
Tesis doctoral

Assessing the impact of employee empowerment on organisational performance in Ghana

Joseph Afram



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Universitat Internacional de Catalunya
Faculty of Economics and Social Sciences

Assessing the impact of employee empowerment on organisational performance in Ghana

PhD candidate: Joseph Afram

Supervisor: Dr. Marta Mas Machuca

Co-supervisor: Dr. Alba Manresa Matas

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Abbreviations

SE	Structural empowerment
PE	Psychological empowerment
OP	Organisational performance
OCB	Organisational citizenship behaviour
AFC	Affective commitment

Abstract

The advancement of technology and globalization of human talents have inspired organizations to use employee empowerment as a new human resource management technique to enhance performance. Empowerment is a mechanism through which employees are offered the authority for decision-making and responsibility for their actions. Nonetheless, the contribution of empowerment to firm performance has been an issue of controversy among scholars. The views that have dominated this debate are that empowerment practices contribute significantly to performance. In contrast, others believe that empowerment is just a myth and even does not exist because managers make final decisions in the workplace.

This study explores the impact of employee empowerment on firm performance in the banking industry in Ghana, with three specific objectives spread in three articles, thus each objective is digested in one article. Article 1 evaluates the direct effects of employee empowerment on firm performance. Article 2 analyses the direct and the indirect effect of employee empowerment on performance and the mediating role of affective commitment. Finally, article 3 evaluates the mediating function of organisational citizenship behaviour and employee affective engagement on the link between employee empowerment and company performance

Through survey, the study drew 879 replies from nine commercial banks and eight non-commercial banks in the Bono and Asante Regions in Ghana. The first study obtained data from 301 employees, the second study gathered data from 274 participants in the commercial banks and the third study obtained data from 304 workers in the non-commercial banks. The structural and measurement models (CFA) were tested with structural equation modeling (SEM) through EQS software and SPSS in all the three articles.

The results of first article show that employee access to relevant information provides vital support to firm performance, but access to opportunity to grow in the company hierarchy makes no meaningful contribution to the performance of the banking industry in Ghana. Further, it is revealed that employee access to support makes no significant input into company performance. From the psychological perspective of empowerment, competence cognition and impact cognition play a significant role in company performance. However, the meaning cognition is not a significant factor in determining the performance of the banks.

In the second study, it is revealed that structural empowerment makes no direct contribution to firm performance, but performance is directly influenced by psychological empowerment. In addition, affective commitment is found as a significant contributor to company performance. Additionally, structural empowerment presents no significance to affective commitment, but commitment is significantly influenced by psychological empowerment. The assessment of the mediating mechanisms that facilitate empowerment's influence on operations of the banks provides evidence that the banking industry needs the intervention of affective commitment to experience the significant contribution of structural and psychological empowerment to the operational outcomes of the banks.

The third article found that both psychological and structural empowerment has no direct influence on organisational performance, but they are significant contributors to employee affective engagement and organisational citizenship behaviour. Organisational citizenship behaviour and affective engagement show no positive influence on business performance. The mediation analyses indicate that organisational citizenship behaviour bridges the gap between the two aspects of empowerment (structural and psychological) and performance but affect engagement is not a significant mediator, thus provides no significant support to the link between empowerment and performance.

The study makes diverse contributions to theory and practice. Theoretically, the study supports the human resources management literature by analyzing the direct and indirect effects of employee empowerment on organisational performance. The study deepens the understanding of the mediating role of affective commitment, organizational citizenship behavior, and effective engagement. Finally, the study's outcome raises policy discussion among practitioners in the banking industry in emerging economies.

The originality of the thesis relies on a model representing the interplay among employee empowerment, affective commitment, organizational citizenship behavior, affective engagement, and organizational performance in the banking industry in an emerging economy.

Chapter 1

1. Introduction

In this period of industrial revolution 4.0, human resource remains one of the most important assets that play an integral role in organisation's ability to compete (Hermawan et al., 2020) and boost overall performance (Ashmond et al., 2022). Accordingly, human asset has been hailed as the panacea to the ever-growing globalisation, rapid change in technology, new organisational structures, changes in consumer preferences and dynamic work procedures (Nasir, 2017). In view of this, scholars are proposing diverse human resource practices framework to assist companies to tap, develop and management workforce to enhance business performance (Antwi et al., 2016). Consequently, employee empowerment has been proposed as one of the efficient management techniques to augment the human asset management practices for operational outcomes of organisations (Ngqeza & Dhanpat, 2021).

Despite the call to adopt empowerment practices, the challenge remains as no clear road map providing direction to organisations to integrate it into their core business and strategies (Markoulli et al., 2017). However, the ongoing discussion on the effect of empowerment on individual and organizational performance indicates that employee empowerment is practically an efficient management tool that makes positive contributions to firms' productivity (Alagarsamy et al., 2020; Bose, 2018). On the other hand, other scholars have raised serious doubt about empowerment's reality and its practical importance (Elnaga & Imran, 2014). The divergent views in the literature about the effect of empowerment on firm performance indicate that scholars have not come into agreement on this subject matter. Therefore, the contribution of empowerment to organizational performance is a relevant question yet to be answered.

This disagreement provides the basis for the understanding of the influence of employee management practices on performance and the various mediating mechanisms in the context of the banking environment (Antwi et al., 2016; Otoo, 2019). Therefore, addressing these issues in the banking industry in Ghana contribute to the body of knowledge on employee empowerment practices. The international community and most especially investors are furnished with valuable information about the banking industry in Ghana regarding the appropriate tools for managing human resource in a developing economy like Ghana. This study enriches the learning capabilities of the banks to increase financial and non-financial productivity of the entire service industry.

1.1 Conceptualization

Employee empowerment is a multidimensional construct with diverse conceptualization (Hill & Huq, 2004). It has been linked to renowned disciplines such as human resource management (HRM) and total quality management (TQM) (Wilkinson, 1998). Employee empowerment is the direct opposite of the old age place of work challenges such as Taylorism and bureaucracy that did not allow employees to be creative and utilise their individual talents independently (Wilkinson, 1998). Generally, employee empowerment is a power-sharing technique (Hill & Huq, 2004), involvement in decision-making activity (Elnaga & Imran, 2014; Mir & Rainayee, 2015), transfer of power to employees (Kumar & Kumar, 2017), a delegation of power to people (Khammarnia et al., 2014), authorisation (Thomas & Velthouse 1990), mental energy (Sprague & Hayes, 2000), participation in decision making (Al-Asoufi & Akhorshaideh, 2017), just to mention but a few. Since there is no updated version of the definition of employee empowerment, this thesis defines it in the context employee management as collective human resource management practices that enhances employee decision-making capabilities and promote job related freedom for people to take actions for the attainment of personal and organisational goals.

Empowerment is an initiative that the management body of a firm applies to gain benefits from the capabilities, knowledge and talents of its workers (Al-Asoufi & Akhorshaideh, 2017). This thesis evaluates empowerment from the employee management standpoint. Accordingly, from a workforce management point of view, this workplace philosophy has been theorised from two main perspectives: Structural empowerment (Kanter, 1993) and psychological empowerment (Spreitzer, 1995). Conger & Kanungo (1988) conceptualised empowerment as a motivational and relational construct. The motivational aspect relates to psychological empowerment conceptualised by Spreitzer (1995) and Thomas & Velthouse (1990) and the relational construct is in line with Kanter's structural empowerment. Studying empowerment from these two perspective contributes to theory and enhances practice because it reveals the essentiality of two main elements that keeps organisations functioning: the organisational structures (Ahmady et al., 2016; Eklund & Löfgren, 2021) and the human capital (Dash & Roy, 2020; Pasban & Nojede, 2016).

Structural empowerment was originated from the inspiration of Kanter (1993) who proposed this theory to solve workplace difficulties regarding human capital management (Jocelyne & Kariuki, 2020). Structural empowerment has been defined as workplace conditions and practices that empowers employees to accomplish their work (Monje et al., 2021). This branch of empowerment is based on utilizing

organisational structures and policies that transfers power and authority to employees (Echebiri et al., 2020). It gives authority to the workers at the lower level of the organisational hierarchy to make their own decisions about their job processes (Seibert et al., 2011). Power sharing is synonymous with structural empowerment and power in this sense means access to formal authority over a company's resources (Ameer et al., 2014). The notion of delegation and decentralisation of decision-making authority is fundamental to the concept of structural empowerment (Conger & Kanungo 1988). Structural empowerment requires that individuals are involved in decision-making concerning vital issues in the workplace (Tyagi & Shah, 2018). According to Kanter (1993), when employees have access to opportunity, information, support and resources, they are empowered. It is the mechanistic approach where power moves from the top to the bottom with specified objectives and resources available to the employee to accomplish a specific task (GanjiNia et al., 2013).

Psychological empowerment is the mental state of an employee that is stimulated by empowerment practices in the workplace (Jordan et al., 2017). This dimension of empowerment has been defined as " a process of enhancing feelings of self-efficacy among organisational members through the identification of conditions that foster powerlessness and through their removal by both formal organisational practices and informal techniques of providing efficacy information" (Conger & Kanungo, 1988 p. 474). Psychological empowerment echoes the power of an individual's inner self and behavior towards a given task. Al-Balqa et al., (2020). Thomas & Velthouse (1990) put it as intrinsic task motivation exhibited through four cognitions that energises individuals to develop some degree of motivation towards their jobs. These cognitions are conceptualised as the sense of meaning, competence, self-determination and impact (Spreitzer, 1996). According to Spreitzer (1995), these cognitions combine additively to create the overall sense of psychological empowerment in someone, the absence of any of the cognitions reduces the degree of empowerment. This aspect of empowerment connotes individuals' understanding of their role in organisations. It is the efficient utilisation of the natural human ability uniquely through groups and individuals to ensure optimum performance (Zare et al., 2015).

According to the literature, employee empowerment plays a central role in the management of companies. Several frameworks have been proposed to highlight the importance of employee empowerment. Majority of these frameworks focus on its benefits to individual and organisation (Vu, 2020). From individual perspective, empowerment produces positive outcomes such as employee commitment, engagement, civic behaviours and reduces negative behaviours such as turn over intentions, absenteeism, thus serve as a tool for shaping employee behaviour (Sahoo, 2011). Moreover,

this technique increases employee productivity by allowing the efficient utilisation of hidden talents, knowledge, abilities, and skills, increase job satisfaction, motivation, innovation, and creativity (Celik et al., 2014). It is a tool for labor higher level of effort and productivity (Ameer et al., 2014). Furthermore, employee sense of self-reliance is stimulated through empowerment that ultimately boost their confidence, increase enthusiasm, and enhance self-image for productivity (Cobanoglu, 2021). Studies have shown that firms that offer its workers higher degree of empowerment can overcome operational difficulties and challenges (Hanaysha, 2016).

From organisational perspective, empowerment is considered an efficient worker management strategy that facilitate the means of achieving organisation's strategic goals and objectives (Areiqat & Naji, 2016). It enables business entities to recognise the weaknesses and strength of employee to plan training and human resource development activities (Coun et al., 2021). Empowerment increase innovative capabilities of organisations to exploit new opportunities for competitive advantage (Celik et al., 2014). It inspires firms to develop novel operational methods to meet the current demands of the business environment (Cobanoglu, 2021) and pave the way for organisations to improve service quality (Ukil, 2016).

Beside these essential roles of empowerment in organisations, it is a major contributor to overall organisational performance (Mukwakungu et al., 2018; Nadeem et al., 2018) which is the core of the existence of an organisation. Many studies are calling on managers to empower their employees (Bekirogullari, 2019; Chhotray et al., 2017) by implementing various empowerment practices to increase productivity (Alalie et al., 2019). In the days ahead, empowerment is expected to be one of the driving forces of human capital management that will support employees to leverage their talents for the success of organisations (Li, 2022).

1.1.1 Organisational commitment

Organisational commitment is a multidimensional construct with diverse conceptualisation and definitions (Llobet & Fito, 2013). Though several researchers have expressed their views on the subject, there is still disagreement about how it affects behavior (Gutiérrez-Broncano et al., 2016). From the perspective of Meyer & Allen (1991) organisational commitment is a mindset of employees which encompasses three main components: normative, continuance and affective. Normative commitment refers to the belief that the employee owns the duty to stay with the organisation (Kashefi et al., 2013). Continuance is the price paid by the employee to maintain their membership with the organisation (Kashefi et al., 2013). Affective is the heart of organisational commitment (Mercurio, 2015) and represent

employee sense of motivation to identify themselves and remain loyal to their company (Ghosh, 2014). This type of commitment connotes employee's positive attitude towards the company (Dinc, 2017).

In this sense, when individuals are emotionally linked with the company they are passionate about the accomplishment of its goals and strategies (Mugizi et al., 2015); they understand the company as a personal asset meaning that they feel engaged and connected to the company (Chelliah et al., 2015). Such employees have the zeal to contribute to good courses of the firm with optimal effort and have absolute trust in the organisation (Mercurio, 2015).

1.1.2 Organisational citizenship behaviour

Organisational citizenship behaviour (OCB) has been conceptualised from diverse perspectives with different dimensions in the literature (Khaola & Coldwell, 2017; Okoye et al., 2018; Tambe, 2014). It is an extra work role performed by employees but attracts no formal reward from the company (Mitonga-Monga et al., 2017). OCB is not specified in the job description or in the employment contract with the organisation (Khan & Rashid, 2012) but previous research has shown that it is essential for the social and psychological environment in the workplace (Yaakobi & Weisberg, 2020). This thesis evaluates it in terms of loyal boosterism (Markovits, 2011) because this dimension is important for service-oriented companies where workers interact with customers (Bettencourt et al., 2001). Loyal boosterism is the identification with, and commitment to a company's management body and the entire company. Loyal boosterism overrides the interest of individuals, motivates people to protect their company against any threats and contributes to improving an organisation's image (Van Dyne et al., 1994) and spread good information about the company (Whiting et al., 2008). In a broader sense, OCB is a major contributor to organisational performance in terms of facilitating employee retention, improving a firm's ability to adjust to the dynamics of the business environment, and creating more opportunities for competitive advantage (Kim et al., 2019).

1.1.3 Employee engagement

Employee engagement has been described as one's emotional attachment to a business setup in return for economic exchange (Tannady et al., 2019) and a positive feeling, satisfaction, and the employee state of mind (Alshaabani et al., 2021). From a research point of view, engagement is a multidimensional construct without an agreed definition regarding its definition, predictors and consequences (Akter et al., 2021). Its scope and definition have been conceptualised under different perspectives (Budriene &

Diskiène, 2020) in diverse contexts in different studies (Bedarkar & Pandita, 2014). Thus, from an employee management viewpoint in the banking industry, this doctoral thesis conceptualises employee engagement as affective engagement. Theorizing engagement as “affective” helps to explain how workforce positive feelings influence their output and the entire organisational performance.

Affective engagement has been defined as the “extent to which employees experiences a state of positive affect relating to their role” (Soane et al., 2012); it refers to affective factors such as enjoyment, support, belonging and attitude towards superiors and co-workers (Pietarinen et al., 2014). These emotions have been associated with performance (Sagaya devan & Jeyaraj, 2012). Employees who have this kind of engagement have a passion for their job. They are strongly attached to their work with positive feelings that enable them to spend most of their precious time working for the success of the organisation (Purwayoga et al., 2019). Employee engagement builds a stronger relationship between employees, enables firms to achieve higher productivity, and enhances employee commitment (Bongcayat & Guhao, 2020) to participate fully in the production process which positively stimulates employee worker efficiency (Budriene & Diskiene, 2020).

1.1.4 Organisational performance

Organisational performance is the core essence of any organisation operating in any business environment. It is essential for a firm to continuously advance its business processes and strategies, or else the competitive pressures from rivals (Gyurák Babelová et al., 2020) evict the firm. Organisational performance is an important construct in management studies and has always been used as a dependent variable (Ondoro, 2015). Firm performance has been defined as the output of a firm’s operations according to its goals and objectives (Almatrooshi et al., 2016). Based on the resource-based theory, organisational performance is the outcome of a strategic choice that a firm makes through the identification of its inimitable resources to enable it to compete among its rivals (Cheche, 2017). The output of an organisation is its performance. Organisational performance is a multidimensional construct with no agreed measurement criteria (Khajeh, 2018). Accordingly, in the context of the banking industry, which is a pure profit-making body, it is interesting to focus on financial and non-financial indicators to assess performance. The previous literature suggests that performance measures should be chosen based on the type of organisation and its core business (Gębczyńska & Brajer-Marczak, 2020). In this regard, the financial and non-financial indicators fit the assessment of the performance of the banking industry.

1.1.5 Summary of the most important concepts of the literature

From a management perspective, the concept of empowerment is divided into two main branches: structural (Echebiri et al., 2020) and psychological (Jordan et al., 2017). The past literature analyses this concept at either individual (Perkins, 2010) or organisational level (Zimmerman, 2000). The individual level of analysis considers empowerment as individuals becoming aware of their ambition and how to accomplish them, the link between their effort and possible outcomes (Cavalieri & Almeida, 2018). The organisational level of analysis unveils how people are offered the opportunity to participate in decision making which leads to effective uses of resources and interaction with organisational policy and influences (Zimmerman, 2000). Structural empowerment is acquired through employee access to organisational structures such as information, opportunity, support, and resources.

Psychological empowerment is the worker's mental state which manifests in sense of meaning, competence, self-determination, and impact (see Table 3).

The literature supports the link between employee empowerment and organisational performance (Anie & Dura, 2022; Cobanoglu, 2021). Previous studies indicate that empowerment is associated with employee attitudes such as employee organisational commitment (Vu, 2020), organisational citizenship behaviour (organisational loyalty) (Celik et al., 2014), and employee engagement (Al-Dmour et al., 2018). Empowerment enables organisations to meet customer expectations, improve service quality, increase operational efficiencies, and increase profit (Anie & Dura, 2022).

