

**The Level of Empowerment Behavior among Employees:  
The Saudi Banks Context**

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**Abstract**

The purpose of this study is to provide a contribution to the existing body of knowledge concerning the level of employees' empowerment among bank employees. Considering the current competitiveness found in the different economic sectors, especially in commercial banks, the survival and excellence in this sector heavily relies on banks' flexibility and ability to adapt in the marketplace by adopting empowerment among employees able to increase their competitive advantage. This study may provide useful information for managers working in human resource management to develop training programs for high and middle managers to delegate their authority to employees. Furthermore, the study may provide some invaluable information about empowerment behaviors in the banking sector, and this may help in creating an organizational environment that increases creativity, especially in commercial banks that are always seeking excellence. The research was carried out by administering a structured questionnaire to 114 staff members of Al Rajhi Bank in the Kingdom of Saudi Arabia. The study questionnaire was adapted from previously conducted research. The results showed that participation in decision-making, implementing team management, and training and education of employees were at high level. However, delegation of authority and creating a supportive culture were at moderate level among employees.. There were several recommendations and suggestions made for additional research.

**Keywords:** Banks; Job Empowerment; Employees; Saudi Arabia

**1. Introduction**

Since employees are considered the most valuable asset of any organization, there is a need to not only understand the term empowerment among managers but also, they are demanded to practice it (Rana and Singh, 2016). When employees empowered by managers, they feel the responsibility about their organization. In this competitive world, employees are one of the most important factors for organizations sustainability and growth for achieving their goals and ambitions. Therefore, employee empowerment is a modern management style seeking to enable employees to practice full power while holding responsibility for the results of their work. Also, organizations use it as a backbone to help them deal with changes and challenges (Al Rumaihi, 2011).

Bowen and Lawler (1995) state that employee empowerment is a multifaceted approach which involve a range of managerial practices such as sharing authority, information, resources, and rewards with lower-level employees. Celik et al. (2014) address that empowering employees promotes creativeness and innovation among organizations. As a result, creativity and innovation have their own influence to change values, mindsets and behaviors that have previously been patterned which in turn will affect performance in its daily life (Mokhber et al., 2018).

Banks considered to be a sector which demanded highly service-oriented where lower level employees are the ones who are in direct contact with the customers. Sarkar (2009) point that banks workers expected to be empowered to provide sought services to the customers. Based on that, banks managers need to address empowerment leadership behavior with employees which in turn positively impact the overall performance (Abuzid and Abbas, 2017).

## **2. Literature Review**

Organizations use employees' empowerment to increase their knowledge and skills, so their individual productivity doubles or even triples (Obeidat et al., 2021). This can be achieved by building trust and providing higher management and colleagues' support, in addition to providing suitable incentives and engagement in the organizational decision-making process. When employees are given more freedom, they are more likely to come up with unique and useful ideas and put them into action which makes the organization more efficient and effective (Carter; Tony; 2009).

In the same vein, employees' empowerment heavily depends on mutual trust between the management and employees (Gomez and Rosen, 2001), which is achieved by motivating the latter and engaging them in decision-making; building relations; and providing open communication channels. Also, empowerment transcends the boundaries between management and employees in the various management levels, as if they were given full responsibility in the organization, they would be in a better position to give all their efforts and skills to provide a valuable contribution to the organizational success. Al-Rumaihi (2011) Modern organizations have learned that human capital is the key to success and have gained a competitive edge because of this.

Furthermore, employees' empowerment is a pillar for organizational excellence (Harrington, 2005) and success since it is a dynamic force for distinguished employees' performance when knowing that empowerment motivates employees to show their personal skills and potential in the quest to help the organization achieve its strategic objectives (Yamoah and Afful, 2019). This is basically true with the emergence of smart organizations in the era of globalization and high competitiveness. It is well documented in several studies (Al Tamimi, 2004) that what drives employees is their desire to fulfill needs and aspirations. As a result, one can argue that employees' empowerment is a strong instrument that management can capitalize on to meet these needs for employees, and this will positively influence their job behaviors by making them more satisfied and productive. In brief, empowerment may be the path to innovation, development, and continuity.

