowerment as a motivational concept that refers to enable rather than delegate. (Bandura, & Locke, 2003) concept of self-efficacy the two researchers regarded empowerment as a system where by the organization develops the environment for increasing motivation for completing tasks by developing individuals' sense of personal efficacy. (Thomas and Velthouse 1990) extended and developed (Conger and Kanungo's 1988) work by focusing on management practices that tend to empower employees by improving their self efficacy. They set out a model of empowerment that centered on the power underlying organizational practices to stimulate employee motivation, instead of simply to empower them. Therefore, (Thomas and Velthouse, 1990) regarded empowerment as a motivation for intrinsic tasks that is linked to experiences that have been positively valued by individuals that originate from a task. Consequently, the two researchers set out a list of cognitions, which they called task assessments that are the approximate cause of intrinsic satisfaction and motivation. Such task assessment, that is subjective judgments entail competence, meaningfulness, choice, and these influence employees' experience when performing their work tasks. It has also been argued by (Thomas and Velthouse, 1990) that task assessments impact on individuals' behavior through expectancy and reinforcement dynamics. Positive perceptions of the four elements encourage the emergence of uplifting feelings in employees that tend to reinforce their efforts when undertaking a task. Such strong feelings tend to also shape employees' experiences about obtaining future intrinsic rewards. Thus, it is the employees that determine the extent of their empowerment and whether they are or are not empowered.

5.4 Empowered Behavior

The ultimate aim of any empowerment initiative is to create an empowered behavior within the employees; this behavior is usually characterized by a concentration of energy upon the task, activity (as a positive of passivity), flexibility in controlling one's own task accomplishment, initiation of new tasks as problems or opportunities arise, and resiliency to obstacles, sustaining motivation in the face of problems. It implies the range of authority that empowered employees can exercise in doing their tasks. Empowered behavior, therefore, reflects a willingness to take responsibility for effective decision making across those decisions which must be made (i. e.,

minimally necessary for job completion) and those that are discretionary and require some degree of personal initiative (Robbins et al., 2002). More importantly, another area where empowered behavior has been found to be critical is in the service recovery strategy. Service recovery refers to the action a service provider takes to seek out customers' dissatisfaction as a response to poor service quality and service failure (Lewis & Spyropoulos, 2001). Different studies in service organizations have supported the notion that empowered employees play a critical role in the recovery of service failures in an effective and efficient manner (Boshoff & Allen, 2000 ; Babakus, et. al., 2003). Empowerment provides frontline employees with the responsibility and authority needed to act quickly and responsively through increased employee flexibility and adaptation during the interaction with the customers (Chebat & Kollias, 2000). Moreover, by empowering employees, organizations relinquish control over many aspects of the service delivery through shifting the locus of control from externally imposed organizational control of employees, to internalized personal self-control by the employee. As part of their boundary-spanning roles (Zeithaml and Bitner, 2003), frontline employees have the capability, more than other employees in the organization, to deal with service recovery situations.

5.5 Empowerment and Effectiveness of Job Performance

The main principle of empowerment theory is that empowered workers, unlike those less empowered should perform at a high level , empowered employees with the four cognitions of self-efficacy, impact, meaningfulness and self-determination are better able to actively shape the environment where they work. Indeed, in support of this, (Kirkman & Roasen, 2004) found evidence that employees' proactivity is significantly related to several effectiveness criteria, such as, job satisfaction, productivity, organizational commitment, and customer satisfaction. It has been noted, however, that employee effectiveness has been defined as the extent to which a worker exceeds or fulfils their work expectations (Spreitzer, 1995) argued that empowered employees tend to be seen as effective since they proactively undertake the responsibilities of their job. This occurs because they feel able to impact on their job in a competent and meaningful way , If workers think they may have an influence on the work environment and organizational outcomes, then they may be viewed as effective , Whereas workers who do not think they can influence work environments, may be viewed as less effective. Several pieces of research support the proposition that empowerment is connected to employee effectiveness. Indeed, (Thomas & Tymon, 1994) used an experimental framework of intrinsic motivation, discovered that workers with a choice on how to undertake their work had a higher level of effectiveness in the dimensions of performance, for example, initiative and creativity than workers without work autonomy. Moreover, workers with more work choice had a high level of job satisfaction which contributed to their high level of performance. Similarly, workers with control over decisions related to their work were rated higher on their job performance by managers than those with less work control (Liden, et. al., 2000). Therefore, it appears that employees' performance may be improved when they receive autonomy in making decisions on their work. Research has suggested (Conger & Kanungo, 1988; Chebat & Kollias, 2000), that competence is the most pertinent element of empowerment, that is, self-efficacy. Self-efficacy is important because it is able to increase the workers performance as they use more persistence, effort, and learns how to deal with the task. (Ahearne, et. al., 2005) have both confirmed that self-efficacy is significant linked to workers effectiveness.