Employee engagement is related to organisational commitment (Apriono et al., 2021). Engaged workforces makes a maximum effort towards task, positively influences their work environment and organisational culture (Hanaysha, 2016), identify themselves with the organisation, and becomes committed to promoting its goals (Grubert et al., 2022). In a similar fashion, the literature has been consistent with the influence of affective commitment on organisational citizenship behaviour (Dinh Nguyen et al., 2020). Committed employees are devoted to the functioning of the company by demonstrating positive attitudes for the attainment of organisational goals (Morin et al., 2011). Affective commitment is related to organisational citizenship behaviour (Dinh et al., 2020), employee engagement and organisational success (Kaur & Mittal, 2020).

Construct	Dimensions	Explanation	Source
Structural empowerment	Opportunity	Access to knowledge to grow in the organisation.	Hussein (2013)
	Information	Employee access to necessary information about work processes to do a job	Dahie et al. (2016) Hussein (2013)
	Support	Assistance for co-workers and supervisors in terms of helpful advice about one's work.	Dabo & Ndan (2018)
	resources	These are materials (money, time and supplies) to accomplish a job.	Dabo & Ndan (2018)
Psychological empowerment	Meaning	Meaning is one's belief about his/her job and the goals of the company in accordance with one's own standards and values.	García-Juan et al. (2019) Jordan et al. (2017) Dahou & Hacini (2018)
	Competence	Competence is the trust that employee have in themselves that they can successfully accomplish a task with vigor.	Goksoy (2017)
	Self-determination	Self-determination is the ability to initiate an action independently and complete it without external influence.	Jordan et al. (2017)
	Impact	Impact is one's ability to exert some influence on administrative, strategic and the entire operations of an organization.	Helmy et al. (2019)

Table 1: Branches of empowerment

Source: Own elaboration

The link between employee empowerment and organisational performance is intervened by affective commitment. Commitment has been suggested as a key mediator construct that coordinates most organisational values, cultures, and work behaviour (Morin et al., 2011). This assertion has been empirically demonstrated in previous research (Chavaha et al., 2020; Pentareddy & Suganthi, 2015). Psychological empowerment influences affective commitment by enabling employees to recognise the value of their job and its requirements (Kim, 2018). Moreover, the link between empowerment and performance is facilitated by organisational citizenship behaviour (Ekowati et al., 2013; Marfuatun & Muafi, 2021). Furthermore, the literature provides evidence that employee empowerment uses affective engagement as a vehicle to influence organisational performance (Natrajan et al., 2019). For that reason, affective engagement is the pathway to promoting performance in organisations. Based on the relations

in the human resources practices and employee behaviours discussed so far, the present thesis analyses a framework demonstrating the effect of employee empowerment on organisational performance mediated by affective commitment, organisational citizenship behaviour (OCB) and affective engagement.

1.2 Ghana

Ghana is an emerging economy with a population of about 30.8 million living in both rural and urban areas (Ghana statistical service 2022). It has an estimated annual Gross domestic product (GDP) growth rate of 5.5% (World Bank, 2022). Notably, trade and commerce have created opportunities for Ghana to be integrated into the global economy (Abradu-Otoo & Walley, 2019). In the sub-Sahara region in Africa, Ghana is one of the countries investing heavily in trade and commerce in various sectors despite the challenges confronting nations across the globe (Geiger et al., 2019; Ofori-Atta, 2020). The private sector is the main engine of growth absorbing a greater part of the working population across different sectors to improve living standards, reduce the high unemployment rate and promote trade and commerce (Hoedoafia, 2020).

Previous research has shown that one of the major factors contributing to GDP is human productivity (Kankpeyeng et al., 2021). However, Ghana's productivity in the service sector is limited because the greater part of the workforce engages in agriculture and retail trade due to a lack of skills to go into high-productivity services (Geiger et al., 2019). Additionally, employee efficiency is limited (Ansah et al., 2021), and education, skills development and training mismatch, and the absence of professionals and an efficient regulatory body have been cited as some of the common problems hampering the efficiency of the workforce in Ghana (Opoku et al., 2015). The central government is providing support by introducing various measures to empower the labour force through employee remuneration policies in both the public and the private sector (Ansah et al., 2021), and several labour laws (Act 651, 2003) have been instituted to protect the working population to improve human capital productivity (Amankwah & Anku-Tsede, 2013).

In another instance, the central government expressed fear about human capital capacity as an obstacle to success when the Local Content and participation Framework Policy was established. In view of this, the Ghana government emphasised the need to maintain a skilful and knowledgeable labour force to sustain and develop production (Obiri et al., 2021). Although, these challenges have not been fully addressed, in the public sector, research indicates that human resource practices increase employee satisfaction, motivation and commitment (Akpalu et al., 2017). Moreover, it has been suggested that the

various human resource strategies in the public and private sectors in Ghana should be renewed to enhance employee retention to boost productivity (Sarpong, 2019). Despite all these labour laws and suggestions to enhance employee welfare, the question that remains unanswered is whether enjoyment of the statutory right of the labour force in Ghana is a reality or myth (Amankwah & Anku-Tsede, 2013)

1.3 The banking sector

The banking industry is one of the important sectors facilitating economic growth and diverse commercialisations locally and internationally (Ali & Atan, 2020). It is the principal financial system of our time and occupies the most trusted financial service position in the service industry (Almahadin et al., 2021). Fundamentally, the notion behind banking is money exchange at all levels to create wealth for the human population (Kurylowicz, 2004).

Banks are key managers of investments of financial assets, expand liquid assets, control money supply, facilitate the exchange of goods and services, mobilise savings and offer vital information about money circulation to businesses (Rushchyshyn et al., 2021). Currently, the role of the banking industry cannot be underestimated under any circumstance in every human population (Khaliun, 2015). However, previous research indicates that in 23 nations, the banking sector indices showed no support for economic growth (Mhadhbi et al., 2017), raising doubts about the contribution of the industry to development.

For the past decade, the banking industry experience remarkable changes after the global economic crisis emerged. The most notable development changes in transaction volumes in countries in the big developing markets, new business models have been implemented as a result of regulatory reforms and technology has brought new ways of financial accessibility and mechanisms for customer protection (Bayar et al., 2022). Furthermore, the recent pandemic has redefined the operations of the banking industry by putting massive pressure on the industry to respond to food crises, health issues and the collapse of bigger and smaller enterprises to ensure their sustainability (Bayar et al., 2022).

Now, the new face of the banking industry is digitalization, which is replacing the traditional system of the industry to promote efficiency (Zuo et al., 2021). Therefore, the use of advanced technology and its relevance is increasing at a higher pace in the sector (Shcherbatykh et al., 2021; Sujana, 2018). For instance, customers access financial services through advanced technologies such as app banking, mobile wallets and many other mechanisms (Deshpande, 2018). Digitalization has influenced the industry to redesign its internal and external business techniques and work procedures to allow customer services to be carried out to cover wider geographical areas to gain a competitive advantage and reduce operational costs. Some of the digital systems are the digitalization of documents, an electronic signature for trade,

e-learning, teleconference, various internet platforms, digital stores, e-statements and m-payments (Kitsios et al., 2021).

Despite all the gains and the interesting trends of the industry, it is confronted with major challenges due to the dynamics of the global market. The sector is building most of its business models on technology. Its weaknesses such as security risk (Cavus & Christina, 2016) raises doubts in the mind of people about its adoption to transact business in the industry (Kitsios et al., 2021). For instance, ineffective IT infrastructure hampers the ability of the banks to coordinate the activities of all subsidiaries to enhance data synchronisation, wider network coverage and technical knowledge to reach the end user to enhance productivity (Goncharuk, 2016). Additionally, artificial intelligence (AI) is increasing job loss, restricting the application of operational requirements and damaging the emotional ties between workers and customers (Ghandour, 2021).

Moreover, regulations of governments in some parts of sub-Saharan Africa in particular are major threats to the development and efficient functioning of banks operating in the sub-region (Gololo, 2018). Finally, the industry is battling with the recent pandemic and its repercussions on business; high operational costs (Marcu, 2021) increase in fraud and a lack of human capital that drives creativity and innovativeness (Prasanth & Sudhamathi, 2018).

An organisation's human capital comprises a pool of knowledge, skills and abilities that determines a firm's ability to compete on the local and the global front (Dwomoh & Frempong, 2017). For instance, in the previous decades, employee management in Ghana has mainly focused on human resource administration and traditional human resource management, which lay much emphasis on offering benefits to employees, developing policies, and implementing operational functions (Segbenya & Ansah, 2020).

Level of management	Male	Female	Total	% of Total
Management staff	212	83	295	14
Middle level staff	654	533	1187	56
Junior staff	519	112	631	30
Total	1385	728	2113	100

Table 2: Staff position and capacity

Source: Own elaboration

Much emphasis has been placed on the need for personnel management practices such as organisational citizenship behaviour (Hermawan et al., 2020), employee engagement and organisational commitment for their benefit to employees and the banking industry in Ghana (Coffie et al., 2018). In 2020, the main regulatory body (Bank of Ghana) embarked on several human resource endeavours to empower its workforce (Bank of Ghana, 2020). The main activities include reassignment policy, staff housing policy, employee training (local and foreign) and performance management systems. The bank of Ghana’s staff strength in 2020 amid the Covid-19 pandemic indicates that it is a robust sector prepared to deliver good services to the Ghanaian population (see Table 1).

1.4 The banking sector in Ghana

The Ghanaian banking industry is human talent-centric, with many banks employing workers with diverse skills and talents in the industry. This development has ensued due to the cost of employing advanced technology to gather deposits from customers (Appiahene et al., 2019). The Ghanaian banking industry is relevant to the financial health of Ghana (Otoo, 2019) and it is rated as one of the important institutions functioning as the backbone of Ghana’s economy (Nkegbe & Ustarz, 2015).

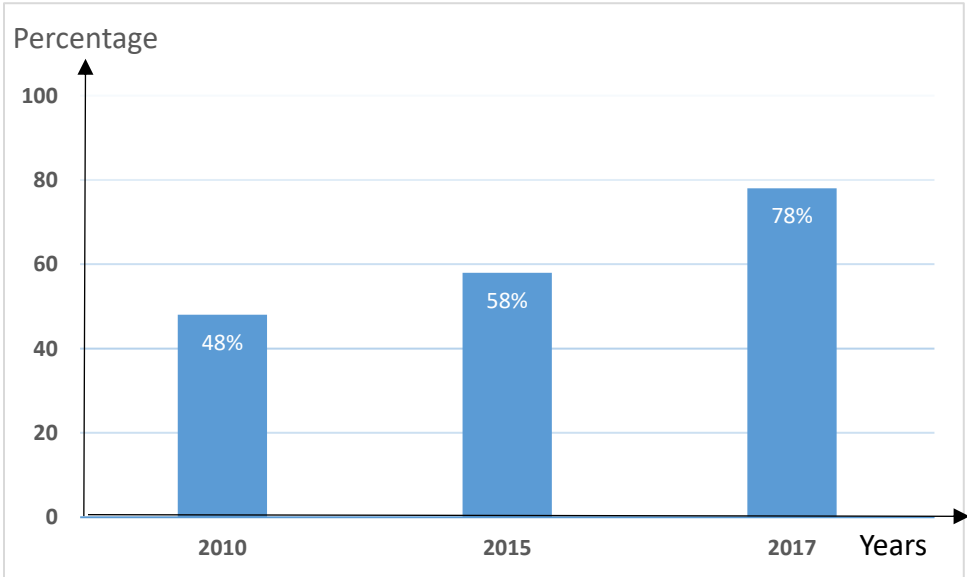


Figure 1: Ghanaian population access to financial services
Source: World Bank report (2019) and Winful et al. (2022)

For instance, in 2010, 41% of the Ghanaian population had access to formal financial services and there was a rise in 2015 upwards to 58% (Winful et al., 2022). In 2017, 78% of the population had access to financial services that is far above the previous years. Current information has not been used due to the

unavailability of updated data. The contribution of Ghana's banking industry in terms of the Ghanaian population's access to formal financial services is presented in Figure 1. These financial services are offered by state own banks in Ghana. The industry contributes hugely to Ghana's GDP and the country's overall economic growth (Obuobi et al., 2020). The Ghanaian banking industry plays intermediary role between savers and borrowers, allowing businesses and individuals to have access to the liquidity required to invest in profitable ventures. In 2018, the banking sector contributed GHS 36.50 billion to Ghana's economic growth and a significant increase of GHS 45.20 billion in 2019 (see Figure 2).

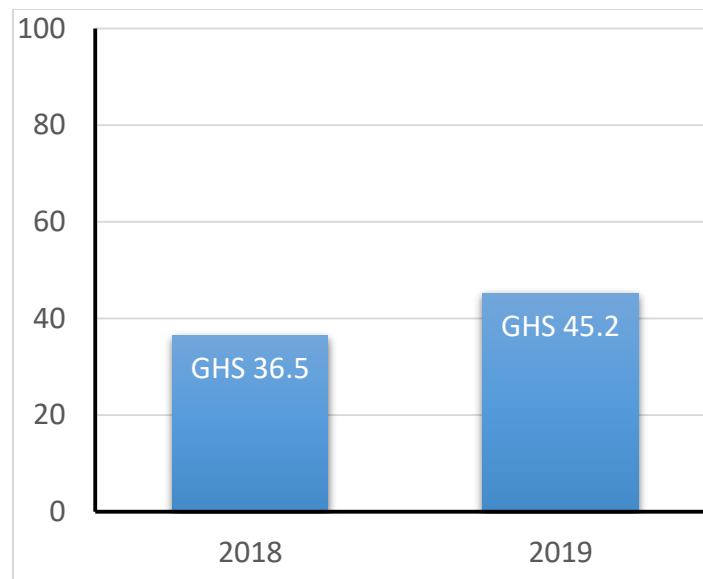


Figure 2: Bank's contribution to economic growth.
Source: Bank of Ghana report (2020)

Despite the overwhelming support to the Ghana's economy, the banking industry in Ghana experienced recapitalisation reforms which required each bank to meet a certain amount of stated capital (GH¢400 million) to stay in operation from 2017 to December 2018 which reduced the number of banks from 33 to 23 (Obuobi et al., 2020; Obiri & Affum, 2020). This led to a massive clean-up of the industry that led to the collapse of many banks. The banks that remained in business met the required operating capital demanded by the Bank of Ghana which is the regulatory body of the Ghanaian banking industry. The recapitalisation exercise and the reforms have boosted the industry's agility to make meaningful achievements in profitability, solvency, and firmness (Bank of Ghana, 2020). In terms of assets, deposits and profitability, the industry has realised a valuable rise in the post-recapitalisation era compared to the pre-recapitalisation period, indicating that the Ghanaian banking industry is currently a robust system

functioning and contributing to the economy of Ghana. Table 2 captures the industry performance for the three-year period from 2017 to 2019 due to the unavailability of updated figures for the past year.

Banks			
Indicators	Pre-Recapitalisation and Reforms		Post-Recapitalisation and reforms
	Dec 2017	Dec 2018	2019
Total Assets (GH million) <i>Annual growth (%)</i>	93,627.41 <i>15.30</i>	105,115.25 <i>12.30</i>	129,064.65 <i>22.80</i>
Total deposits (GH million) <i>Annual growth (%)</i>	58,209.34 <i>12.70</i>	68,289.68 <i>17.30</i>	83,459.78 <i>22.20</i>
Total advances (GH million) <i>Annual growth (%)</i>	37,829.52 <i>6.80</i>	6,496.87 <i>-3.50</i>	45,170.02 <i>23.80</i>
Profit After tax (GH million) <i>Annual growth (%)</i>	2,133.39 <i>21.70</i>	2,400.00 <i>12.50</i>	3,305.48 <i>37.70</i>
Capital Adequacy Ratio (Basel 1.5) Capital Adequacy Ratio (Basel III)	<i>18.50</i>	<i>19.30</i>	<i>23.20</i> <i>17.50</i>
Non-performing loans – (%) <i>Excl. Loss category</i>	<i>21.60</i> <i>10.10</i>	<i>18.20</i> <i>10.20</i>	<i>13.90</i> <i>6.70</i>
Return on equity (ROE) After tax %	<i>16.60</i>	<i>18.60</i>	<i>19.90</i>
Return on Assets (ROA) Before Tax %	<i>3.30</i>	<i>3.30</i>	<i>4.10</i>
Lending Rates (%)	<i>26.20</i>	<i>24.20</i>	<i>23.60</i>

Table 3: Banking industry performance.

Source: Bank of Ghana report (2020)

1.5 Research objectives

The main aim of the doctoral thesis is to assess the impact of employee empowerment on organisational performance. In addition, this study examines the mediating role of affective commitment, organisational citizenship behaviour and employee engagement.