The relationship between employees' empowerment and creative behavior stems from the nature of the relationship between employees and management. The attitudes employees have about the organization as being one whole unit develop from the interactions between the two as effective management engages employees in decision making and seeks to empower them at various levels of the organizational structure. Hence, more empowerment results in more organizational loyalty, which in turn activates their creative behaviors at work, thus increasing organizational effectiveness (Al Sahari, 2012). Studies have documented the positive impact of employees' empowerment on the various organizational variables. For example, Affaneh and Al Doughan (2020) investigated the level of employees' empowerment at the Saudi banks in the eastern region. The study looked at how administrative empowerment affected employees' creative behaviors. It found that both total employee empowerment and each of its parts (supportive culture, decision-making engagement, authority delegation, teamwork practices, employee training, and technology development) had statistically significant positive effects on how creative employees were. The study also concluded that the levels of administrative empowerment given to employees were acceptable. Both the total administrative empowerment and its individual domains were positively and significantly correlated with employees' creative behaviors.

Another study by Al-Karbouli (2019) examined the role of administrative empowerment in enhancing organizational behaviors among higher management administrators in Iraq. The study showed that administrative empowerment and creative behavior among high-level administrators were moderate. A statistically significant and positive correlation was found between administrative empowerment and the individual domains of creative behaviors. In the same line of research, Mohammadeyya (2016) sought to identify the effect of employees' empowerment on their creative behaviors at the General Authority of Tourism in Jordan. The study found a high level of total employees' empowerment and individual domains (authority delegation, decision-making engagement, self-motivation, and workplace culture, trust-building). Additionally, the study indicated that the level of creative behavior was high. There was also a positive and statistical impact of administrative empowerment on employees' creative behaviors. Al Tarawneh and Al Mubbaydeen (2011) studied the level of administrative empowerment and creative behavior among Jordanian commercial bank employees. The study results showed that both employees' empowerment practices and creative behavior levels among Jordanian commercial bank employees were moderate. The study indicated that employees' empowerment individual domains (authority delegation, decision-making engagement, supportive culture, and teamwork management, trust-building) were positively correlated with employees' creative behaviors. Employees' demographic variables (gender, experience, age, academic qualification, position) did not affect the magnitude of the correlation between employees' empowerment and their creative behavior. The most important recommendation of this study was the need to shed more light on the implementation of administrative empowerment in human resource management at commercial banks, and this is what motivated the researchers in this study to examine one of the important influencing organizational variables to be promoted at the management and individual levels for those organizations seeking excellence in performance. The researchers think that making a link between how empowered employees are and how creative they are could help improve

organizational effectiveness and productivity in one of Saudi Arabia's most important economic sectors.

### **3. Problem of the Study**

Considering the current competitiveness found in the different economic sectors, especially in commercial banks, the survival and excellence in this sector heavily relies on banks' flexibility and ability to adapt in the marketplace by adopting modern management styles able to increase their competitive advantage. That being said, the role of employees' empowerment in organizational excellence cannot be ignored knowing the fact that previous studies (e.g., Affaneh and Al Doughan, 2020; Al-Karbouli, 2019) have stressed the important role of employees' empowerment in organizational positive variables, including employees' creative behavior. In the banking industry, it's important for employees to be creative, especially since commercial banks are always trying to improve so they can get as many customers as possible.

For the above reasons, the researchers attempted to identify the role of employees' empowerment as a total and its individual domains on employees' creative behaviors at Saudi banks. Employees' empowerment culture is pivotal for organizational development, supporting human resource knowledge and skills to qualify employees to be active, creative contributors to organizational success. In essence, making employees an integral part of organizational activities such as engaging them in the decision-making process, delegating them, and creating a supportive organizational culture will create a safe organizational climate, motivating creativity and innovation (Venkataramani et al. 2022; Abuzaid, 2018). Building on this, the study problem may be stated in the attempt to answer the following main question: "What is the effect of employees' empowerment on developing their creative behavior in the Saudi commercial banks?" From this main question, the following questions emerge:

- What is the level of delegation of authority among employees in Saudi banks?
- What is the level of employees' Participation in Decision-Making in Saudi banks?
- What is the level of implementing team management among employees in Saudi banks?
- What is the level of creating a supportive culture for employees in Saudi banks?
- What is the level of training and education of employees in Saudi banks?