Finally, workers performance tends to be improved as a result of both intrinsic and extrinsic motivational factors. Intrinsic motivation refers to the individuals' desire to undertake a job to complete the job, instead of undertaking the job because they have to, that is as a result of external impositions or extrinsic rewards. Consequently, empowered employees are highly motivated by the task (Spreitzer, 1995, and Thomas and Velthouse, 1990), and experience meaning in their work, and consequently energized performance. Liden et al. (2000) asserted that employees who experience their work as meaningful, and influence others within and outside the organization when accomplishing their tasks, are highly motivated and will perform better.

As indicated above the literature on empowerment has tended to overlap and originated from different perspectives. For this research, the researchers have chosen four dimensions of psychological empowerment, in the light of the previous research consisting of choice, competence, meaning, and impact. According to the knowledge of the researchers it will be the first piece of research that applies these dimensions on the banking sector in Jordan.

5.6 Previous Research

The next section shows some relevant previous studies that have discussed empowerment in different contexts and their conclusions.

Research (Hill, et. al., 2014): investigated the role of leaders in encouraging both empowerment and good performance in employees who work in the electronic communication industry. The researchers used a population sample of 353 young professionals just starting out in their careers in different organizations. The researchers integrated two theories, electronic communication theory and leader member exchange LMX theory to assess their mediated moderation model. Their model hypothesized that the workers' extent of electronic

communication in their work enhances the relationship that LMX has to empowerment and later work results. The researchers findings supported the hypothesis of their model.

Research (Ergeneli, et. al., 2013): this research investigates relationship between of the dimensions of psychological empowerment (impact, meaning, competence and self-determination, and competence, put forward by Spreitzer (1995), and trust in managers of banks. The researchers used a sample population of 220 bank managers working in Ankara, in Turkey. A significant relationship was found between trust based on cognition in managers and empowerment. Trust based on cognition was connected to competence and meaning, trust based on affect was only linked to impact. On the other hand the research found no relationship between trust in manager and personal self-determination.

Research (Abbasi, et. al., 2012): in Pakistan set out to determine the influence of workers' empowerment on quality of service and customer satisfaction in banks. The sample population was randomly selected from lower and middle management staff and the banks' customers. Data was collected through survey questionnaires. Statistical calculations of correlation and factor analysis were carried out to analyze the data. The finding indicated that there was a positive relationship between the workers' empowerment, the quality of service and customer satisfaction. The relationship indicated that workers' empowerment leads to a high quality service and a high level of customer satisfaction.

Research (Razek, 2011): investigated empowerment in a youth care services context. The work wished to determine the factors that affect the effectiveness of the work performance of 100 workers in youth care in Helwan University. The researcher wished to identify the following elements in the youth workers jobs, effectiveness of job performance, barriers that prevent effectiveness job performance, organizational climate, the degree to which the relationship between the organizational climate and job performance effectiveness, and both the job performance effectiveness and organizational climate. Three separate questionnaires were distributed to measure the effectiveness of job performance, the barriers to effective job performance and the organizational climate. The researcher found that the organizational climate effect on job performance effectiveness was average; as was the specialist's job performance effectiveness. There were two statistically significant relationships, firstly between job performance effectiveness and organizational climate, secondly, between the total performance and climate. Furthermore, there was a negative statistical significant relationship between the barriers to the effectiveness of job performance and the job performance effectiveness and organizational climate.

Research (Sarkar, 2009): that the concept of empowerment has been discussed for many years. Moreover, organizations in many different sectors have been using the method of empowerment despite the challenges associated with it. Although organizations use empowerment practices, however, those working at the lowest levels in a company have not been observed very often. Staff working with customers in the banking sector need to be empowered since they work directly with customers and need to be able to offer the best services for customers. Bearing in mind the need for empowerment in the banking sector, this research attempts to determine what tools are used in empowerment practices in this sector. It also attempts to evaluate the effect of empowerment on the role of efficacy of the bank employees.