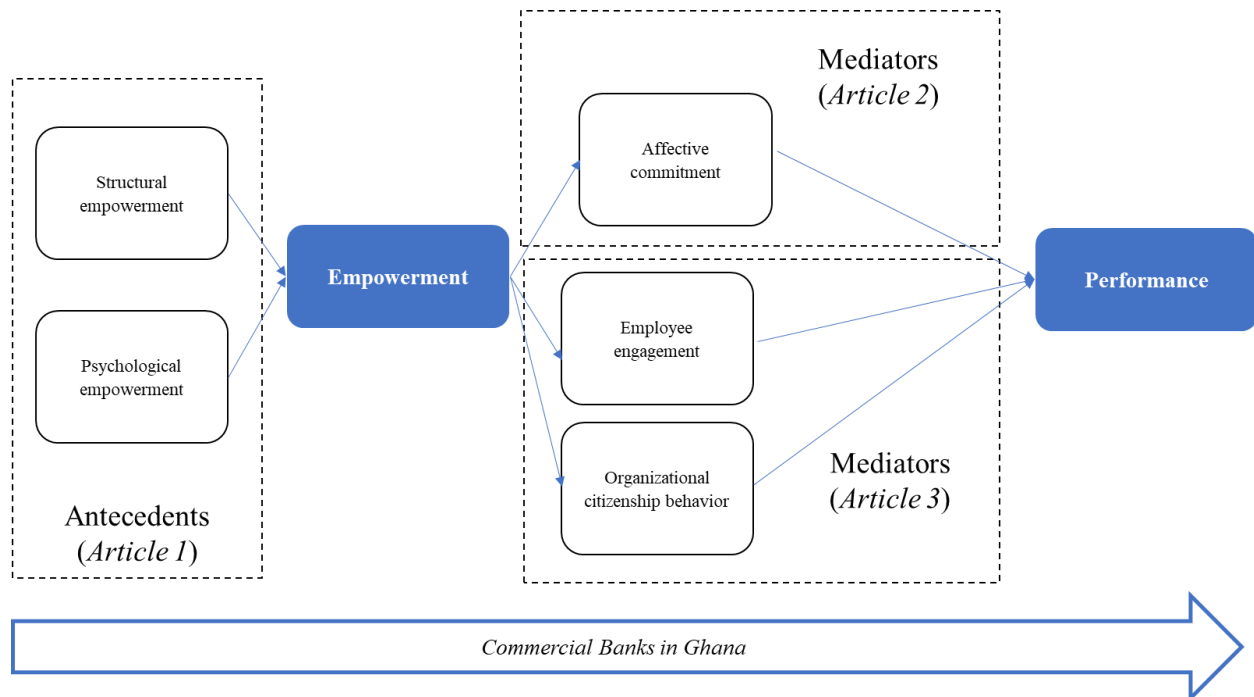


Figure 3: **Research objectives**
Source: **Own elaboration**

The study has three main research objectives. Each objective is developed as an article; hence three articles are produced to help digest each objective for knowledge enhancement. Accordingly, (see Figure 3), **objective 1 (RO1)** analyses the effect of the facets of structural and psychological empowerment on organisational performance. This objective break structural and psychological empowerment as umbrella construct to examine how each specific dimension affects the performance of the banking industry in Ghana. The specific dimensions of structural empowerment are the organisational empowerment elements namely access to opportunity, information, support, and resources. The psychological empowerment specific dimensions are meaning, competence, self-determination, and impact. Each of the dimensions is hypothesized to have effect on company performance. The analyses specifically examined how each of the specific dimensions of employee empowerment distinctively influences firm performance. Achieving this objective makes a significant theoretical contribution to the literature by revealing the association between the specific dimensions of empowerment and organisational performance.

Practically, it provides managers with important information on the need and how to effectively give employees the relevant information, provide needed support, offer them the opportunity to grow and make resources available on time to achieve organisational goals. It reveals the importance of employee

condition of the mind to performance of the banks, allowing the industry to appreciate the need to create better atmosphere for employee mind-set at workplace to boost service delivery.

Also, **objective 2 (RO2)** investigates the importance of instituting proper organisational structures and creating a strong employee mental energy to achieve financial and non-financial output in the banking industry. Based on the relationship between empowerment and affective commitment as revealed by the previous literature (Chavaha et al., 2020), affective commitment is analysed as a mediator variable (Pentareddy & Suganthi, 2015) bridging the gap between empowerment and performance in this study.

To achieve this aim, both structural and psychological empowerment are estimated to have influence on organisational performance of the banking industry. The objective further tests the direct influence of structural and psychological empowerment on affective commitment and the effect of affective commitment on organisational performance. Finally, affective commitment is analysed as a mediator between the two aspects of empowerment (structural and psychological) and firm performance. Testing the mediating function of affective commitment helps to reveal how it influences the relationship between the two dimensions of empowerment and performance. The outcome of the objective is significant to the banking industry as it reveals the powerful relationships that exist between employee empowerment, affective commitment, and organisational performance. The idea behind this objective enhances the operations of the banking industry by instilling sense of affective commitment in employees to help reduce turnover intentions, absenteeism and shorten customer turnaround time for organisational effectiveness and overall performance.

Finally, **objective 3 (RO3)** focuses on deepening knowledge of mediating power of organisational citizenship behaviour and affective engagement in facilitating the effect of structural and psychological empowerment on organisational performance. To achieve this objective, several hypotheses are developed to help in the step-by-step analysis to create understanding on how these human resources practices interact with each other to contribute to organisational performance. Accordingly, direct effect of structural and psychological empowerment is projected to have direct effect on firm performance. Additionally, the study further investigates the impact of structural and psychological empowerment on organisational citizenship behaviour and affective engagement. Moreover, organisational citizenship behaviour and employee engagement are estimated to influence firm performance.

More so, the mediating role of organisational citizenship behaviour and affective engagement are tested on the relationship between both aspects of empowerment (structural and psychological) and

organisational performance. Specifically, four mediation paths are tested. First, the mediation function of OCB is examined on the relationship between structural empowerment and company performance. Second, the mediating role of OCB is determined on the link between psychological empowerment and company performance. Third, the mediating role of affective engagement is analysed on the link between structural empowerment and organisational performance. Fourth, the mediating test focuses on examining the role of affective engagement in the relationship between psychological empowerment and business performance. Testing these hypotheses provides strategic direction to the banking industry to shape its vision, mission and entire organisational goals and institute measures for future interventions. Achieving this objective helps the banking sector to properly integrate various human resource practices and employee behaviours to complement other organisational structures and systems for optimum performance.

1.6 Thesis structure: a compendium of articles

The thesis assesses the impact of employee empowerment on organisational performance. The study is divided into three phases. Each phase represents one article (see Figure 4) and the thesis is organized into 5 chapters. This structure highlights the research objective, methodology, and the framework for each article.

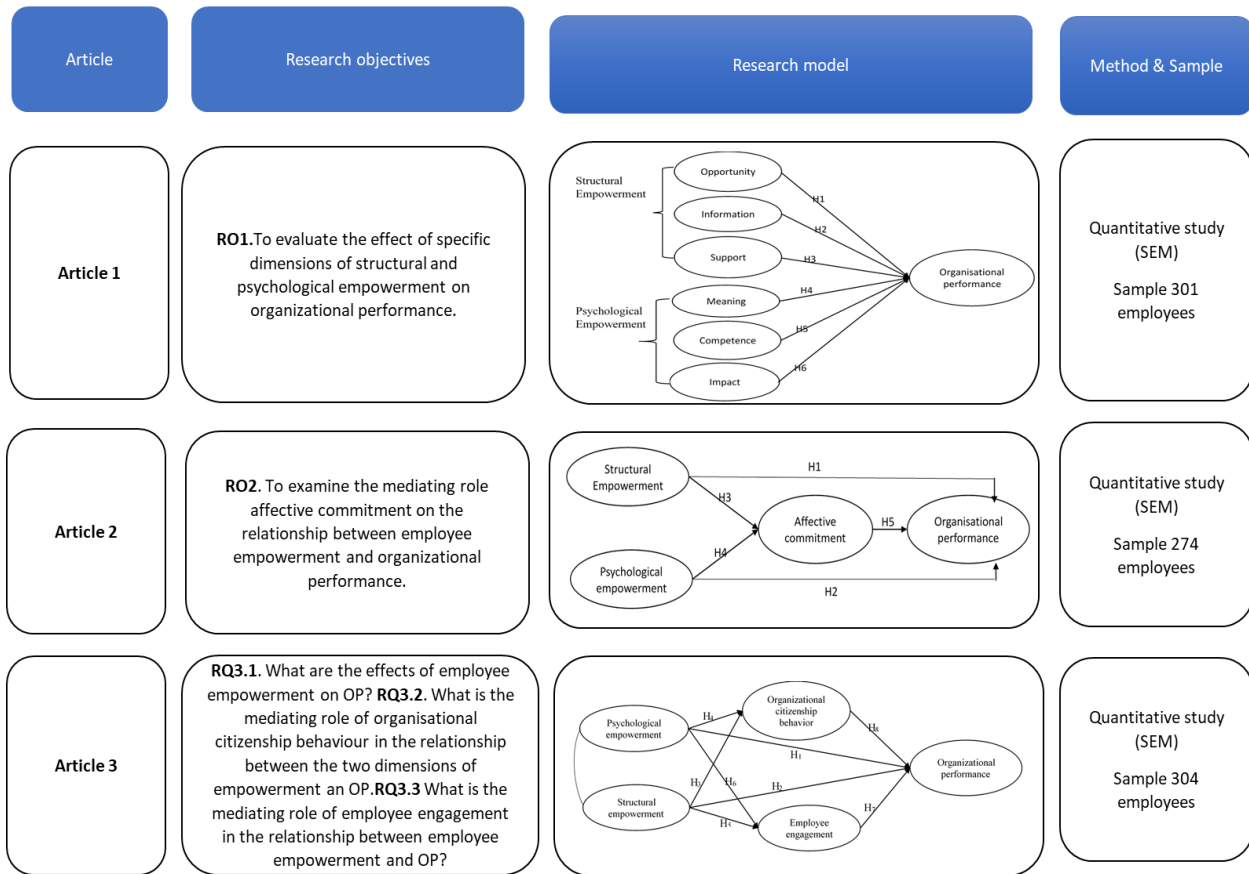


Figure 4: Structure of the thesis
Source: Own elaboration

Chapter 1 is the introductory aspect of the thesis with specific areas highlighting the relevance of the topic, theoretical background, and research objectives. Useful information about the method applied in this study is found in *Chapter 2*. *Chapter 3* covers all the three articles. **Article 1** is the first contribution of the thesis investigating the effect of the specific dimensions of structural and psychological empowerment on firm performance. **Article 2** is the second contribution examining the direct and indirect effect of psychological and structural empowerment on company performance, studying affective commitment as a mediator. **Article 3** is the third contribution focusing on the mediating role of organisational citizenship behaviour and employee affective engagement. *Chapter 4* captures the discussion of the main results of the thesis. The findings of all the three articles are discussed in detail. The results are compared with the previous literature. Finally, *Chapter 5* provides in-depth information about theoretical and managerial implications. Limitations and direction for future research.

The quality of the present doctoral thesis and of the research conducted through the three articles presented is shown in the following tables (Table 4, 5 and 6) which indicate the main bibliometric data of their indexation values.

Title & year	Journal	Scopus IF	Subject Area	Other indexes
Employee empowerment: the human resource technique to improving firm performance (2022)	International Journal of Human Resources Development and Management	0.31 SJR 2021	Business, management and accounting, organisational behaviour and human resource management (Q3)	Academic OneFile (Gale) Business Source Premier (EBSCO) cnpLINKer (CNPIEC) Ergonomics Abstracts - Ergo-Abs ERIH PLUS Expanded Academic ASAP (Gale) OneFile Business (Gale) General OneFile (Gale) Google Scholar Info Trac (Gale) Inspec (Institution of Engineering and Technology) J-Gate Pirabase (Smithers Pira) ProQuest ABI/Inform Collection ProQuest Advanced Technologies Database with Aerospace RePEc

Table 4: Dissemination strategy for the first contribution

Source: Own elaboration

Title & year	Journal	Scopus IF	Subject Area	Other indexes
The impact of employee empowerment on organizational performance: the mediating role of affective commitment (2021)	International Journal of Business Excellence	0.33 SJR 2021	Business, Management and Accounting: Business and Performance measurement, Organizational Behavior and Human Resource Management, operational strategies and techniques (Q3)	Academic OneFile (Gale) cnpLINKer (CNPIEC) Expanded Academic ASAP (Gale) OneFile Business (Gale) Info Trac (Gale) Inspec (Institution of Engineering and Technology) J-Gate ProQuest Advanced Technologies Database with Aerospace RePEc

Table 5: Dissemination strategy for the second contribution

Source: Own elaboration

Title & year	Journal	Scopus IF	Subject Area	Other indexes
The impact of employee empowerment on organizational performance: A mediating role of employee engagement and organisational citizenship behaviour (2022)	Intangible capital	SJR 2021 0.341	Business, Management and Accounting: Accounting, Business and International Management, Management of Technology and Innovation, Organizational Behaviour and Human Resource Management, Strategy and Management (Q3)	JCR-ESCI (Emerging Sources Citation Index) Clarivate Analytics. More info; H Google Scholar Metrics: 7 – 9; Source Normalized Impact per Paper (SNIP 2021): 0.888; CiteScore ; RESH: C (0.192); Carhus + (2014): B; Índice de difusión Internacional DICE: 16.5; Latindex (Catálogo): 36/36; MIAR 2020; ICDS: 9.7; CIRC: B; In-Recs (2011): 0.111; Q2 Economía; Q2 Educación; Q3 Psicología; Index Copernicus: ICV2019: 121,03 points; AE Global Index (2015); ij Bibliometrics (2017). ij0: 12/100, ij:41/100

Table 6: Dissemination strategy for third contribution
Source: Own elaboration

Chapter 2

2. Methodology

2.1 General description of methodology

This chapter focus on the methods for data collection and analysis. The method selected is based on the research objectives. The areas of study are employee empowerment, affective commitment, organisational citizenship behaviour, affective engagement, and organisational performance.

The study is organized into three (3) articles with different samples. Data was collected separately for each article because different mediator variables were introduced in article 2 and 3. Additionally, the banking industry comprises commercial and non-commercial banks with similar functions and work processes in Ghana. To have a representative of the sample, it was necessary to include responses from the commercial and the non-commercial banks. For article 1, data were obtained from nine commercial banks to assess the impact of the facets of structural and psychological empowerment on organisational performance. Accordingly, printed questionnaires were distributed to 400 employees between February and March 2020. In this exercise, 301 responses were returned representing a return rate of 75.25%. Article 2 also obtained data from nine commercial banks assessing employee empowerment, affective commitment and organisational performance between June and July 2020. During the distribution of the questionnaire for the second article, 321 employees received it: 274 were returned showing a return rate of 85.35%. Finally, article 3 collected data on employee empowerment, organisational citizenship behaviour, affective engagement, and organisational performance. Accordingly, 304 responses were received out of 400 that was distributed to the employees of the 8 non-commercial banks. The response rate is 76%. The questionnaire was distributed to the eight non-commercial banks between November and December 2020. In sum, 1121 questionnaires were distributed to the commercial and non-commercial banks for article 1, 2 and 3. A total response of 879 was received representing a response rate of 78.41%

2.2 Operationalization

Employee empowerment was studied from two perspectives of empowerment (structural and psychological). Structural empowerment was measured with the conditions for Work Effectiveness Questionnaire (CWEQ-II) adapted from (Orgambidez-Ramos et al., 2015). This scale was employed to measure structural empowerment in all the three articles. The instrument has four sub-scales with 12

items measuring access to opportunity, information, support, and resources (Hagerman et al., 2017; Fragkos et al., 2020). CWEQ-II is calculated by averaging the subscales. The scores are summed to create the total score of empowerments. A score of 6-13 represents a low level of empowerment, 14-22 represent moderate levels and 23-30 indicates a high level of empowerment (Hagerman et al., 2017).

In all the three articles, psychological empowerment is measured with Measuring Empowerment (ME) scale adopted from (Spreitzer, 1995). The ME has four sub scales with 12 items measuring psychological empowerment. The four sub-scales are sense of meaning, competence, self-determination, and impact. The scale was designed to measure employee degree of psychological empowerment at workplace, indicating that the scale measures empowerment at individual level. The scale is scored between 12 and 60. The range of 5-22 represent low level of psychological empowerment, 23-41 represents a moderate level and 42-60 means a high level of psychological empowerment one experiences in the workplace (Zaki & Mohammed, 2018).

Organisational commitment is measured with a scale adopted from Meyer & Allen (1991) and Abdullah (2011) made up of six (6) items evaluating affective commitment. The scale was employed to measure affective commitment in study two. The literature indicate that the affective commitment scale is a single-factor structure with high reliability (Rhoades et al., 2001). The scale has demonstrated cross-cultural validity and reliability among banking employees (Abdullah, 2011) and can be generalised across different domains (Meyer et al., 1993). The banking job is similar across the globe and therefore, the scale can be applied in the Ghanaian banking sector. The scale is based on employee attachment and desire to stay with the organisation (Betanzos-Diaz et al., 2017). The banking job requires employees who are ready to stay and work for the bank to enhance better customer service. The current thesis maintained the six (6) items of affective commitment. On 7 points Likert scale, responses are assigned as 1= strongly disagree and 7 = strongly agree.

Organisational citizenship behaviour was assessed with five items adopted from (Bettencourt et al., 2001) and Moorman & Blakely (1995) assessing organisational citizenship behaviour in terms of loyalty boosterism (article 3). The scale is a single-factor structured scale. The items measure how employees deliver good service and encourage others to patronise a company's product and services. Service delivery and service quality is an important concept in the banking industry (Muhammad Awan et al., 2011). The banking sector in Ghana as a services industry is evaluated in terms of how their own employees encourage others to patronise their services to demonstrate their level of organisational citizenship

behaviour. The literature indicates that loyalty boosterism scale leads to performance and organisational effectiveness (Banahene et al., 2017). Previous studies have shown that loyalty assists companies to reduce marketing cost, helps brand enhancement and increase market share (Banahene et al., 2017).