### **Significance of the Study**

The significance of this study emerges from the fact that it addresses one of the significant organizational variables embodied in employees' empowerment as an effective tool for developing employees' creative behavior in organizations operating in different sectors. Also, the study investigated employees' empowerment in commercial banks, a significant contributor to the Saudi domestic economy. Thus, this study may provide useful information for managers working in human resource management to develop training programs for high and middle managers to delegate their authority to employees. Furthermore, the study may provide some invaluable information about creative behaviors in the banking sector, and this may help in creating an organizational environment that increases creativity, especially in commercial banks that are always seeking excellence. Lastly, this study could pave the way

for future research that looks at how empowering employees affects their creativity in other parts of the economy, like manufacturing facilities.

**Definitions**

**Job Empowerment:** Giving employees who work in Saudi banks more space in their work through expanding delegation of authority, increasing participation in decision-making, self-motivation, emphasizing the importance of the work environment, and building trust between the management and employees, which in turn will encourage creative behavior among them (Hadidi and Abzakh, 2021; Mohamadeya, 2016).

**4. Research Method**

In order to achieve the objectives of the study, the researchers employed the descriptive analytical design in order to define the level of empowerment behavior among bank employees. The population of the study consisted of employees working at Al-Rajhi Bank in Hail, Saudi Arabia in 2022. The sample of the study consisted of 114 employees working at Al-Rajhi Bank in Hail, Saudi Arabia, selected using the simple random sampling method according to the Morgan table for sample size. Table one represents a description of the characteristics of the study sample.

Table 1: Distribution of the Study Sample based on the Demographic Variables (N = 114)

<b>Variable</b>		<b>Frequency</b>	<b>%</b>
<b>Qualification</b>	Diploma	45	39
	Bachelor	67	59
	Higher Education	2	2
<b>Job Title</b>	Cashier	32	28
	Head Cashier	14	12
	Sales Executive	52	46
	Director of Operations	7	6
	Branch Manager	9	8
<b>Years of Experience</b>	Less than 5 Years	30	26.3
	From 5 to 10 Years	41	36
	From 11 to 15 Years	20	17.5
	More than 16 Years	23	20.2
<b>Total</b>		<b>114</b>	<b>100</b>

Table 1. shows that according to qualification, the study sample contained sixty seven employees with bachelor's degrees by fifty nine per cent, diploma holders reached forty five employees by thirty nine per cent, and two employees with higher education degrees by 2%. Concerning job titles, there are (52) sales executives by 46%, (32) cashiers by 28%, (14) head cashiers by 12%), (9) branch managers by 8%, and (7) directors of operations by 6%, respectively. Moreover, and in relation to years of experience, the study sample consisted of (30) employees with experience of less than 5 years (26.3%), employees with experience of 5 to 10 years (36%), those with experience of 11 to 15 years (17.5%), and those with more than 16 years of experience (20.2%).

### **Instruments of the Study**

The instrument of the study was developed by referring to a set of previous studies related to the study topic (ex. Afaneh and Aldoghan, 2020; Mohamadeya, 2016; Al-Mbaideen and Al-Tarawneh, 2011). Researchers made sure that the instrument was appropriate for the study sample and divided them into two sections; the first section includes the preliminary data of the participants, while the other includes the items of the instrument divided into domains, as the researchers followed the 3 Point Likert Scale to answer the items of the instrument.

### **Instruments Validity**

The validity of the instrument was obtained through:

#### **1. Content Validity**

The instruments were distributed to a jury of six expert faculty members specializing in management, HR, and education at Hail University. They were asked to provide their opinions concerning the items' appropriateness to the domain they belong to, their clarity, authenticity of phrasing, and suitability, and to give any additional appropriate remarks. The researchers use 80% of the juries' changes as a measure of how well the instruments fit the study sample and how well they can be used.

#### **2. Construct Validity**

Construct validity was obtained by administering the study's instruments to a pilot sample of twenty (20) employees from the study's population and one randomly selected employee from the study sample. The correlation coefficients between each item and the domain it belongs to, as well as between each domain and the total score, were then calculated. Based on the results, the instruments have good enough construct validity values to help meet the study's goals.

#### **3. Instruments Reliability**

Reliability was obtained using the Cronbach Alpha Coefficient, where the reliability of each domain and the total score were calculated. The results showed that the reliability coefficient (Cronbach Alpha) for the instrument was 0.854 which is a high value, indicating that the instruments have adequate reliability to be suitable for achieving the objectives of the study.