Research (Kahya, 2009): set out to investigate the relationship between effectiveness and job performance. The researcher argued that workers performance on a task and their contextual performance are two different elements of work behavior that contribute separately to effective results. Kahya used a sample population of 143 employees in a company to assess their task performance, their contextual performance, and their effectiveness, specifically their productivity, innovation and quality. The findings showed that the effectual items of, attention to details and creativity on work problems, contributed most to productivity, innovation and quality.

Research (Chigozirim, 2008): aimed to establish the degree to which Lansforsakringar Bank uses empowerment practices and how those practices influences the quality of customer services and customer satisfaction. The researcher found out that the empowerment practices at LFB allow bank staff to influence customers' perception of the quality of the service, since they had control over the service they delivered which led to customer satisfaction. It was also found that practices of empowerment occurred through the actions of both top management and human resource management and the sharing of information throughout the bank.

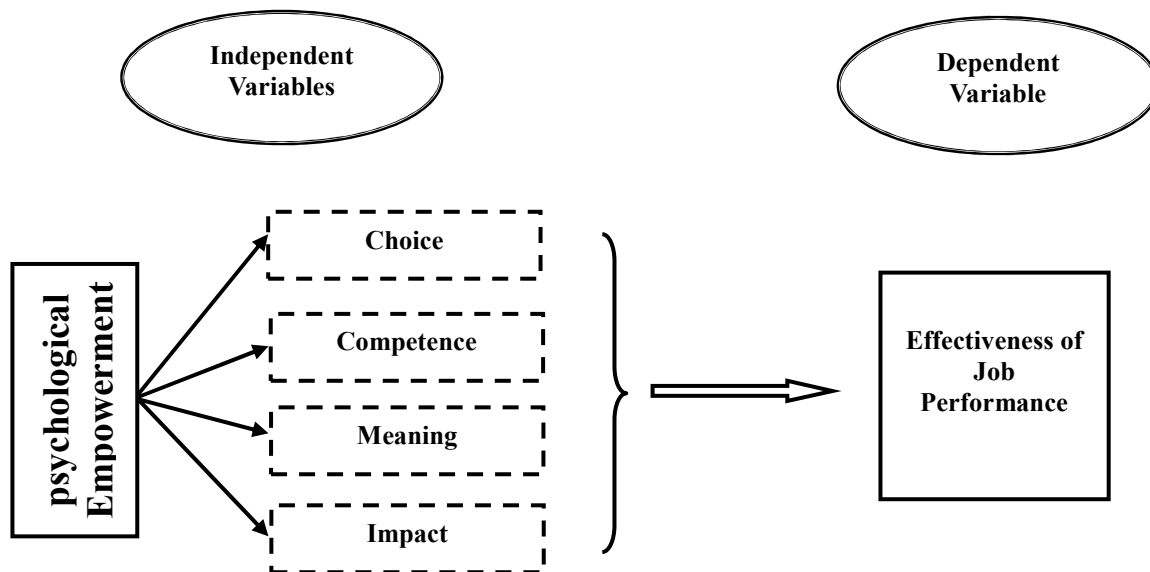
6. Research Model and Variables

Independent Variables: dimensions of psychological empowerment (choice, competence, meaning, and impact).

Dependent Variables: effectiveness of job performance.

Demographic Variables: variables (gender, marital status, age, qualification, years of experience, function, and bank).

Figure 1. Research Model



7. Research Hypotheses

First: There is no affect of the dimensions of psychological empowerment (choice, competence, meaning, and impact) that are significant on effectiveness of job performance.

Second: There are no significant differences between the employees on their perception of psychological empowerment according to demographic variables (gender, marital status, age, qualification, years of experience, function, bank).

Third: There are no significant differences in the effectiveness of job performance between the employees according to demographic variables (gender, marital status, age, qualification, years of experience, function, bank).

8. Research Methodology

This study depends on the analytical descriptive approach, and this approach is based on combining desk and field research. The desk study aims to collect the relevant scientific material through the review of books, references, journal articles, conference papers, reports. While the fields study aims to test the hypotheses through a questionnaire distributed to the employees in nine private banks in Jordan.

9. Research Sample & Population

The research population consists of private banks in Jordan. These were randomly selected in the cities of Amman and Irbid. A total of (100) questionnaires were distributed to the employees in the (9) banks. A total of (93) questionnaires were completed and returned to the researcher, representing a completion percentage of 93%, (4) questionnaires were lost and (3) questionnaires were rejected since they lacked validity in the statistical analysis. Table(1) below shows the banks in the research sample and the number of questionnaires completed in each of the banks to the banks in the research sample.