In study three, employee engagement is studied in terms of affective engagement because it has been suggested that positive affect is the central element of engagement (Soane et al., 2012). Affective engagement is evaluated with a scale adopted from Soane et al. (2012) and Phuangthuean et al. (2018). The original scale has three dimensions: intellectual, social, and affective (ISA). However, these dimensions are distinct (Sidharta, 2019). The affective engagement scale has three items, and it measures the degree to which people experience positive feelings about their work (Mañas-Rodríguez et al., 2016). The ISA scale is important in the work setting as research indicates that it is a major predictor of many employee behaviours (Mañas-Rodríguez et al., 2016). The ISA scale is positively related to theoretical outcomes such as work performance, organisational citizenship behaviour, and turnover intentions and positively relates to positive mental state (Soane et al., 2012). Therefore, applying it in the banking industry to measure employee affective engagement is good for theory and practice.

In all the three articles, organisational performance is measured with a scale adopted from Santos & Brito (2012). The scale compares the performance of the organisation with the performance of the competitors in the industry for the past three (3) years. This thesis evaluates organisational performance in terms of Return on Assets (ROA), Return on Equity (ROE), Net interest margin (NIM), customer satisfaction, employee satisfaction and innovation (use of technology). The items showed acceptable reliability and validity when the psychometric properties were assessed by Santos & Brito (2012). The instrument was adapted to enable the respondents to provide subjective information because objective data was not available.

Considering the complexity of the model, structural equation modelling (SEM) was used to test the hypotheses. Specifically, it offered the opportunity to address influences and relationship that exists between the latent constructs (Grace, 2008): employee empowerment, organisational commitment, employee engagement, organisational citizenship behaviour and organisational performance in the banking industry in Ghana. The tools employed were EQS 6.1 and SPSS 21.0. SEM is a common modelling technique in social sciences (Bag, 2015).

The bigger sample size of the study allowed the use of covariance-based SEM because the data were normally distributed (Bag, 2015). This tool tests the measurement model (CFA) and the structural model simultaneously (Phiakoksong et al., 2013).

The solution employed is maximum-likelihood method. Maximum likelihood estimation is an important mathematical statistic which has been tested and accepted (Yang et al., 2019).

This method estimates the statistical parameters which shows probabilities of a model and demonstrate that it gives higher estimators with minimum mean square error efficiently (Miura, 2011; Opheusden et al., 2020). In this thesis, the maximum likelihood was used to estimate the model fit and the hypothesis parameters. The various fit indexes used were Bentler-Bonett normed fit index, Bentler-Bonett non-normed fit index, Comparative fit index (CFI), Bollen's (IFI) fit index and Root mean-square error of approximation (RMSEA), degree of freedom and chi-square. The hypotheses were confirmed by standardized coefficients (β), T-values and P-values.

Chapter 3

This thesis is organised as a **Compendium of articles**. This chapter is made up of the articles and their publication strategy. Detail information about the three articles is included in this chapter.

3.1 Article 1

Employee empowerment: The human resource management technique to improving firm performance¹

Abstract

The study examines the impact of the facets of structural and psychological empowerment on firm performance in commercial banks in Ghana. Based on a sample of 301 employees, the proposed hypotheses are tested with SEM (EQS). The findings of the study show a positive impact of access to information on organisational performance, but access to opportunity and access to support reveal no impact on performance. Otherwise, competence cognition and impact cognition show a significant positive influence on firm performance, but the meaning cognition presents nonsignificant contribution to the performance of the banks. The value of this research lies on adding to the existing literature a deep analysis of the influence of organisational structures and employee mind empowerment on the business outcomes of the banking sector in an emerging economy. The implication for theory and practice are provided.

Keywords: Structural empowerment, psychological empowerment, firm performance

Introduction

Firms are making greater effort to effectively employ efficient human resource practices in order to meet the demands of the current dynamic business environment to stay in business (Liu & Liu, 2022) To succeed in this attempt, firms are finding new ways of managing their workforce for good business success (Zaraket et al., 2018). However, the banking sector has a challenge with how to identify and apply efficient techniques to manage the human capital to reap its full benefits (Chadha & Parimoo, 2017). Accordingly, shortage of essential skills has been identified as one of the main challenges that intimidate the operations of the banking industry (Manikyam, 2014). In view of this, employee empowerment has been suggested

¹ Submitted to *Int. J. of Human Resources Development and Management*. This article has passed the screening stage and is now in the review process.

as one of the employee management techniques that could be beneficial to organisations in their attempt to solve the pending human resource problems (Chauhan, 2017; Zaraket et al., 2018).

Despite empowerment's popularity in the existing management literature, it is not without controversy surrounding its benefits to firms. Several scholars have demonstrated in various studies that employee empowerment is a vehicle that facilitate staff productivity and positively influences firm performance in diverse ways (Mustafa and Bon, 2012; Kumar and Kumar, 2017). On the other hand, another claim emerges that employee empowerment is just a myth because independent decision making which is the core of empowerment sometimes remains the sole responsibility of managers (Elnaga & Imran, 2014). However, during this disagreement among scholars, more than 70% of firms around the globe are adopting empowerment practices to augment personnel work related behaviours and enhance overall productivity (Abdulrab et al., 2018).

The influence of employee empowerment on business performance has been the focus of research in developed economies and difference sectors (Mukwakungu et al., 2018; Jaffery and Farooq, 2015; Dahie et al. 2016). However, this area of study has not been largely observed in the Ghanaian banking sector. The banking sector in Ghana is one of the vital institutions contributing to the country's overall economic growth (Otoo, 2019) and promoting effective personnel management practices (Antwi et al., 2016) because profitability of service organisations depends on their employees (Lambert et al., 2021). Additionally, analysing structural and psychological empowerment as umbrella construct and the influence of each facet on firm performance remain unexamined in the Ghanaian economy, indicating other important areas of the disagreement among researchers on the effect of empowerment on performance has not been fully explored.

In view of this, the current study proposes a theoretical model representing the influence of the specific dimensions of structural and psychological empowerment on firm performance. The study adds significant knowledge to the extant human resource management literature on how each of the facts of structural and psychological empowerment distinctively influence firm performance: particularly, insight on breaking empowerment as umbrella construct. Furthermore, deeper knowledge is provided on firm performance measurement methods, revealing insight on how firm performance can be measured in the service industry. Moreover, the paper offers new dimension of the understanding pertaining to the theoretical debate on the effect of empowerment on organisational performance in the research community. More so, the study gives the basis for policy discussion among government agencies,

practitioners and managers who are partners of the growth and sustainability of the banking industry in the areas of empowerment and performance. Finally, useful employee management message is offered on the need to provide necessary information, support, opportunities, resources and create good atmosphere of personnel condition of the mind to enhance overall performance of the banking industry in emerging economies.

The rest of the paper is presented in four main sections. The first section looks at the review of relevant literature that explains the link between employee empowerment and organisational performance. The next section looks at the research methodology and mechanism for data analyses. This is followed by a presentation of findings. Finally, theoretical, managerial implication, limitations and direction for future research is the last sections of this paper.

Concept

Employee empowerment

Conceptualization of empowerment has mainly focused on structural empowerment Kanter (1993) and psychological empowerment Spreitzer, (1995), Thomas and Velthouse (1990), Zimmerman (1995) and motivational and relational construct Conger and Kanungo (1988). From management perspective, empowerment represent employee freedom to act and make independent decision (Degago, 2014). Employee empowerment is different from the traditional authoritarian system where strict rules are duly followed, rather it eliminates all internal boundaries and allows individual participation in organisational operations (Nassar, 2017). Structural empowerment concentrates on managerial practices that allow free flow of power, control, and authority to lower-level employees, simply a transfer of power (Meyerson & Dewettinck, 2012). The philosophy specifies organisational structures that monitor behaviour, conduct values and management actions (Ogosi & Agbaeze, 2018). According to this concept, one is empowered upon having access to organisational structures such as opportunity, information, support, and resources (Kanter, 1993). Psychological empowerment is the state of mind that enable people to believe in their abilities (Thomas and Velthouse, 1990). It is the feeling people have for their work (Quinn & Spreitzer, 1997). Sense of meaning, competence, self-determination and impact are cognitive abilities that determine one's state of empowerment (Spreitzer, 1995).

Access to opportunity and firm performance

Access to opportunity is having the chance for growth and movement in the company and chance of increasing knowledge and skills. Most companies devote resource in building employee's new skills through training and development to help improve organisational performance (Bak-Grabowska and Piwowar-Sulej, 2021). This is geared towards enhancing employee performance through high level of motivation and commitment (Elnaga & Imran, 2013). Employee overall growth in an organization is made possible through organizational policies and procedures that offer employees the opportunity to develop. This development focus on sharpening employee abilities (skills, knowledge) (Quartey, 2012). Factors that influence employee development are individual's willingness to participate in development activities, organization culture, attitude of top management and availability of opportunities for promotion. Any of these factors may promote or hinder employee growth and development in an organization if not properly handled (Hameed & Waheed, 2011). Employee opportunity for growth has consequences for organizations: lack of opportunity to learn new things increases employee mistakes on the job which creates room for them to leave the organization. On the other hand, availability of career development and promotion enhance employee satisfaction (Zhuang & Pan, 2022), promotes strong attachment to organization (Dwomoh & Frempong, 2017) and improves their skills and abilities (Al Mamun & Hasan, 2017). Furthermore, organisational policies enable employees to grow and develop their abilities to be more efficient (Quartey, 2012). On the other hand, people who are trained and groomed for company's business leave for better places to the disadvantage of the organisation who offered them the needed support (Jehanzeb & Bashir, 2013). Thus,

H1: Access opportunity will have a significant positive impact on organisational performance.

Access to information and firm performance

Access to information is the opportunity to have formal and informal knowledge that is essential to employees to be efficient at workplace (technical knowledge and expertise needed to do a job and having the insight of organizational policies and procedures) (Laschinger et al., 2001). Employee access to information is only possible through effective communication (Femi, 2014). Husain, (2013) call it organizational communication, thus has two objectives; to inform employees about their tasks and the policy issues of the organization. This means that employee personal records or manager evaluation of employees are shared. The purpose is to make sure that information about the functioning of the

organization is shared. For this practice to work effectively, workers should be informed about effective diverse ways through which important information are shared at all levels of the organization (Matthews et al, 2003). Also, information about workflow, productivity, the external environment, competition, and firm strategy are part of vital information that should be accessible to employees. Access to information facilitates employee understanding of the operations of the company and the goals of their work unit. This can contribute to employees feeling of being empowered. The creation of an empowered environment is enhanced by information flow in every part of the organization (Spreitzer, 1996). Dissemination of relevant information strengthen and create some level of understanding about the relationship among employees within the organization (Femi, 2014). Organizational efficiency starts to improve when the right information reaches the right place at the right time (Kaygusuz, 2016). Li & Sandino, (2018) noted that information sharing systems enhance worker innovativeness to meet customer needs in service organizations. Information flow is relevant for a company's success because it enables firms to accomplish relevant operations (Spreitzer, 1996). However, free flow of information has a risk of getting into the hands of competitors for rivalry tactics through an employee who gets access to such vital information (Ameer et al., 2014). It is expected that:

H2: Access to information will have a significant positive impact on organisational performance.

Access to support and firm performance

Access to support is the opportunity to receive feedback and direction from subordinates, peers, and supervisors (Orgambidez-Ramos et al, 2015). This could be emotional support, helpful advice, or hands-on assistance (Bish, et al, 2014). Workplace social support is the assistance individuals receive from their co-workers and supervisors because of social interaction on the job. This represents social network and communication channels in organizations that employees utilize to support each other. It is seen as an effective tool that helps to prevent work-related stress that comes with organizational change (Chou, 2015). It is the duty of the supervisor to create a good working environment for the entire organization. Social support from co-workers is a valuable resource for public service workers; employees who have access to support exhibit considerable job satisfaction because of emotional demand caused by interaction with customers (Roxana, 2013). Employee access to support predicts satisfaction and in leads to work performance (Krishantha, 2018). According to Yoon & Lim, (1999) organizational support has been recognised as a major contributor to organizational effectiveness. Workplace support stimulate positive employee feelings that produce good outcomes such as reducing absenteeism, increase loyalty and

ultimately increase organizational performance (Rosales, 2015) Access to support is a social network and means of communication that workers use to support each other (Chou, 2015). Access to support is relevant for organisation's success and survival (Kirkbesoglu & Ozder, 2015). On the other hand, groups that offer support gives unhelpful advice to their colleagues which distort the activities of the organisation (Abbas, 2018). It is expected that:

H3: Access to support will have a significant positive impact on organisational performance in Ghanaian commercial banks.

Meaning cognition and firm performance

Sense of meaning is the degree of importance a person attaches to the accomplishment of goals or purpose according to one's own values or standards. It is the inner drive towards a task (Thomas & Velthouse, 1990). Meaningfulness is a vital element of workplace spirituality which puts some level of stress on someone to recognise the inner being and soul at work (Bailey et al., 2019). According to Steger (2016) there is a distinction between meaning of work and meaningful work.

The meaningful work is a personal experience that a person's job is meaningful and it's in harmony with one's purpose in life and command appreciable benefits. It is based on "significance" that someone derives from work, not taking into consideration the payment attached to it (Steger, 2016). The meaning of work is related to the relevance, beliefs, understanding and the value which people and groups ascribe to a career as the essence of work and human activity (Steger, 2016). From a human resource development point of view, it is the responsibility of the employer to create an enabling environment that enable one to develop a sense of purpose, team spirit and sense of belonging (Bailey et al., 2019). Contemporarily organisations are putting extra effort to enable their employees to develop sense of meaning for work (Grama & Todericiu, 2017). Meaningful work enables someone to organize his or herself well even in the midst difficulty where it is a challenge to keep the balance between hectic lives of employees, promotes welfare at workplace and contribute to organisational productivity and performance (Steger, 2016). Sense of meaning for work is essential for organisation's success and survival but a low level of it would deter people from participating in important organisational activities (Thomas and Velthouse, 1990). It is believed that:

H4: Meaning cognition will have a significant positive impact on organisational performance.

Competence cognition and firm performance

Competence is the level at which someone can accomplish a task in a more skilful manner. It has been termed as personal mastery or self-efficacy (Thomas & Velthouse, 1990). It is one's ability to achieve a target fruitfully, irrespective of the person who set the target with total control of circumstances surrounding the task. This ability can be described in terms of agility, cognitive abilities such as intelligence, knowledge, skills; behaviours such as attitudes and values; personality traits such as self-confidence (Ellström & Kock, 2008). These characteristics are basic; possessing and utilising them to achieve a target effectively is an indicator of the presence of competence (Martini, 2020). It reflects one's capability to resolve critical issues, apply practical knowledge to meet the requirements of job demands at the workplace (Garavan & McGuire, 2001). A high sense of competence helps employees to deliver to the expectation of the organisation (Lee, 2016). It is believed that if firms take key interest in ways that improve the competence of their employees, it yields positive results for the organization (Owoeye & Muathe, 2018). However, Salman et al. (2020) did not find any positive effect of self-competence on organisational performance in the banking industry. Competence is sometimes hindered by negative interruptions which lead to low enthusiasm (Riley, 2016). It is assumed that:

H5: Competence cognition will have a significant positive impact on organisational performance in Ghanaian commercial banks.

Impact cognition and firm performance

Sense of impact is the ability to produce unique results with regards to achieving a specific goal as planned at the workplace (Thomas and Velthouse, 1990). It has been described from administrative and business perspective as one's ability to have some level of effect on the outcome of activities of an organisation. When sense of impact is compared to locus of control, sense of impact relates to work setting while locus of control has to do with a "global personality" that can withstand every condition (Spreitzer, 1995). However, people with locus of control are expected to have impact on task performance (Thomas and Velthouse, 1990). Sense of impact is the ability to have some degree of influence on the outcome of the activities that an organisation engages itself. It is related to the administrative and business endeavours of an organisation. An employee would experience sense of impact when he/she is able to exert some level of effect on the organisation (Spreitzer, 1995). Such people have higher expectations on a given job (Thomas & Velthouse, 1990). Generally, when cognitions are evaluated from a top management point of

view, the diverse cognitions sometimes create division among team members that hinder the performance of an organisation (Mutinda & Kilika, 2019). From this discussion, it is anticipated that:

H6: Impact cognition will have a significant positive impact on organisational performance.

Organisational performance

Organisational performance is a multi-dimension construct without any specific measurement for each field (Zulkiffli & Perera, 2011). Organisational performance is the ability of an entity to meet its goals when it is compared to its stated and planned objectives (Novak, 2017). Financial and non-financial performance has been the common measurement criteria most scholars use to measure organisational performance. This paper employs financial and non-financial measure through subjective measure, based on a suggestion from (Zulkiffli & Perera, 2011).

Thus, based on the abovementioned hypotheses, the research model proposed is presented in Figure 5: The scheme laid out in Figure 1 means that each of the facts of structural and psychological empowerment (access to opportunity, access to information, access to support, meaning, competence, impact influence organisational performance.