### **Statistical Standard**

A (3) point Likert scale (High = 3, Moderate = 2, low = 1) was employed and the following scale was adopted to analyze the results:

Table 2: Level of Implementation and its Means

<b>Level of Implementation (Importance)</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>
<b>Means</b>	1.00-1.66	1.67-2.33	2.34-3.00

5. Results and Discussions

Results of the First Question: "What is the level of delegation of authority among employees in Saudi banks?"

Table 3: Delegation of Authority among Employees in Saudi Banks

Items	N	Sum	Mean	Std. Deviation
I delegate some of my authorities	114	229	2.01	.735
My superiors delegate some authorities to me.	114	268	2.35	.652
Delegation helps me get creative in my roles.	114	287	2.52	.655
Delegation provides a creative work environment.	114	280	2.46	.626
Valid N (listwise)	114		9.34	

It can be noted from Table 3. that the domain of "delegation of authority" in employees' creativity was as follows: Item (3), "Delegation helps me get creative in my roles," ranked first with a 2.52 mean scores, followed by item (4), "Delegation provides a creative work environment," with a 2.46 mean scores, item (2), "My superiors delegate some authority to me," with a 2.35 mean scores, and finally, item (1), "I delegate some of my authority," with a 2.01 mean scores. Regarding the total score of the domain, the mean score was moderate, where 2.34 responses scored agree out of 9.34; this indicates that there is an effect of delegation on employees' creativity in Saudi banks at a moderate level. This can be attributed to the fact that the management of Al Rajhi Bank is keen to expand the delegation of authority further, which will develop creativity among the employees. This result is consistent with the results of Afaneh and Aldoghan (2020) and Mohamadeya (2016, which showed the same results).

Results of the Second Question: "What is the level of employees' Participation in Decision-Making in Saudi banks?"

Table 4: Employees' Participation in Decision-Making in Saudi Banks

Items	N	Sum	Mean	Std. Deviation
I participate in decision-making.	114	298	2.61	.588
I find the opportunity to express my opinion.	114	280	2.46	.640
I participate in providing development proposals.	114	289	2.54	.612
I participate in problem-solving.	114	295	2.59	.577
Valid N (listwise)	114		10.2	

Table 4. shows that in relation to "Participation in decision-making," item (1) "I participate in decision-making" ranked first with a 2.61 approval rate, followed by item (4) "I participate in problem-solving" with a 2.59 approval rate; item (3) "I participate in providing development proposals" with a 2.54 approval rate; and finally, item (2) "I find the opportunity to express my

opinion" with a 2.46 approval rate. Regarding the total score of the domain, 2.55 responses scored "agree" out of the total 10.2, which indicates that the participation in decision-making of employees in Saudi banks is at a high level. Researchers attribute this result to Al Rajhi Bank officials' desire for a high level of participation in decision-making, as well as maintaining and supporting it. This result is consistent with the results of Afaneh and Aldoghan's (2020) and Mohamadeya's (2016, which showed the same results).

Results of the Third Question: "What is the level of implementing team management among employees in Saudi banks?"

Table 5: Implementing Team Management on Employees in Saudi Banks

Items	N	Sum	Mean	Std. Deviation
Employees are divided into teams.	114	274	2.40	.688
Working in a team provides me with creative opportunities.	114	293	2.57	.651
I know my role on the team.	114	305	2.68	.572
I prefer to integrate roles in light of task division.	114	298	2.61	.602
Valid N (listwise)	114		10.26	

Table 5. shows that item (3) "I know my role on the team" ranked first with a 2.68 approval rate, followed by item (2) "Work in team provides me with creative opportunities" with a 2.57 mean score and item (4) "I prefer to integrate roles in light of task division" with a 2.61 mean score, respectively, while item (1) "Employees are divided into teams" ranked last with a 2.40 mean score. Regarding the total score of the domain, the mean score was high, where 2.57 responses scored agree out of 10.26; this result shows that there is an effect of team management on employees' creativity in Saudi banks at a high level. This can be explained by the fact that the team running the bank is making an effort to enhance and deepen confidence-building for workers at all levels of administration, which in turn will develop the creative behaviour of the employees at Al-Rajhi Bank. This result is consistent with the results of Afaneh and Aldoghan's (2020) and Mohamadeya's (2016, which showed the same results).