Table 1: the research sample and questionnaires completed

Bank	Number of Completed Questionnaires
Jordan Islamic Bank	18
Housing Bank	25
Cairo Amman Bank	11
Jordan Ahli Bank	8
Kuwait Amman Bank	3
Jordan Commercial Bank	5
Jordan Dubai Islamic Bank	6
Audi Bank	7
Blom Bank	10

10. Research Tool

The required data has been collected using the method of the survey questionnaire. The questionnaire was

specifically designed as a research tool, with a five point likert scale. The questionnaire was distributed to the banks in the research sample, specifically employees in the 9 private Jordanian banks of all specializations. The questionnaire consists of three sections:

Section I: includes demographic variables that have been measured with eight questions directly related to; gender, marital status, age, experience, qualification, job, bank, city.

Section II: has been designed to measure the dimensions of empowerment; choice, competence, meaning, impact, as measured by 22 sentences as follows:

sentences (1-8) measure of choice.

sentences (9-14) measure of competence.

sentences (15-18) measure of meaning.

sentences (19-22) measure of impact.

Section III: has been designed to measure the effectiveness of job performance, as measured by 11 sentences from (23-33).

11. Statistical Analysis Methods

The data has been analyzed and the validity of the hypotheses has been tested based on the results of a set of statistical tests using the statistics software package SPSS (SPSS. V. 20). The tests that were carried out consisted of the following:

Cronbach's alpha coefficient.

Distribution of sample (frequencies and percentages).

Descriptive statistics (mean and standard deviation).

Multiple regression analysis.

Independent samples T-Test.

One-Way ANOVA.

12. Research Borders

The research uses only four dimensions of psychological empowerment (choice, competence, meaning, impact).

The research uses six indicators of the effectiveness of job performance (the ability to perform the job, accuracy in performance, creativity and innovation at work, good judgments and decisions, knowledge of career, job commitment).

The confidence level of 95% has been used in testing the validity of the hypotheses and generalizing the results.

The geographical scope of this research is restricted to (9) private banks in Jordan in the provinces of Amman and Irbid.

The temporal scope of the questionnaires was dictated by the distribution of questionnaires to the bank employees during the period of 15/6/2014 to 1/8/2014, by the researchers.

13. Research Terms

Psychological Empowerment: is the process of giving employees an appropriate degree of freedom of action and independence at work, and broader authority to take appropriate decisions and take responsibility (Welzel, 2014).

Job performance: the work related activities expected of an employee and how well those activities were executed (Shamsuddin & Abdul Rahman, 2014).

Effectiveness: is to reach to the objectives and expected results (Palmen, et. al., 2010).

14. Statistical Analysis:

14.1 Test the Validity and Reliability of Measures:

The questionnaire has been endorsed by arbitration where it has been well formulated and based on different points of view of previous researchers, and presented to experienced arbitrators. The reliability of the questionnaire has been verified by using an internal gradient consistency using an Alfa Cronbach test and for the standard to have a stable scale the minimum value of the parameter in this test that it should not be less than (0.70).

The results in Table 2 show that the value of the Alpha Cronbach ranged between (0.763 and 0.911). These values are considered to be high, accordingly, it can be stated that all measures in the research have internal reliability for their terms.

Table 2: Alfa Cronbach's coefficient for the study variables

Variable	Alfa Cronbach's Factor	No. of phrases
Choice	.763	8
Competence	.770	6
Meaning	.870	4
Impact	.764	4
Empowerment	.871	22
Effectiveness of job performance	.858	11
All study's variables	.911	33

14.2 Describing the Sample's Features

Table 3: Distributing the sample phrases according to demographic variables

Demographic Variables	Categories	Frequency	Percentage %
Gender	Male	66	71.0
	Female	27	29.70
Marital Status	Single	47	50.5
	Married	46	49.5
Age	Less than 25	19	20.5
	25- less than 35	48	51.6
	35- less than 45	15	16.1
Experiences	More than 45	11	10.8
	Less than 5 years	33	35.5
	5 Less than 10	32	34.4
	10 Less than 15	9	9.7
Qualification	More than 15	19	20.4
	Secondary	4	4.2
	College	14	15.1
	University	69	74.2
Job	Postgraduate	6	6.5
	Manager	9	9.7
	Assistant of Director	18	19.4
	Head of Department	66	70.9
	Jordan Islamic Bank	18	19.3
	Housing Bank	25	27.0
	Cairo Amman Bank	11	11.9
	Jordan Ahli Bank	8	8.6
	Kuwait Amman Bank	3	3.2
	Jordan Commercial Bank	5	5.4
Bank	Jordan Dubai Islamic Bank	6	6.4
	Audi Bank	7	7.5
	Blom Bank	10	10.7
City	Amman	53	57.0
	Irbid	40	43.0
Total		185	100.0