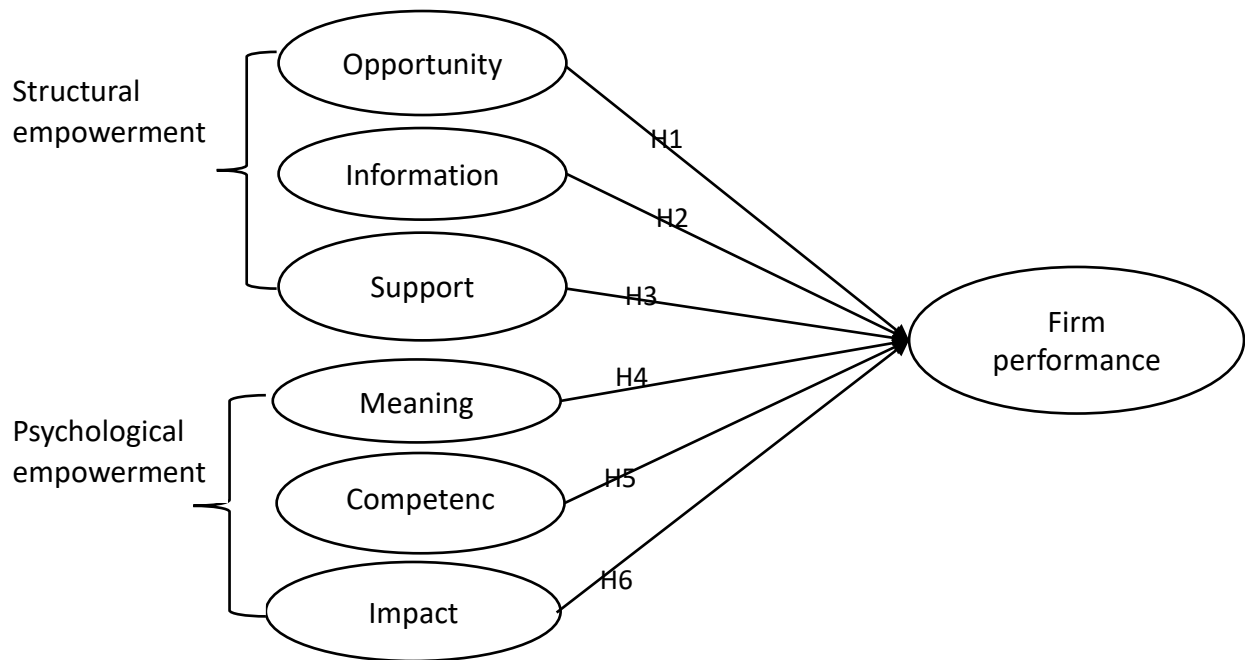


Figure 5: Research model

Source: Own elaboration

Methodology

Population and sampling

Through questionnaire, data was obtained from nine (9) commercial banks in the Bono and Ashante Region in Ghana. These banks are National Investments Bank, Agricultural Development Bank, Societe Generale, GCB Bank, ECO Bank, Zenith Bank, Stambic Bank, Fedelity Bank, and Consolidated Bank. The questionnaire was made up of closed questions distributed to the respondents randomly. The respondents who voluntarily accepted to answer the questions were asked to complete it within 14 days. Those who had difficulty in understanding some of the concepts were given the needed explanation to enhance their understanding. Before the questions were distributed, copies of an introductory letter obtained from the school (Internacional Universitat de Catalunya) was given to the institutions to notify them with the purpose of increasing the respondents' trust in the exercise. To improve the response rate, the respondents in managerial positions were contacted by phone to encourage them to remind their subordinates to answer the questionnaire. Lack of resources did not permit the researcher to give incentives to the respondents to stimulate high and speedy returns. Out of the 400 questionnaires distributed, 301 were returned: representing a 75.25% response rate.

Measures

The study used published questionnaire to evaluate structural, psychological empowerment, and organisational performance. Structural empowerment is measured with condition for work effectiveness questionnaire II (CWEQ-II) obtained from Laschinger et al. (2001) and Orgambidez-Ramos et al. (2015). CWEQ-II has twelve items measuring four sub scales (information, opportunity, support, and resources) and it is rated on 7-points Likert scale ranging from strongly disagree to strongly agree. Psychological empowerment is evaluated with measuring empowerment scale (MES) obtained from Spreitzer (1995) and Stander & Rothmann, (2009). The scale contains four (4) sub-scales examining sense of meaning, competence, self-determination, and impact. Each sub-scale has four items, 12 items in sum measuring psychological empowerment. It is rated on 7-points Likert scale ranging from strongly disagree to strongly agree. Finally, firm performance is measured with employee perception of profitability scale found in Santos & Brito (2012), Khrawish (2011) and Eltinay & Masri (2014). The scale measures Return on assets (ROA), Return on Equity, (ROE) Net interest margin (NIM), customer satisfaction, employee satisfaction and innovation (use of technology). The scale has one (1) item which asks respondents to rate their

perception of the performance of their institution regarding operational outcome compared to competitors in the industry for the last three years. For instance, *how was the firm performance, in the last 3 years, when compared to the average competitors of the sector in terms of ROA?* Respondents are required to provide answers on 7-point Likert scale ranging from lower performance to the highest performance.

Item	Category	Frequency	Percentage
Gender	Male	158	52.5
	Female	143	47.5
Age	16-24	70	23.3
	25-34	147	48.8
	35-44	47	15.6
	45-54	30	10.0
	55+	7	2.30
	Level of management	To level of management/administrative	63
Middle level of management/executory		140	46.5
Low level of management/operatives		98	32.6
Years of service	Below 5 years	102	33.9
	5-10	158	52.5
	11-15	25	8.3
	16-20	12	4.0
	Above 20 years	4	1.3

Table 7: Respondents demographic information
Source: Own elaboration

The research question has two parts; the first part captures personal information (gender, age, position, seniority) about the research population, while the second part was purposely for eliciting information about the variables. The second part has 30 items which evaluates the independent variable (structural, psychological empowerment) and the dependent variable (firm performance). The respondent's demographic information is presented in Table 7.

Results

The analysis began with exploratory and confirmatory factor analysis for the assessment of scale reliability and validity. Structural equation modelling was used to test the hypotheses, using EQS software version 6.1 and SPSS 21.0 for the data analysis.

Validity and reliability

In order to ascertain the strength of the scale, construct validity and reliability was assessed. SPSS 21.0 was used to conduct exploratory factor analysis (EFA) to know the factor structure of the items through varimax rotation method. The Self-determination dimension of psychological empowerment and the access to resources dimension of structural empowerment was deleted for failing to load significantly to meet the minimum requirement of 0.60 suggested by (Latan & Ramli, 2013) to be eligible for further analysis. Cronbach alpha and composite reliability were used to test the reliability of the constructs. The results of the validity and reliability of the scale is found in Table 8.

Variable	Indicator	Load	a	CR	AVE	t-statistics	Mean	SD
Access to opportunity	OPP1	0.827				13.599	3.023	1.352
	OPP2	0.835				14.032	3.196	1.292
	OPP3	0.836	0.814	0.872	0.693	14.755	3.129	1.308
Access to information	INFO1	0.840				6.055	3.657	1.366
	INFO2	0.803				5.865	3.750	1.334
	INFO3	0.877	0.834	0.878	0.707	6.046	3.671	1.319
Access to support	SUPP1	0.827				14.287	3.192	1.355
	SUPP2	0.817				12.519	3.222	1.415
	SUPP3	0.730	0.762	0.835	0.628	10.475	3.129	1.404
Meaning	MEA1	0.757				7.190	4.980	1.689
	MEA2	0.797				14.473	5.113	1.560
	MEA3	0.847	0.869	0.845	0.642	16.610	5.039	1.624
Competence	COMP1	0.805				18.105	5.063	1.544
	COMP2	0.794				16.999	5.073	1.619
	COMP3	0.690	0.854	0.808	0.858	14.979	5.079	1.490
Impact	IMP1	0.817				16.308	4.996	1.571
	IMP2	0.839				17.467	4.907	1.670
	IMP3	0.827	0.856	0.867	0.685	15.253	4.966	1.553
Firm performance	OP1	0.722				12.142	5.089	1.512
	OP2	0.853				15.393	5.169	1.417
	OP3	0.847				15.150	5.229	1.418
	OP4	0.868				15.718	5.179	1.470
	OP5	0.822				14.319	5.292	1.456
	OP6	0.828	0.904	0.927	0.680	1.380	5.242	1.406

Table 8: Validity and reliability of the scale

Source: Own elaboration

Table 6-above shows the internal consistency of the scale. As it is stated in table 2, all the results are within the acceptable range of 0.7-1.0 coefficients suggested by (Atashzadeh-Shoorideh & Yaghmaei, 2016). Also, to describe the data, the descriptive statistics (Standard deviation, Mean) of the variables

are presented in Table 8. The average variance of the variables was extracted to ascertain the convergent validity of the scale. The results of the AVE in Table 3 are above 0.50 cut-off point (Bertea, 2011), and the square roots of AVE of the constructs in Table 9 are above the correlations between the constructs, demonstrating discriminant validity.

Latent variables	1	2	3
Structural empowerment	<i>0.822</i>		
Psychological empowerment	0.491	<i>0.798</i>	
Firm performance	0.471	0.764	<i>0.824</i>

Note: the main diagonal highlighted bold in italic font are the square root of AVE, followed by the correlations between variables below.

Table 9: Inter-constructs correlation
Source: Own elaboration

Confirmatory factor analysis (CFA)

To proceed with the analysis, confirmatory factor analysis (CFA) was conducted to ascertain the factor structure of the variables for hypothesis testing (Bucur, 2007). All the fit indices are within the acceptable range (Table 10). Also, the fit of the theoretical model was assessed with maximum likelihood analyses and robust method. The scores of the fit indices in Table 4 indicate a good fit. χ^2 was 483.088 with 232 degree of freedom, $\chi^2/df = 2.05$ not exceeding the acceptable limit of 5, p -value = 0.000, Root mean of square error of approximation (RMSEA) was 0.060, Comparative fit index (CFI) was 0.940, Bentler-Bonett Non-Normed Fit Index (NNFI) was 0.929, and Bollen's Fit Index (IFI) was 0.941, all within the acceptable range.

Indicator	CFI	NNFI	IFI	d/f	χ^2	χ^2/df	RMSEA	p-value
Fit indices	0.940	0.929	0.941	232	483.088	2.05	0.060	P=000

Table 10: The fit indices of the hypothesise model
Source: Own elaboration

Hypothesis results of the SEM model

The outcome of the theoretical model is found in Table 11 explaining the effect of the facts structural and psychological empowerment on firm performance. Access to opportunity showed no positive effect on firm performance ($\beta=0.137$, $t=0.496$, $P=0.000$), not confirming (H1). Nonetheless, access to information showed a significant positive impact on firm performance ($\beta=0.267$, $t=2.364$, $P=0.000$), supporting (H2).

Furthermore, access to support was not significant, showed no positive impact on firm performance ($\beta=0.150$, $t=0.136$, $P=000$), not supporting (H3). For the dimensions of psychological empowerment, meaning cognition had no positive impact on firm performance ($\beta=0.276$, $t=-0.025$), not supporting (H4). Meanwhile, competence cognition showed a significant positive impact on firm performance ($\beta=0.536$, $t=2.478$, $P=000$), confirming (H5) and lastly, impact cognition had a significant positive effect on firm performance ($\beta=0.514$, $t=5.883$, $P=000$), supporting (H6).

Hypotheses	Path coefficients (Standardized solution)	t-values	Observation
H1. Opportunity → firm performance	0.137	0.496	Rejected
H2. Information → firm performance	0.267	2.364	Accepted
H3. Support → firm performance	0.150	0.136	Rejected
H4. Meaning → firm performance	0.276	-0.025	Rejected
H5. Competence → firm performance	0.536	2.478	Accepted
H6. Impact → firm performance	0.514	5.883	Accepted

Table 11: Hypothesis results
Source: Own elaboration

Discussion

The study examined the impact of the facets of structural and psychological empowerment (access to opportunity, access to information, access to support, meaning, competence, and impact) on firm performance. The outcome of the analysis showed no positive effect of access to opportunity on firm performance. The result is different from what was found in Tyagi & Shah, (2018), that access to opportunity significantly influence firm performance, H1. The reason behind the differing results from the previous literature could be the population studied in different work settings. Maybe the work orientation and organisational culture of the commercial banks in Ghana may be different from the foreign economies. However, access to opportunity for growth and progress in an organisation is a necessary element that the banks can utilise it effectively in their daily operations for good business success. The outcome of the study throws more light on the theoretical understanding that empowerment behaves differently in different countries and work environments,

For H2, Access to information showed a significant positive impact on organisational performance. The result is in line with (Busara, 2016) and Kariuki & Murimi (2015) whose work revealed a significant positive impact of access to information on firm performance. The commercial banks in Ghana can rely on free flow of right information to improve their performance. As it was noted by Ajami & Arab-Chadegani (2014)

access to information is a key element of employee empowerment as it serves as a vehicle through which employees get deep insight into an entire company's operations, understand the organization's activities and values. For financial organisations, information is a vital element for their success in the work environment with intense competition (Karim, 2011). The outcome of the study provides conceptual support to the existing literature that, information is key to the success of modern organisations and relevant to strategic human resource management (McCann and Allen, 2021). The service industry, particularly the banking industry is encouraged to provide necessary work-related information to employees for higher productivity (Opoku, 2015).

For H3 access to support showed no significant positive impact on firm performance of the commercial banks in Ghana. This finding agrees with Liden et al. (2000) whose study did not show any link between workplace support and organisational performance. However, the current outcome is not in agreement with Tyagi and Shah, (2018) whose study obtained a significant positive impact of access to support on organisational performance in the Translational Health Science and Technology Institute (THSTI) and Faridabad (Haryana) in India. As it was noted by George and Zakkariya (2014) the service companies empower their workers base on their organisational culture and work orientations. Maybe the introduction of advanced technology in the banking industry in Ghana has reduced the direct supervisor support in the employees' job delivery, making it less useful in the core operations of the sector. Although, the findings are different from the previous literature, supervisor support is still relevant because it is necessary for employee psychological well-being at workplace.

The result of H4 showed no positive impact of sense of meaning on organisational performance. Durrah et al. (2014) reported similar results that sense of meaning presented no impact on performance in Jordanian private banks. This indicates that the banks should not fully rely on employee sense of meaning as a mechanism to improve organisational performance because when workers attach some level of importance to job accomplishment, according to his/her own values, it does not influence the organisational performance of the banks. However, the meaning employees derive from work is vital for the prosperity of organisations (Steger 2016). The banks may realise good results if initiatives are taken to motivate the employees to have some sense of meaning for their work. Cultivating sense of meaning for work reduces employee turnover intentions as some degree of satisfaction is derived from it.

In agreement with Zare et al. (2015) sense of competence showed a significant positive impact on organisational performance in the commercial banks in Ghana, H5. The finding is in harmony with what

was found in Owoeye and Muathe (2018) who concluded that enhancing the competencies of an employee is a means of improving company performance. The results of the current study concurred with the work of Belsley (2004) who found a positive effect of managerial competence on organisational performance. This indicates that sense of competence is beneficial to the operations of the banking industry, a means of boosting performance. The employee believing in own capabilities motivate them to approach work with enthusiasm and realise acceptable finishing. The practitioners in the banking sector are offered a managerial insight to encourage workers to believe in their abilities to deliver satisfactory service to customers for the banks to achieve their strategic goals and objectives.

The analysis showed a significant positive effect of sense of impact on organisational performance in Ghanaian commercial banks. The finding is likewise what was found in Zaki and Mohammed (2018). Employees' sense of impact is vital for the commercial banks in Ghana, presence of it boosts the performance of the banks. In the same vein, when workers are convinced that they can have some degree of impact on company's activities, it generates good work atmosphere in the organisation (Ergeneli et al., 2007), increase their commitment and better organisational outcomes (Hashmi and Naqvi 2012). Generally, employee empowerment prepares employees to assume superior task to determine an organisation's future (Thani and Mokhtarian, 2012). The outcome of the study offers theoretical support to the existing literature on the contribution of worker sense of competence to company productivity.

Conclusion

Different from the previous literature the current study analyses the impact of the facets of structural and psychological empowerment on organisational performance in commercial banks in Ghana. This paper provides deep insight into this subject matter by analysing the impact of the specific dimensions of structural and psychological empowerment on firm performance.

Precisely, the study extends the understanding of the influence of each of the specific dimensions of structural and psychological empowerment on organisational performance, showing that each of the facets can distinctively influence business outcomes. The study found access to information, competence cognition and impact cognition as major contributors to firm performance but access to support, opportunity and meaning cognition offers not support to firm performance in the commercial banks in Ghana. The outcome of the study provides further understanding that companies should continually motivate their employees by offering them relevant work-related information and create good atmosphere of mind empowerment for performance enhancement and productivity. Additionally,

managers are offered insight on the need to create healthy work atmosphere to enable their employee to cultivate sense of meaning for work and sense of competence at workplace to increase productivity. Furthermore, the outcome of the study reveals a significant message that supervisor support, opportunity for growth and worker impact cognition offers no direct contribution to performance but are relevant at individual level for employee development and motivation. The study supports the theoretical understanding that employee empowerment is one of the effective human resource management techniques that provide the mechanism to tap employee hidden talents in organisations (Turkmenoglu, 2019).

Limitations and direction for future research

This study evaluated the impact of the specific dimensions of the two main aspects of empowerment (structural, psychological) on organisational performance in commercial banks in Ghana. There is sample bias as the non-commercial banks were not included in the sample. In this regard, the generalization of the results across the globe and other banks in Ghana becomes difficult. Future study can include the commercial and the non-commercial banks in a sample to expand the theoretical insight to expand the results. Also, empowerment has been mainly studied from structural, psychological and leadership point of view in the previous literature. However, the current study has assessed the impact of the specific dimensions of structural and psychological empowerment on firm performance, excluding leadership empowerment, limiting the theoretical insight of the study. This provides the opportunity for future research to include all the three aspects of empowerment in a single model to extend the understanding of empowerment and its impact on company performance in the banking industry.

Lastly, the analysis did not show any impact of access to opportunity, access to support and meaning cognition on organisational performance in the commercial banks in Ghana.