Results of the Fourth Question: "What is the level of creating a supportive culture for employees in Saudi banks?"

Table 6: Creating a Supportive Culture for Employees in Saudi Banks

Items	N	Sum	Mean	Std. Deviation
There is a creative organizational climate in the bank.	114	261	2.29	.700
I'm constantly motivated.	114	252	2.21	.734
The bank provides me with appropriate support.	114	244	2.14	.727
The bank has a career development environment.	114	247	2.17	.703
Valid N (listwise)	114		8.81	

Data presented in the previous table showed that with regard to the domain "Creating a supportive culture for employees," items (1) "There is a creative organizational climate in the bank" ranked first with a 2.29 approval rate, item (2) "I'm constantly motivated" ranked second with a 2.21 approval rate, followed by item (4) "The bank has a career development environment" in third place with a 2.17 approval rate, and item (3) "The bank provides me with appropriate support" got the last rank with a 2.14 approval rate. The total score of the domain got a moderate means score, where 2.20 responses scored neutral out of 8.81; this indicates that there is a need for a supportive culture for employees in Saudi banks. Researchers attribute this to the need to provide a continuous organizational, creative, and motivating work climate as well as a professional environment for the employees who work in the banking sector. This finding contradicts the findings of studies by Afaneh and Aldoghan (2020), Mohamadeya (2016, 2019), Al-Karbouli (2019), and Al-Mbaideen and Tarawneh (2011, respectively), which found that creating a supportive culture for top-level employees was effective.

Results of the Fifth Question: "What is the level of training and education of employees in Saudi banks?"

Table 7: Training and Education of Employees in Saudi Banks

Items	N	Sum	Mean	Std. Deviation
I'm convinced of the need and importance of training.	114	332	2.91	.284
The bank follows up the training needs.	114	276	2.42	.715
Training provides me with new skills.	114	315	2.76	.520
I take the initiative of training my colleagues and conveying my experiences to them.	114	328	2.88	.355
Valid N (listwise)	114		10.97	

It is clear from Table 7. which represents the domain "Training and education of employees," that item (1) "I'm convinced of the need and importance of training" ranked first with a 2.91 approval rate, then item (4) "I take the initiative of training my colleagues and conveying my experiences to them" with an 2.88 approval rate, followed by item (3) "Training provides me with new skills" with a 2.76 approval rate, and item (2) "The bank follows up the training needs" ranked last with a 2.42 approval rate. Based on the total score of the domain, it appears that it received a high mean score where 10.97 responses scored agree; this indicates that there is a high level of effect of employee training and education on their creativity in Saudi banks. The result can be attributed to the fact that the bank's management is convinced of the importance of learning, qualifying, and training its employees; following up on the training needs of the employees; and providing the needed skills for them to be able to perform their roles in a way that will develop their creativity. This result is consistent with the results of Afaneh and Aldoghan (2020) and Mohamadeya (2016, which showed the same results).

## **6. Summary and Recommendations**

The purpose of this study was to provide a contribution to the existing body of knowledge concerning the level of employee empowerment among bank employees. The results showed that participation in decision-making (10.2), implementing team management (10.26), and training and educating employees (10.97) were at high levels. However, delegation of authority and creating a supportive culture were at a moderate level among employees. In light of the results, the researcher recommends that banking organizations need to pay attention to the areas of delegating authority and take them into account when trying to get people to perform creatively. Additionally, organizations need to adopt a supportive culture, which may positively lead to the idea of career empowerment. This will help us dig deeper into this topic, which is important for getting employees to act in creative ways. Determining the training needs of employees will help senior leaders share information about running Al-Rajhi Bank, which will lead to a more creative work environment. Future research needs to look at job empowerment and how it affects creative behavior. For example, a study that compares Al-Rajhi Bank to other Saudi banks could help spread useful scientific information based on modern management ideas.

## **7. Limitations of the Study**

The study results were limited to a number of Al-Rajhi Bank employees in Hail, Saudi Arabia, working in the second academic year of 2022. Thus, the results cannot be generalized to other populations and regions. The study also only addressed job empowerment among Al-Rajhi Bank's employees. It is also limited to the instruments used and their validity and reliability indicators.

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