14.3 Descriptive Statistics for Research Variables

Table 4: Mean and standard deviations for the search variables

Variable	Variable's Dimensions	Mean	Standard Deviation
Empowerment	Choice	3.64	.509
	Competence	4.08	.573
	Meaning	4.10	.815
	Impact	3.75	.642
Total measures of Empowerment		3.86	.478
Effectiveness of job performance		4.09	.566

Table 4 shows the following:

The employees in the Jordanian private banks practice the dimensions of psychological empowerment

more than the average, where the mean of these dimensions was 3.86 and the standard deviation was 0.478, this is due to the management of these banks granting their employees the power, authority, responsibility, decision-making and independence in the implementation of their business

The most used dimensions of psychological empowerment in banks in the research sample were the dimension of meaning, competence dimension, impact dimension, and finally the choice dimension.

Effectiveness of job performance for the employees in the Jordanian private banks were high, where the mean of Effective of Job performance was 4.09 and the standard deviation was 0.566, this is due to the commitment of the staff to perform their work at a high standard and with high accuracy and their knowledge of all aspects of their jobs and the practice of innovation and creativity in their work.

14.4 Hypothesis Test

First: There is no affect of the dimensions of psychological empowerment (choice, competence, meaning, and impact) that are significant on effectiveness of job performance.

To test this hypothesis the researchers have used multiple regression analysis.

Table 5. Model's Indicators

F	Sig	R	R2	Adjusted R2	Std. Error of the Estimate
52.14	.000	.733	.537	.526	.38969

Table 6: The multiple regression model for the dimensions of empowerment in effectiveness of job performance:

Dimensions of Empowerment	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Statistical Significance
	B	Std. Error	Beta			
Constant	1.241	.242		5.133	.000	
Choice	-.124	.068	-.111	-1.828	.069	Non-moral
Competence	.632	.071	.639	8.872	.000	Morale (Sig)
Meaning	.075	.046	.108	1.630	.105	Non-moral
Impact	.112	.055	.127	2.028	.044	Morale (Sig)

Table 5 and Table 6 show the following:

The validity of the form used to test the affecting relationship between empowerment and effectiveness of job performance, where the value of F 52.14 with the level of moral of 0.000 is less than 0.05 which means that this model with its independent variables is able to be used to predict the value of the dependent variable.

The correlation coefficient between independent variables and the dependent variable is equal to 0.733 which means that the relationship between empowerment and effectiveness of job performance has a direct correlation and strength of this relationship has a percentage value of 73.3%.

There are two dimensions of the empowerment dimensions that affects positively on the effectiveness of job performance, these are Competence and Impact, while the remaining two dimensions do not affect morale on effectiveness of job performance, Choice and Meaning.

The determination coefficient $R^2 = 0.537$ which means that the independent variables (Competence, Impact) explains about 53.7 % of the change in the dependent variable (effectiveness of job performance) and is a moderate proportion, and that the 46.3 % were due to other variables have not been subject of the study, or due to a coincidence.

According to the multiple regression results: the first assumption will be partially rejected relevant to any moral effect for empowerment dimensions (Competence, Impact) in the effectiveness of job performance, while the first assumption will be partially accepted relevant to the lack of moral effect for empowerment dimensions (Choice, Meaning) in the effectiveness of job performance.

Second: There are no significant differences between the employees where of their perception of empowerment according to demographic variables (gender, marital status, age, qualification, years of experience, function, bank).

Table 7: T-Test for empowerment of employees according to the demographic variables

Demographic variables		Mean	Std. Deviation	Std. Error Mean	T	Sig	Statistical Significance
Gender	Male	3.88	.481	.042	.928	.354	Non-moral
	Female	3.81	.471	.063			
Marital Status	Single	3.82	.425	.043	-1.12	.265	Non-moral
	Married	3.90	.527	.055			

Table 7 shows the following:

There are no significant differences between males and females where there are practices of empowerment in the banks under study.

There are no significant differences between single and married individuals where there are practices of empowerment in the banks under study.