This provides the way for future study to investigate this subject matter in other sectors to compare results if other unforeseen factors influence the impact of these organisational structures and cognitive ability on organisational performance in the banking industry in Ghana.

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3.2 Article 2

Assessing the impact of employee empowerment on organisational performance: The mediating role of affective commitment²

Abstract

This study explored the mediating effect of affective commitment on the relationship between employee empowerment (structural, psychological) and organisational performance in Ghanaian commercial banks. The proposed hypotheses were tested with SEM (EQS), based on a sample of 274 employees selected from nine commercial banks in the Bono and Asante region, Ghana. The analysis revealed that affective commitment mediates the relationship between the two main aspects of empowerment (structural, psychological), and organisational performance. The findings of the study provide a basis allowing managers to use their organisational structures and the cognitive abilities of their employees to improve their employees' affective commitment to enhance effective strategic decisions and their implementation to improve performance. The current study expands the previous literature by exploring the mediating role of affective commitment on the relationship between the two main dimensions of empowerment (structural, psychological) and organisational performance in the banking sector in a developing economy.

Keywords - structural empowerment, psychological empowerment, organisational performance, affective commitment.

Introduction

One of the main branches of empowerment is strongly attached to access to specific structures of an organisation provided by management (Aggarwal et al., 2020a; Al-Hammouri et al., 2021a). The other aspect is based on an employee's psychological state, which drive empowerment (Jaaffar et al., 2019). Empowerment connotes employee self-reliance, and their accountability when making decisions about a firm's goals and objectives (Kumar and Kumar, 2017). Both dimensions of empowerment lead to the commitment of workers in organisations (Kõiv et al., 2019; Yin et al., 2019). In view of this, most

² Afram, J.; Mas-Machuca, M.; Manresa, A., (2021), "Assessing the impact of employee empowerment on organisational performance: The mediating role of Affective commitment", *International Journal of Business Excellence*, ISSN: 1756-0047.

organisations around the world are taking fruitful steps to win the commitment of their employees, because it is one of the best means of adding value, and promotes business success (Tolera, 2018). However, finding an efficient human resource management strategy to maintain talented employees remains a challenge for organisations (Soltani et al., 2020). Scholars have indicated that the empowerment of employees is critical to the success of organisations (Ganji et al., 2021). For instance, in the banking sector, empowered employees are committed to delivering quality service, and are willing to stay with their bank (George and Zakkariya, 2014), because such employees have the freedom to make decisions about their job without support from their supervisors (Hamir et al., 2018). Committed employees display unique talents that enable them deliver good services and make greater efforts to meet customer needs in service-oriented organisations (Pahi, Hamid and Moin, 2017).

Empowerment and its relationship to commitment and organisational performance has become an important area of research: authors such as Andrew (2017), Irefin and Mechanic (2014), Joo and Shim (2010) and Kebriaei et al. (2014) have studied this subject matter from a managerial point of view. Studies likewise Sharma and Bhati (2017), Kariuki and Kiambati (2017) and Zaraket et al. (2018) have treated commitment as a mediating variable between empowerment and organisational performance. These studies clearly indicated that employees who are empowered exhibit a high level of commitment behaviour that ultimately improves firm performance. In other instances, the mediating role of commitment has been studied in relation to essential constructs such as job satisfaction and performance (Cao et al., 2020) employee ethics and service quality (Yusuf et al., 2019), and psychological contract and empowerment (Kidron, 2018), making it important to expand our knowledge on this subject matter in the banking industry.

A close examination of the management literature suggests that most studies on the mediating role of commitment in the relationship between employee empowerment and organisational performance have been carried out in different sectors, and in countries whose cultures are different from those in Africa, precisely Ghana. Moreover, several studies have examined the relationship between empowerment and performance by evaluating how it is affected by other variables (Kostopoulos, 2019) but researchers have not paid much attention to human resource practices, and particularly organisational commitment in commercial banks in Ghana (Coffie et al., 2018). Furthermore, Narteh (2012) and Tuffour et al. (2019) have studied commitment in the banking industry in Ghana, however, these studies did not observe the mediating role of affective commitment. This indicates that typical African challenges in the banking sector involving the way affective commitment behaves regarding other variables in commercial banks

has not been fully addressed by the literature in a Ghanaian context. This study thus seeks to fill this knowledge gap by examining the mediating role of affective commitment on the relationship between employee empowerment and organisational performance in commercial banks in Ghana. On this basis, the current paper proposes that affective commitment will mediate the relationship between employee empowerment and organisational performance in Ghanaian commercial banks. Specifically, this study assesses the effect of the two main aspects of empowerment (structural and psychological) on organisational performance, and the effect of affective commitment on organisational performance. The paper further evaluates the mediating role of affective commitment on the relationship between the two dimensions of empowerment (structural, psychological) and organisational performance. This paper evaluates organisational commitment considering affective commitment, because it is the main idea behind organisational commitment (Rubel et al., 2021). Improving affective commitment is also a goal that most organisations are seeking to realise among their employees (Bos-Nehles et al., 2021), so that it is vital to study how it operates between employee empowerment and organisational performance in the banking industry in Ghana.

Examining empowerment, commitment and organisational performance in the Ghanaian context presents both managerial and theoretical insights to the existing literature. First, the findings of the study broaden our understanding of the mediating role that commitment plays in the relationship between empowerment and organisational performance in banks operating in a developing economy. Secondly, the study extends theoretical insights into the effect of the two main dimensions of empowerment (Conger and Kanungo, 1988; Kanter, 1993; Thomas and Velthouse, 1990) on organisational performance in the banking industry. Thirdly, the study offers managers and practitioners more practical suggestions regarding how empowerment should be handled in firms to win employee commitment to improve performance. Fourth, the study uncovers a clearly identified means of retaining committed employees in order to improve effective strategic decision-making in contemporary business organisations.

The rest of the work is designed in four parts. The first section is the literature review, which sheds more light on the link between employee empowerment, commitment, and organisational performance. The research methodology and tools for data analysis are described. The next section presents the findings, and the conclusions, theoretical and managerial implications and direction for future research are in the last section.

Conceptual background

Conger and Kanungo (1988a) conceptualised empowerment as a motivational and relational construct. Empowerment grants power to the vulnerable, enhance their self-confidence to do what they could not do before, and transform their relationships with other persons who control power (Sadabadi and Rahimi, 2021). The motivational construct is centred on people's cognitive abilities which makes them feel empowered (Thomas and Velthouse, 1990a). According to Spreitzer (1995a) these cognitive abilities reflect an employee's sense of meaning, competence, self-determination, and impact. Meaning is the degree to which some people attach some level of importance to work goals, according to specific standards (Lv et al., 2021). Competence involves having the self-confidence to accomplish a task effectively and efficiently (Cho et al., 2021).

Self-determination is the sense of freedom to initiate an action and complete it (Fragkos et al., 2020a). Impact is the effect that an individual's action can have on the entire management of an organisation (Aggarwal et al., 2020b). The relational construct is based on the power that emanates from the structures of a company (Conger and Kanungo, 1988b). It is access to power through the organisational structures rather than what is learned at the workplace (Kanter, 1993). Power in this sense is the ability to gather resources and utilise them to accomplish a specific objective (Conger and Kanungo, 1988c). Workers who have access to this power are motivated and are willing to contribute to the prosperity of the organisation (Kanter, 1993b). These organisational structures are access to opportunity, information, support and resources (Kanter, 1993c). Access to opportunity is the chance for growth in the firm, and for new knowledge to be gained. Access to information involves knowledge about the firm, and typically relates to one's job role. Access to support refers to the assistance a worker receives from co-workers, colleagues and supervisors in the workplace, which enables them to perform well. Access to resources is the opportunity to obtain work-related materials to accomplish a job (Al-Hammouri et al., 2021b).

From a management point of view, employee empowerment is a state where people have the freedom to make relevant decisions about their jobs. It is possessing one's own destiny and having total dominion over one's work environment (Tohidi and Jabbari, 2012). This tool is employed by organisations to tap the talents of employees and win their commitment to the firm (Sonal et al., 2019). An atmosphere of empowerment creates a boundary-free organisation, and good relationships between lower-level workers and top-level management (Sahoo and Das, 2011). Empowerment allows the delegation of authority to workers and grants employees independent decision-making about work practices (Dahou

and Hacini, 2018). Empowerment relies heavily on the degree to which someone exercises absolute control over the source of their ability. It is meant to help the weak to attain stronger mental and physical ability to realise optimal personal performance (Arnout, 2020) and eliminates traditional structures to allow subordinates to be self-driven (Avidov-Ungar and Arviv-Elyashiv, 2018; Obi et al., 2020).

An organisation's future relies on individuals who are devoted to acting as employees of the organisation (Jayawardena and Jayawardena, 2020). Scholars have found that when employees perceive that they have access to organisational structures, it affects their level of commitment (Meyer and Allen, 1991a). Committed employees influence the administrative and strategic decisions of their organisation. Undoubtedly, the performance of these individuals is indispensable to organisational performance (Banerjee et al., 2020). Commitment has been positioned as both a sociological and psychological element in social organisations (Mercurio, 2015a). Meyer and Allen (1991b) described commitment as a state of mind with three components: affective, continuance and normative. Normative commitment is the duty owed by an individual who stays to work for an organisation (Meyer and Allen, 1991c). Continual commitment is the intention to stay with the organisation because of the cost involved if one decides to leave (Radosavljević et al., 2017). Affective commitment is complete devotion to the business of an organisation (Al-Jabari and Ghazzawi, 2019). Affective commitment is the deeper emotional relationship that an employee develops with an organisation. It reflects three key values; trust and interest in the firm's goals and values, willingness to support the company, and a positive feeling about remaining a loyal member of the organisation (Fragkos et al., 2020b). This type of commitment is synonymous with "passion and attachment" regarding the standards, beliefs, and ethics of the company to which they belong. It is vital to organisations because employees with affective commitment promote a company's goals and visions (Tang et al., 2021). Tillman et al. (2018), however, concluded harsh treatment from superiors negatively affect employee commitment. It is expected that companies combine a "good leader member relationship-exchange" and employ workers who are proactive, because such employees can affect job performance (Monica, 2018).

Companies around the world are facing many challenges, making it necessary to ensure their success by cultivating a strong spirit and using the appropriate measurement tools to evaluate their performance (Silva and Borsato, 2017). When we say an organisation has performed, it means it has achieved its purpose compared to its stated objectives (Fragkos et al., 2020c) according to the company's strategy (Felizardo et al., 2017a). Instituting effective business performance management systems is important for strategy implementation and efficient decision making (Landström et al., 2018). Among scholars,

organisational performance is a multidimensional construct with no agreed criteria to facilitate understanding of the best mechanism to measure true performance (Carton and Hofer, 2010). In most cases, organisational performance is evaluated using financial and non-financial indicators (Fatihudin and Mochklas, 2018) and subjective and objective measurement methods. Both subjective and objective measures have advantages and disadvantages, wherever they are applied (Richard et al., 2009). Subjective measures capture the overall performance, but an objective measure only captures a particular financial indicator (Wall et al., 2004). This study employs a subjective measure to widen the scope of organisational performance measurement, because it is useful for theory and practice.

Hypothesis

Structural empowerment and organisational performance

Organisational performance represents the entire productivity of a firm, covering corporate financial performance and a company's competitive edge, appropriately included in a designated framework (Lee and Kim, 2020a). The literature suggests that structural empowerment makes a direct and positive contribution to organisational outcomes (Dabo and Ndan, 2018; Yürümezoğlu and Kocaman, 2019) and necessary for a firm's strategies and improving the work atmosphere (Abel and Hand, 2018). It is demonstrated in the literature that structural empowerment increases employee enthusiasm about taking active part in organisational activities and innovatively improving performance (Lee and Kim, 2020b), and serves as a vehicle through which workers display their talents and abilities to enhance good decision-making (Hashmi and Naqvi, 2012). Organisational structures are linked to performance (Li et al., 2018): the absence of resources negatively affects performance outcomes (Al-Atwi, 2017) and employee access to opportunity motivates them to work tirelessly to improve their work environment and cultivate workplace sacrificial behaviours (Gilbert et al., 2010). Similarly, if employees are offered access to empowerment structures such as information regarding the mission of the firm and job roles, it helps them to develop a sense of meaning, which provides organisations with the best opportunity to realise a successful operation (Bin Abdullah et al., 2015). On the other hand, employee access to empowerment structures leads to unhealthy behaviours, and a breach of confidentiality protocols that exposes organisations to unfriendly situations (Ameer et al., 2014). In the same vein, poor preparation for structural empowerment implementation by organisations leads to unfavourable outcomes such as losing talented employees during difficult situations (Ameer et al., 2014). On a more positive note,

empowerment promotes employee proficiency at work, assists a firm to attain its main objective (Bose, 2018) and promotes employee loyalty to the organisation (Boussalem, 2014). It is proposed that:

H1: Structural empowerment has a significant positive impact on organisational performance in commercial banks in Ghana.

Psychological empowerment and organisational performance

Psychological and organisational atmospheres in organisations are known to influence worker conduct, behaviour and firm outcomes (Shacklock et al., 2013). In a business setting, psychological empowerment is relevant for performance and the firm's survival (Aggarwal et al., 2020; Neves et al., 2020; Stoep et al., 2020). It is believed that when employees are strong in certain cognitions, such as sense of meaning, competence, self-determination, and impact, they are psychologically empowered (Thomas and Velthouse, 1990b). This creates the positive feeling of having absolute control over one's actions, and the sense of having the ability to exert some level of influence on organisational outcomes (Stewart et al., 2010), and thus fosters satisfaction with a job and motivates employees to develop an interest in the business of the organisation (Saif and Saleh, 2013). Workers who are psychologically empowered are devoted to issues connected to their jobs, and push determinedly towards the accomplishment of firm goals, compared to those with low levels of empowerment (Chamberlin et al., 2018). Psychological empowerment creates a better atmosphere for employees to be innovative; become deep thinkers, which creates efficient job outcomes (Stewart et al., 2010); and use their hidden talents and ideas to enable the company to adjust itself to the changing environment (Appuhami, 2019). Conversely, employees with high psychological empowerment are interested in accomplishing tasks which are more challenging but may ignore simple tasks that may be of interest to the organisation (Thomas and Velthouse, 1990), and tedious tasks that reduces their motivation to approach a given task (Choong et al., 2011). Psychological empowerment reduces job-related stress, however, making it more important for a firm's performance (Stander and Rothmann, 2009), and fosters worker engagement (Jose and Mampilly, 2014). It is hypothesised that:

H2: Psychological empowerment has a significant positive impact on organisational performance in commercial banks in Ghana.

Structural empowerment and affective commitment

Affective commitment is the mind-set that binds employees to an organisation and enables them to attach their personal aspirations to the organisation (Andrew, 2017). It creates strong relationships between managers, their jobs, and the organisation (Abasilim et al., 2019). Commitment has been recognised as an outcome of employee perceptions of empowerment (Laschinger, *et al.*, 2003a). Empowerment plays a significant role in employee commitment, enables committed employees to perform better in their job roles (Hanaysha, 2016) and improves employee enthusiasm, self-confidence, and the meaning of their work (Hamir et al., 2018). Employee intention to stay with an organisation is usually motivated by opportunities to upgrade their talents and abilities, being shown appreciation, and being rewarded by the leadership (Ahadi and Suandi, 2014a). In some instances, employees become bitter about an organisation's business if empowerment initiatives are not properly implemented (Sahoo and Das, 2011). Structural empowerment positively affects worker commitment, and consequently boosts the ability to innovate and uncover vital knowledge (Berard and Fréchet, 2020). A robust work environment enables structural empowerment to improve efficiency in organisations, and promotes employee commitment (Hagerman et al., 2017). Empowerment structures (opportunity, information, support, resources) motivate employee commitment to a firm, and those who are denied these structures are not enthusiastic, and have low commitment (Connolly, Jacobs and Scott, 2018). It has been argued that workers who are empowered exhibit reciprocal commitment to their firm (Allen et al., 2018a). When employees show commitment through empowerment it produces positive outcomes for an organisation, including fulfilment regarding the organisation, intention to stay, improves performance, increases intention to be present at work and sacrificial behaviours (Allen et al., 2018b). Gholami et al., (2019) reported a strong correlation between structural empowerment and commitment. It is believed that employees who are empowered have high affective commitment, and are motivated to accomplish planned goals (Puncreobutr, 2016). Based on this discussion, we propose that:

H3: Structural empowerment has a significant positive impact on affective commitment in commercial banks in Ghana.

Psychological empowerment and affective commitment

Psychological empowerment is a person's inner drive and enables them to approach a given task with greater motivation (Conger and Kanungo, 1988). This is improved by an employee's understanding that

they can fully participate in the entire management of the company (Bin Jomah, 2017). It has been suggested that psychological empowerment enables people to develop a strong feeling of attachment to their organisation, on the grounds that they have the willpower to deliver, and that their views are respected (Joo and Shim, 2010; Choong et al., 2011). Additionally, meaningful work promotes organisational commitment (Allen et al., 2018c). Psychological empowerment is linked to outcomes such as low stress, low burn out, low turnover intentions and a high degree of organisational commitment (Li et al., 2018). However, the contribution of psychological empowerment to organisational commitment is still not clear due the mixed findings in the literature. The literature indicate that psychological empowerment is one of the main instruments through which empowering leadership affects employee work attitudes and performance (Neves et al., 2020). Alnidawi et al. (2021) found a significant positive impact of psychological empowerment on affective commitment in the Zajil International Telecom Company. However, Bin Abdullah et al. (2015) did not find any effect of meaning and competence cognitions of psychological empowerment on affective commitment. The literature demonstrate that psychological empowerment reduces commitment among casual workers, escalates job stress and reduces self-confidence because of a lack of good training and empowerment initiatives which are not properly explained by leadership.

This leads to a situation where employees leave their current organisation for other firms where they will be accepted and appreciated (Ambad and Bahron, 2012). Psychological empowerment is related to commitment, however, and to total devotion to the business of an organisation (Jose and Mampilly, 2014; Ogbonnaya, 2019). It is hypothesised that:

H4: Psychological empowerment has a positive impact on affective commitment in commercial banks in Ghana.

Affective commitment and organisational performance

The study of organisational commitment and performance has become an essential area of business research (Rameshkumar, 2019). Affective commitment is a condition of the mind that ties employees to an organisation. It represents full participation in work, allegiance to a firm's mission or objective, and motivation to make an extra effort for the firm's business (Al-Jabari and Ghazzawi, 2019). Al Zefeiti and Mohamad (2017a) and Andrew (2017) indicated that affective commitment provides good outcomes for firms and facilitates performance. If workers feel that their beliefs match the mission of a firm, it increases their motivation to remain loyal to the firm (Al-Jabari and Ghazzawi, 2019). As of the term "organisational

commitment” suggests, employees with affective commitment are willing to identify themselves with their organisation throughout their career without pressure from superiors (Grego-Planer, 2019). Organisational commitment is pivotal to the success of an organisation (Hashmi and Naqvi, 2012), and a worker’s positive emotions towards work enable them to develop a deeper attachment to the company (Semedo et al., 2019). Scholars have indicated that the link between employee commitment and firm performance is dynamic, making it difficult for someone to conclude that only good employee feelings would improve organisational performance. Affective commitment can even be weakened by amplified job demands and job stress because of performance gains due to team practices (Ogbonnaya, 2019). Sungu et al. (2019) reported a strong association between affective commitment and performance, however. It is noted that workers who are committed are enthusiastic about the use of their personal abilities for the achievement of organisational goals by providing valuable knowledge which is essential for the survival of modern organisations (Irefin and Mechanic, 2014). This type of commitment is identical to trust and total devotion as regards the realisation of firm goals and values, and readiness to make an extra effort to improve a firm’s business (Sholihin and Pike, 2010) and develop a high degree of passion for the organisation’s goal attainment (Zhou et al., 2021). According to this insight, we hypothesise that:

H5: Affective commitment has a positive effect on organisational performance in commercial banks in Ghana.

Mediating role of affective commitment

Employee empowerment is an important element in the management of human capital in organisations. It is an efficient tool that shapes human talents so that an organisation’s productivity may improve (Asgarsani et al., 2013). Empowerment facilitates the transformational process in organisations and leads to a high degree of organisational commitment for goal attainment (Sahoo and Das, 2011; Joo and Shim, 2010). Employee unwillingness to take an active part in implementing empowerment can hinder the successful implementation of empowerment, and thus reducing their level of commitment (Ba, 2015). It has been suggested that companies should employ people who are committed and efficient instead of wasting greater effort training people who are less committed to the company (Ba, 2015). Psychological empowerment drives commitment and improves valuable output if employees are allowed to make their own decisions (Hashmi and Naqvi, 2012), but empowerment exposes people with high competence cognition to high risks in their job delivery (Spreitzer, 2007). Kundu and Kumar (2017a) studied the mediating role of commitment in the relationship between empowerment and organisational

performance and indicated that affective commitment plays a significant role in this relationship. The mediating role of affective commitment has been studied among other essential variables such as interpersonal justice and turnover intentions (Perreira *et al.*, 2018), job embeddedness and voice behaviour (Zhou *et al.*, 2021), relational coordination and turnover intentions (Falatah and Conway, 2019). These studies found affective commitment as a significant mediator; however, affective commitment produces different results for performance in different organisations, and particularly in private firms compared to public firms (Luna-Arocas and Lara, 2020). The literature also shows that employees in the manufacturing sector are more committed than workers in the service sector (Bodjrenou *et al.*, 2019) based on this discussion, it is anticipated that:

H6a: Affective commitment mediates the relationship between structural empowerment and organisational performance in commercial banks in Ghana.

H6b: Affective commitment mediates the relationship between psychological empowerment and organisational performance in commercial banks in Ghana.

Several scholars have found that empowerment has a positive effect on work performance (Weidenstedt, 2020). The literature suggests that structural empowerment is important to the achievement of organisational goals (Wf *et al.*, 2020) and describes its dimension as access to organisational structures: opportunity, information, support, and resources (Al-Atwi, 2017). Psychological empowerment is the employee state of mind which reflects four cognitive abilities: meaning, competence, self-determination, and impact (Grošelj *et al.*, 2021). According to Spreitzer (1995) these cognitions form the overall construct of psychological empowerment, and an absence of any one of them decreases the feeling of being empowered. The literature indicates that there is a positive relationship between structural and psychological empowerment (Sankar, 2019), hence the inclusion of the two perceptual empowerments (structural and psychological) in a model to improve comprehensive understanding (Quinn and Spreitzer, 1997). Psychological empowerment also creates a stronger bond between workers and the organisation and improves worker attitudes to any duty assigned to them (Ganji *et al.*, 2021). Its perception has good effects on employee performance, and a feeling of commitment in any form (Murray and Holmes, 2021). Empowerment enables employees to stay motivated and relieves stress by giving them the energy and psychological power to withstand difficult situations (Beuren *et al.*, 2020). Scholars have revealed that empowerment is associated with employee affective commitment (Hashmi and Naqvi, 2012), which is

emotional attachment to an organisation, and creates a sense of affection in appreciating the norms, ethics and values of an organisation (Murray and Holmes, 2021).

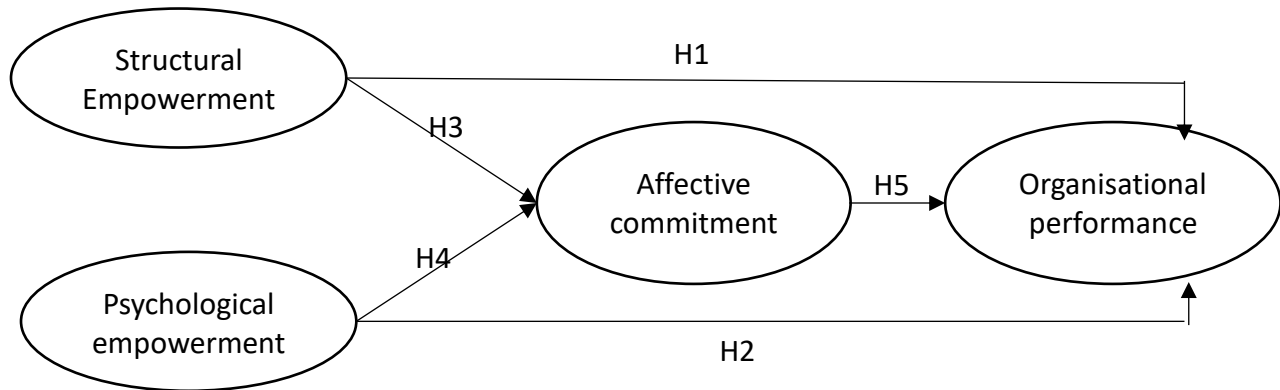


Figure 6: Research model
Source: Own elaboration

This paper proposes Figure 6 as a model to portray the concept behind the study. The model portrays the relationship between structural and psychological empowerment, affective commitment and organisational performance measured in terms of return on assets (ROA), return on equity (ROE), net interest margin (NIM), customer satisfaction, employee satisfaction and innovation (use of technology). This model is based on the theoretical understanding that structural and psychological empowerment has a direct effect on organisational performance, and that the effect of structural and psychological empowerment is mediated by affective commitment in commercial banks in Ghana.

Methodology

Population and sampling

The study was conducted in nine commercial banks in the Bono and Ashanti regions of Ghana: The National Investments Bank, Agricultural Development Bank, Societe Generale, GCB Bank, ECO Bank, Zenith Bank, Stanbic Bank, Fidelity Bank and the Consolidated Bank. Using simple random sampling, a printed questionnaire was distributed to employees who agreed to take part in the study. Before distributing the questionnaire, an introductory letter from the International University of Catalonia was sent to the banks to explain our intention to collect data for the study, and to increase the confidence of respondents in the exercise. The researchers then personally visited the banks to distribute questionnaires, which offered us the opportunity to explain parts of the questions that respondents found difficult to answer. The data was collected in February and March 2020. The respondents were given 21

days to complete the questionnaire. In all, 321 paper questionnaires were distributed to respondents in the banks, of which 274 were answered and returned, representing an acceptable return rate of 85.35%.

Measures

The instrument is designed to capture information about the respondents and the variables studied. Demographic information includes age, gender, seniority, and level of management. The second part includes items measuring structural and psychological empowerment, organisational commitment, and organisational performance. Psychological empowerment is measured using a 12-item scale adopted from Spreitzer (1995), measuring sense of meaning, competence, self-determination, and impact. Structural empowerment is assessed using the Condition for Work Effectiveness Questionnaire II (CWEQ-II) adapted from Orgambidez-Ramos et al. (2015), evaluating access to opportunity, information, support, and resources. Global empowerment has 2 items, and it was added to the empowerment scale as a validation index (Laschinger et al., 2003). Affective commitment is measured with six items from Meyer and Allen (1991) and Abdullah (2011). Lastly, organisational performance is measured with six items adapted from Santos and Brito (2012) and Felizardo et al. (2017b) evaluating return on assets (ROA), return on equity (ROE), net interest margin (NIM), customer satisfaction, employee satisfaction and innovation (use of technology). All the items were measured on seven-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree) except for organisational performance which uses a different scale that ranges from 1 (lower) to 7 (much higher). Table 12 shows the respondent's demographic information.

Item	Category	Frequency	Percentage
Gender	Male	155	56.5
	Female	119	43.5
Age	16-24	43	15.6
	25-34	141	51.4
	35-44	51	18.6
	45-54	34	12.4
	55+	5	2.0
Level of management	Top	42	15.3
	Middle	145	52.9
	Low	87	31.8
Seniority	Below 5 years	86	31.3
	5-10 years	155	56.5
	11-15 years	20	7.2
	16-20 years	10	3.6
	Above 20 years	3	1.4

Table 12: Respondent demographic information

Source: Own elaboration

Results

Validity and reliability of the scales

EQS software 6.1 and SPSS 21.0 was used to analyse the data. Structural equation modelling was used to test the theoretical model. Exploratory factor analysis (EFA) was conducted to ensure the validity and reliability of the measurement scale. The analysis proceeded by evaluating the reliability of the scales using Cronbach's alpha and composite reliability (CR). The results in Table 12 indicate acceptable internal consistency among the items in each dimension; the Cronbach's alpha and composite reliability are beyond the cut-off limit of 0.60 (Latan and Ramli, 2013). To determine convergent validity average variance of the items was extracted. The results in Table 13 indicates that the convergent validity of the scale as the average of the items in each facet exceeded the 0.50 limit suggested by Hair et al. (2014), and the square root of AVE in Table 14 was higher than the correlations between the constructs, assessing discriminate validity of the scale (Hair et al., 2014).

Global empowerment was added as validation index assessing discriminant validity. The analysis showed that global empowerment correlated significantly with structural empowerment at (0.590**) showing additional proof of the validity of the scale (Laschinger et al., 2003

Item		Indicator variable	Factor loadings	CR	a	AVE
Structural empowerment						
How much of each kind of opportunity do you have in your present job?						
Challenging work	Opportunity	OPP1	0.699			
The chance to gain new skills and knowledge on the job		OPP2	0.772			
Tasks that use all of your own skills and knowledge		OPP3	0.795	0.800	0.867	0.572
How much access to information do you have in your present job?						
The current state of the bank	Information	INFO1	0.842			
The values of top management		INFO2	0.864			
The goals of top management		INFO3	0.883	0.897	0.925	0.745
How much access to support do you have in your present job?						
Specific information about things you do well	Support	SUP1	0.828			
Specific comments about things you could improve		SUP2	0.798			
Helpful hints or problem-solving advice		SUP3	0.834	0.860	0.871	0.672
How much access to resources do you have in your present job?						
Time available to do necessary paperwork	Resources	RES1	0.841			
Time available to accomplish job requirements		RES2	0.857			
Acquiring temporary help when needed		RES3	0.844	0.916	0.884	0.718
Psychological empowerment						
The work I do is very important to me.	Meaning	MEA1	0.674			
My job activities are personally meaningful to me		MEA2	0.777			
The work I do is meaningful to me		MEA3	0.825	0.829	0.804	0.579
I am confident about my ability to do my job	Competence	COMP1	0.839			
I am self-assured about my ability to perform my work activities.		COMP2	0.841			
I have mastered the skills necessary for my job.		COMP3	0.850	0.884	0.880	0.711
I have significant autonomy in determining how I do my job.	Self-	SELD1	0.846			
I can decide on my own how to go about doing my work.		SELD2	0.838			

I have considerable opportunity for independence and freedom in how I do my job.	determination	SELD3	0.830	0.869	0.876	0.702
My effect on what happens in my department is large.	Impact	IMP1	0.821			
I have a great deal of control over what happens in my department		IMP2	0.835			
I have significant influence over what happens in my department.		IMP3	0.796	0.889	0.857	0.668
Affective commitment						
I would be very happy to spend the rest of my career with this business enterprise	Affective commitment	AFC1	0.858			
I really feel as if this business enterprise's problems are my own.		AFC2	0.867			
I do not feel a strong sense of belonging to this business enterprise.		AFC3	0.879			
I do not feel emotionally attached to this business enterprise		AFC4	0.847			
I do not feel like part of the family at this business enterprise		AFC5	0.829			
This business enterprise has a great deal of personal meaning for me.		AFC6	0.842	0.926	0.941	0.729
Organisational performance						
How did the firm perform in the last 3 years, when compared to average competitors in terms of return on assets (ROA)	Organisational performance	OP1	0.778			
How did the firm perform in the last 3 years, when compared to average competitors in terms of return on equity (ROE)		OP2	0.837			
How did the firm perform in the last 3 years, when compared to average competitors in terms of net interest margin (NIM)		OP3	0.841			
How did the firm perform in the last 3 years, when compared to average competitors in terms of customer satisfaction		OP4	0.849			
How did the firm perform in the last 3 years, when compared to average competitors in terms of employee satisfaction		OP5	0.847			
How did the firm perform in the last 3 years, when compared to average competitors in terms of innovation		OP6	0.781	0.904	0.926	0.676

Table 13: Reliability of the scale

Source: Own elaboration

Latent variables	1	2	3	4
Structural empowerment	0.822			
Psychological empowerment	0.191	0.815		
Affective commitment	0.189	0.764	0.853	
Organisational performance	0.105	0.426	0.538	0.822

Note: The numbers in bold in the diagonal row are the square root of AVE

Table 14: Inter-construct correlation

Source: Own elaboration

Measurement model

Confirmatory factor analysis (CFA) assesses the factor structure of latent variables (Pesqué-Cela et al., 2021). According to Spreitzer (1995), psychological empowerment is a second order construct. Accordingly, both psychological and structural empowerment dimensions were loaded on their respective factors. The psychological empowerment dimensions assessed are sense of meaning, competence, self-determination, and impact. Structural empowerment was measured by access to opportunity, information, support, and resources. The fit indices for structural empowerment were CFI-0.977, NFI-0.965 NNFI-0.965, IFI-0.978, χ^2 -97.028, d/f-35, χ^2 /df-2.772 and RMSEA-0.081, P=000, all the fit indices are within the acceptable threshold. The results of the psychological empowerment CFA were CFI-0.976, NFI-0.962, NNFI-0.962, IFI-0.976, χ^2 -96.334, d/f-35, χ^2 /df-2.753, RMSEA-0.080, P=000, all within the acceptable range (see Table 15).

Construct	CFI	NFI	NNFI	IFI	χ^2	d/f	χ^2 /df	RMSEA	Value
Structural empowerment	0.977	0.965	0.965	0.978	97.028	35	2.772	0.081	P=000
Psychological empowerment	0.976	0.962	0.962	0.976	96.334	35	2.753	0.80	P=000

Table 15: CFA results

Source: Own elaboration

Structural model

Based on the research objective, separate models were constructed to determine the direct effect of the independent variables (structural and psychological empowerment) on the dependent variable (organisational performance), and the direct effect of the independent variables (structural and psychological empowerment) on the mediator variable (affective commitment), as well as the effect of the mediator on the dependent variable (organisational performance). Model 1 examined the direct effect of structural and psychological empowerment on organisational performance. Model 2 evaluated the

direct effect of structural and psychological empowerment on affective commitment. Model 3 analysed the direct effect of affective commitment on organisational performance. All the models in Table 16 were analysed using maximum likelihood solution and the model parameters were within the acceptable range.

Models	CFI	NFI	NNFI	IFI	χ^2	d/f	χ^2/df	RMSEA	Value
SE&PE→OP	0.913	0.862	0.862	0.913	986.155	400	2.465	0.073	P=000
SE&PE→AFC	0.908	0.861	0.900	0.908	1058.710	400	2.646	0.078	P=000
AFC→OP	0.940	0.920	0.923	0.941	186.253	51	3.652	0.099	P=000

Table 16: Fit indices for structural models

Source: Own elaboration

The model focused on the direct relationship between the variables. Table 17 presents the results of the effect of the two independent variables (structural, psychological) on organisational performance, and the effect of affective commitment on organisational performance. The analyses showed that structural empowerment had no effect on organisational performance ($\beta=0.068$, $t=0.461$, $P=000$), not supporting H1. This indicates that structural empowerment does not affect the operation of commercial banks in Ghana, not in agreement with the proposition that structural empowerment has a significant positive effect on the organisational performance of commercial banks in Ghana. However, psychological empowerment had a significant positive effect on organisational performance ($\beta=0.210$, $t=6.537$, $P=000$), confirming the second hypothesis (H2), and revealing that an employee's sense of meaning, competence, self-determination, and impact are vital to the performance of the banking industry in Ghana. This confirms the assumption that psychological empowerment has a significant positive effect on organisational performance in commercial banks in Ghana.