Table 8: One way ANOVA for empowerment of employees according to demographic variables

Demographic variables	F	Sig	Statistical Significance
Age	.617	.605	Non-moral
Experience	6.71	.000	moral
Qualification	1.58	.194	Non-moral
Function	6.68	.001	moral
Bank	4.55	.000	moral

Table 8 shows the following:

There are no significant differences between the empowerment of employees according to age categories and scientific qualifications.

There are significant differences between the empowerment of employees according to years of experience and the role they have and the banks which they work in.

According to results of the t-test and one way ANOVA: the second hypothesis will be partially accepted about the existence of significant differences between employees in terms of the practice of empowerment according to the variables (experience, function, bank), while the second hypothesis will be partially accepted regarding the lack of a significant differences between employees in terms of the practice of empowerment according to the variables the (gender, marital status, age, qualification).

Third: There are no significant differences in the effectiveness of job performance between the employees according to demographic variables (gender, marital status, age, qualification, years of experience, function, bank).

Table 9: T-Test for effectiveness of job performance according to demographic variables

Demographic variables		Mean	Std. Deviation	Std. Error Mean	t	Sig	Statistical Significance
Gender	Male	4.1427	.56619	.04966	1.92	.056	Non-moral
	Female	3.9686	.55249	.07450			
Marital Status	Single	3.9729	.55448	.05719	-2.93	.004	Moral
	Married	4.2128	.55533	.05821			

Table 9 shows the following:

There are no significant differences in the effectiveness of job performance between males and females in the banks under study.

There are significant differences in the effectiveness of job performance between single and married in the banks under study.

Table 10: One way ANOVA for effectiveness of job performance according to demographic variables

Demographic variables	F	Sig	Statistical Significance
Age	1.88	.134	Non-moral
Experience	1.87	.136	Non-moral
Qualification	.847	.470	Non-moral
Function	1.31	.272	Non-moral
Bank	6.37	.000	moral

Table 10 shows the following:

There are no significant differences in the effectiveness of job performance between employees according to age categories, years of experience, scientific qualification and function.

There are significant differences in the effectiveness of job performance between employees according to the banks which work in.

According to results of the t-test and the one way ANOVA: the third hypothesis will be partially accepted regarding the existence of significant differences between employees in terms of the effectiveness of job performance according to the variables (marital status, bank), while the third hypothesis will be partially accepted regarding the lack of a significant difference between employees in terms of the effectiveness of job performance according to the variables (gender, age, experience, qualification, function).

15. Results

The degree of the practices of psychological empowerment of employees in the Jordanian private banks under investigation in this study was more than the medium scale. Additionally, the most reported dimensions of psychological empowerment practice by the employees in these banks was meaning, then competence following by impact and finally, the choice dimension.

The degree of effectiveness of job performance in the Jordanian private banks was a little above the good scale.

The dimensions of psychological empowerment (Competence, Impact) affect positively on the effectiveness of job performance. While the dimensions of psychological empowerment (Choice, Meaning) rather than moral had the greatest effect on the effectiveness of job performance.

There are significant differences between employees in terms of the practice of psychological empowerment according to the variables (year of experience, function, bank). While there are no significant differences between employees in terms of the practice of psychological empowerment according to the variables (gender, marital status, age, qualification).

There are significant differences between employees in terms of the effectiveness of job performance according to the variables (marital status, bank). While there are no significant differences between employees in terms of the effectiveness of job performance according to the variables (gender, age, year of experience, qualification, function).

16. Recommendations

It is necessary for banks to work on the development of awareness and knowledge of the concept of psychological empowerment and dissemination of this concept among all employees in the banks and the expansion of the granting of powers to employees in their job responsibilities.

The employees' perceptions about psychological empowerment need to be developed in the private banks specifically in terms of the dimensions of empowerment through an emphasis on positively accepting responsibility and give employees sufficient authority to provide material and moral support.

Inspire confidence among employees by enabling them to participate in decisions and take responsibilities and circulate information, and provide constructive criticism and freedom of choice and expression, which will contribute to an increase in the effectiveness of their performance.

To provide optimal investment of human resources available in the banks both now and in the future and the importance of developing their skills and abilities, and train them according to clear plans designed to help them increase efficiency and effectiveness in performance.

Create the right organizational climate to work in banks and distribute functional burdens equitably among staff and provide all the information necessary for them to perform all the tasks required of them.

The researchers recommend studying the following research areas in the future:

Study the impact of psychological empowerment to improve the quality of banking services.

Study the impact of psychological empowerment on innovation and creativity at work.

Study the relationship between psychological empowerment and job satisfaction.

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