	Hypotheses	B	t-statistics	P-value	Observation
H1	SE→OP	0.068	0.461	P=000	Rejected
H2	PE→OP	0.210	6.537	P=000	Accepted
H3	SE→AFC	0.058	1.159	P=000	Rejected
H4	PE→AFC	0.291	12.114	P=000	Accepted
H5	AFC→OP	0.088	7.770	P=000	Accepted

Note: *SE* is structural empowerment, *AFC* is affective commitment, *OP* is organisational performance

Table 17: Hypothesis results for the SEM model (from H1 to H5)

Source: Own elaboration

The effect of the two independent variables on affective commitment was tested. Structural empowerment showed no effect on affective commitment ($\beta=0.058$, $t=1.159$, $P=000$) not supporting the

proposed hypothesis (H3) that structural empowerment has a significant positive impact on affective commitment in commercial banks in Ghana, and showing that organisational structures, access to opportunity, information, support, and resources, do not significantly improve organisational performance in the commercial in banks. Psychological empowerment had a significant positive effect on affective commitment ($\beta=0.291$, $t=12.114$, $P=000$), and the proposed hypothesis (H4) is accepted, revealing that the psychological states of employees in the banks play significant role in the bank's performance. Lastly, affective commitment showed a significant positive effect on organisational performance ($\beta=0.088$, $t=7.770$, $P=000$), supporting H5.

Mediation analysis

Mediation analysis was performed after the direct effect of the independent variable on the independent variable had been examined (Table 4). The mediation testing theory by Baron and Kenny (1986) stipulates that the independent variable must influence the dependent variable to allow mediation to be established. According to the Baron and Kenny theory of mediation, direct effect plays a significant role in establishing mediation. This mechanism has been strongly criticised for its limited contribution to theory (MacKinnon et al., 2002; Memon et al., 2018; Zhao et al., 2010). According to Rucker et al. (2011) if the effect of the independent variable on the dependent variable is not significant, it should not prevent scholars from performing mediation analysis. Rucker et al. (2011) and Memon et al. (2018), however, have proposed that mediation should be established according to the degree of the indirect effect. The indirect effect is the level at which the dependent variable changes when the independent variable is held constant, and the mediator changes by the degree it would have changed when the independent variable increased by one unit (Rucker et al., 2011).

When exploring the direct relationship between the variables, structural empowerment had no effect on organisational performance ($\beta=0.068$, $t=0.461$, $P=000$). Following Baron and Kenny (1986) this therefore makes it impossible for structural empowerment to be included in the mediation analysis. Based on the shortcomings of the Baron and Kenny (1986) theory, however, we opted for bootstrapping to make a meaningful contribution to theory (Memon et al., 2018). In addition, it is possible for structural empowerment to support the hypothesis of mediation if a method other than that of Baron and Kenny (1986) is employed (Woody, 2011). Bootstrapping is one of the most recommended methods for testing a mediating effect and does not place an assumption of normality on the sampling distribution (Preacher and Hayes, 2008). In this study, the data was replicated 3000 times to determine the standardised indirect effect of structural and psychological empowerment on organisational performance at the 95%

confidence interval. At this stage, separate fitting models were constructed for H6a and H6b due to the non-significant value of the direct effect of structural empowerment on organisational performance in the initial estimation. In structural equation modelling (SEM), the standardised indirect effects are not biased as they are converted directly from the unbiased unstandardized indirect effects (Cheung, 2009). Cheung (2009) argued that the standardised indirect effect is the correct measure of effect size in mediation analysis.

With the inclusion of the mediator (affective commitment) in the model, the outcome of the bootstrapping (Table 18) indicates that the direct effect of structural empowerment on organisational performance is significant ($\beta=0.073$ $t=2.964$, $P=00$), and the direct effect of psychological empowerment on organisational performance is significant ($\beta=0.691$, $t=4.848$, $P=000$). The indirect effect of structural empowerment on organisational performance through affective commitment is also significant ($\beta=0.40$, $t=2.549$, $P=000$). If the indirect effect is significant, it means there is mediation (Memon et al., 2018). This means that affective commitment mediates the relationship between structural empowerment and organisational performance, confirming H6a. The indirect effect of psychological empowerment on organisational performance through affective commitment is also significant ($\beta=0.068$, $t=5.768$, $P=000$), indicating that affective commitment mediates the relationship between psychological empowerment and organisational performance, confirming H6b.

	Direct effect with mediator			Indirect effect			
	β	t-value	P-value	B	t-value	P-value	
SE→AFC→OP	0.073	2.964	P=000				Significant
PE→AFC→OP	0.691	4.878	P=000				Significant
SE→AFC→OP				0.040	2.549	P=000	Significant
PE→AFC→OP				0.068	5.768	P=000	Significant

Note: SE is structural empowerment, PE is psychological empowerment, AFC is affective commitment, and OP is organisational performance

Table 18: Standardised indirect effect (H6a, H6b)

Source: Own elaboration

Discussion

The study explored the mediating effect of affective commitment on the relationship between the two main aspects of empowerment (structural, psychological) and organisational performance in commercial banks in Ghana.

As regards Hypothesis 1, structural empowerment had no effect on organisational performance. This finding is not in agreement with Garcia-Juan Beatriz (2019), who found that structural empowerment had a positive effect on organisational performance. The finding further differs from the work of Dabo and Ndan (2018), who reported a positive relationship between employee empowerment and organisational performance. Although studies such as Kumar and Kumar (2017) and Mustafa and Bon (2012) have noted the benefits of empowerment to organisations, this is not the case in the banking sector as the findings of the present study show that the structures identified by Kanter (1993) as the sources of empowerment do not improve organisational performance in the banking sector. In some organisations, employees suffer when the organisational structure does not offer them authority over the mechanisms, procedures, and methods of job delivery (Tran and Tian, 2013). This is an indication that organisational structures do not always have a positive effect on performance in some organisations. The effectiveness of management practices differ across job demands, and according to the behaviour of the persons performing the task, indicating that there is no one-fits-all approach in management (Gibson, 2011). Banks can review their structural lines of power, making modifications to improve employee freedom of decision making and for the maximum use of employee talents to improve performance.

The findings showed that psychological empowerment has a positive effect on organisational performance, and thus that H2 is supported. This outcome agrees with Idua (2017), who found a positive effect of psychological empowerment on organisational performance. This means that an employee's mindset which reflects their sense meaning, competence, self-determination and impact will improve the performance of the banks if managed well. Based on the findings of the present study, we can infer that psychological empowerment is an important element in the banking sector, and thus that the cognitive abilities of employees are the seeds of organisational success (Kundu and Kumar, 2017b). These cognitions combine additively to create the overall sense of empowerment but an absence of one of these cognitions will defray the sense of empowerment (Spreitzer, 1995). Despite the benefits of psychological empowerment, people with such cognitive abilities refrain from certain jobs when they are less challenging (Spreitzer, 2007).

H3 is not supported. This means that the organisational structures identified by Kanter (1993), access to opportunity, information, support, and resources, do not improve an employee's commitment. This outcome is contrary to Ahadi and Suandi (2014) who found that structural empowerment has a positive effect on organisational performance. Structural empowerment has been theoretically demonstrated as associated with organisational commitment (Laschinger et al., 2003; Hanaysha, 2016), however the

findings of the present study do not support this in the banking sector. The contradictory result could be attributed to the analysis of structural empowerment on its total scale but not on the sub-dimensions, because access to information and resources are relevant for organisational performance (Tran and Tian, 2013). Although the finding is not in agreement with some of the previous literature, it is still relevant to the banking sector, as the organisational structures elaborated by Kanter (1993) plays a significant role in the success of today's organisations. Banks could employ this tool effectively to win the commitment of their employees.

The results indicate that H4 is supported, that psychological empowerment has a significant positive impact on affective commitment. This finding agrees with Aggarwal et al. (2020) who found that psychological empowerment had a positive effect on affective commitment. The finding confirms the work of Spreitzer (1995), which stipulates that psychological empowerment is associated with employee commitment to an organisation. This is an indication that an employee's cognitive abilities (meaning, competence, self-determination, impact) will drive commitment when managed properly by the individual and the organisation. Affective commitment is the principal component of organisational commitment and has a stronger effect on employee work conduct compared to the other components of commitment; it leads to turnover, poor work attitudes and other work-related behaviours (Mercurio, 2015). Affective commitment is related to mental and emotional health, and an employee's willingness to identify themselves with the organisation (Esther et al., 2019). We can now understand that fostering psychological empowerment means promoting an employee's attachment to the organisation: this is a valuable philosophy on which the banking industry can draw to improve performance.

The findings support H5, that affective commitment has a positive effect on organisational performance. This is congruent with Andrew (2017), whose work showed a positive relationship between affective commitment and organisational performance. Irefin and Mechanic (2014) similarly asserted that organisational commitment improves both employee and organisational performance. The findings of the current research reveal that employee commitment is important element in the banking sector, as the sector needs committed employees who can stay for the benefit of the bank. Affective commitment is greatly improved among employees by leaders who are reliable and hardworking, but leadership behaviour is not significantly related to those with a low degree of affective commitment (Luna-Arocas and Lara, 2020). A well-paid job also improves affective commitment and ultimately increases organisational performance (Hadziahmetovic and Dinc, 2017).

Finally, affective commitment was found to be a significant mediator between structural empowerment and organisational performance, supporting H6a. This agrees with Kariuki and Kiambati (2017) who found organisational commitment to be a mediator between empowerment and organisational performance. Affective commitment was also found to mediate the relationship between psychological empowerment and organisational performance, confirming H6a. The findings of the current study are in line with Al Zefeiti and Mohamad (2017b), who found affective commitment to be a mediator between psychological empowerment and organisational performance. This study confirms that affective commitment mediates the relationship between the two main aspects of empowerment (structural, psychological) and organisational performance in Ghanaian commercial banks. It is necessary to appreciate how structural and psychological empowerment operates through affective commitment to improve organisational performance, for organisations to survive and perform better. Managers can strategically improve an employee's abilities in a more effective manner to increase their desire to stay with the bank to improve performance.

Conclusion

This study has established the mediating role of affective commitment on the relationship between employee empowerment and organisational performance in the banking industry, providing new knowledge for the literature. It takes the conceptual work a step further by demonstrating that psychological and structural empowerment works through affective commitment to improve organisational performance in the banking industry. Bankers believe that if effective organisational structures are instituted, they would become committed to their banks to influence the performance of the banking industry. This study further demonstrates that without affective commitment, psychological empowerment has a direct influence on organisational performance, but structural empowerment cannot influence organisational performance without affective commitment. This demonstrates that structural and psychological empowerment influence organisational performance in a different way in the banking industry in Ghana. More conceptual work on the contribution of structural empowerment to affective commitment and organisational performance are needed in the banking industry to expand the knowledge on this subject matter. The study has also confirmed the theoretical understanding that affective commitment contributes to organisational performance, revealing that an employee's feelings and their sense of devotion to the business of an organisation is important to performance, extending the understanding of the relationship between affective commitment and organisational performance in the banking industry.

It is also necessary for managers and practitioners to improve the commitment of their employees to encourage them to remain loyal to their organisations, to improve performance. The information uncovered in this study is relevant for strategic initiatives and implementation. Organisations can revise their organisational structures, such as access to opportunity, information, support, and resources, to make themselves more employee-centred and facilitate the processes of job delivery and performance at a more advanced level. This will be made possible by instituting better empowerment initiatives that motivate employees to provide a better-quality service that fits customer needs. It is also helpful for managers to allow independent decision-making, as this can minimize employee turnover intentions because empowered employees are deeply attached to their organisations. Enhancing the psychological empowerment of workers means reducing the risk of losing valuable employees to other organisations. This paper recommends that empowerment should be considered a major part of strategy initiatives (Schneider et al., 2007) in the banking industry.

Research limitations and directions for future research

This study has analysed the mediating role of affective commitment on the relationship between the two main dimensions of empowerment (structural, psychological) and organisational performance in commercial banks in Ghana. However, the study does have some limitations. The paper could not capture all three dimensions theorized by Meyer and Allen (1991) to analyse the mediating role of organisational commitment. On this basis, future studies may look at normative and continual commitment as a mediator between employee empowerment and organisational performance in the banking industry, because the study of commitment has received limited attention in the literature (Luna-Arocas and Lara, 2020).

This study also excluded leadership empowerment, limiting the comprehensive understanding of empowerment and its effect on organisational performance through the three dimensions of organisational commitment (affective, continual, and normative). Further study could focus on leadership empowerment and how it influences organisational performance through all three dimensions of organisational commitment in the banking industry in other countries, to help with generalization of the results.

Finally, the present study is purely quantitative, indicating that it suffers all the weakness associated with quantitative study, ranging from design to lack of confidence in results (Kwary, 2018; Kelle et al., 2019). In view of this, future research could study the subject matter from a qualitative point of view in different

cultures, or in the banking industry, to compare results and extend the theoretical understanding of the interaction between structural and psychological empowerment, affective commitment, and organisational performance.

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3.3 Article 3

The impact of employee empowerment on organisational performance: The mediating role of employee engagement and organisational citizenship behaviour³

Abstract

Purpose: This study assesses the mediating role of employee engagement and organisational citizenship behaviour in the relationship between employee empowerment (structural, psychological) and organisational performance in non-commercial banks in Ghana.

Design/methodology/approach: A structural equation modelling (SEM) was used to test the proposed hypothesis based on 304 employees selected from eight non-commercial banks in the Bono Region, Ghana.

Findings: Neither structural nor psychological empowerment are a direct contributor to organisational performance, but they positively influence organisational citizenship behaviour and employee engagement. Employee engagement and organisational citizenship behaviour show no effect on organisational performance. Organisational citizenship behaviour was also found to be a significant mediator in the relationship between employee empowerment (structural and psychological) and organisational performance, but employee engagement is not a significant mediator.

Practical implications: The study offers managers information to help deal with absenteeism, increase employee psychological health, promote better home life, improve employee retention, and increase job satisfaction. Practitioners are offered insights to help involve their employees in decision-making and offer them the freedom to act on their own. Finally, practically, the results reveal the need to retain employees who have organisational citizenship behaviour to improve performance.

Originality/value: The study serves two purposes: as a confirmatory and as a hypothesised model. The confirmatory model entails goodness of fit and chi-square test. The hypothesised model relies on examining the interactions among structural and psychological empowerment, organisational citizenship behaviour, employee engagement and organisational performance in a developing economy.

Keywords: structural empowerment; psychological empowerment; organisational citizenship behaviour; employee engagement; organisational performance

JEL codes: E32, P14

³ Afram, J., Manresa, A., & Mas Machuca, M. (2022). *The impact of employee empowerment on organisational performance: The mediating role of employee engagement and organisational citizenship behaviour*. *Intangible Capital*, 18(1), 96-119.

Introduction

Human resources have recently been recognised as an essential element for the survival of firms, making it important for companies to ensure employees are engaged properly for higher productivity (Arefin et al., 2018). The management of human resources requires unified and strong strategies, which ensure that each employee's effort is directed towards the company's objectives (Tubey et al., 2015). The theoretical understanding and practical application of human resource management practices and their relationship with performance has many controversies around it (Dundon & Rafferty, 2018). In response to this, various human resource practices and strategies have been suggested to ensure the effective management of employees to improve performance (Pirzada et al., 2013). These practices include proper recruitment, selection, training and development (Cherif, 2020), and empowerment, which takes place through the intervention of leadership (Chhotray, 2017). Organisations are showing interest in these practices in their attempt to improve profitability, engagement (Saad et al., 2021) and organisational citizenship behaviour (Tamunomiebi, 2020). In this context, empowerment, organisational citizenship behaviour and employee engagement become important methods to improve employee and organisational performance (Marin-Garcia & Bonavia, 2021; Saad et al., 2021).

Although, literature on empowerment abounds, empirical work on its contribution to firm performance has generated mixed findings, posing a challenge to organisations wanting to implement empowerment programmes (Wall et al., 2005). Findings include the improper handling of power that is allocated to subordinates, a lack of supervision and the achievement of limited results (Turkmenoglu, 2019). On the other hand, empowerment has also been associated with positive individual and organisational outcomes, such as employee motivation (Khan et al., 2020) gaining competitive advantage (Jordan et al., 2017) reducing turnover intentions (Arefin et al., 2018) positive reactivity to job demand (Jung et al., 2020) and better organisational performance (Araghi, 2018). Furthermore, some studies have found organisational citizenship behaviour as a significant mediator on the relationship between empowerment and organisational performance (Chiang & Hsieh, 2012; Muafi & Marfuatun, 2021) but contrary results are found (Kariuki & Kiambati, 2017). Moreover, while employee engagement thrives in the literature as a significant mediator between empowerment and performance (Natrajan et al., 2019), it has been positioned as the most challenging matter due to diverse regulations in many firms and its effect on profitability (Osborne & Hammoud, 2017). The influence of employee empowerment on organisational performance and how other individual behaviours such as employee engagement and organisational citizenship behaviour intervene in this relationship remains an interesting question yet to be answered.

Considering the inconclusive research findings among scholars on this subject matter, a better understanding of how employee empowerment contributes to organisational performance and how employee engagement and organisational citizenship behaviour influences this relationship still requires further attention (Ibua, 2017; Kariuki & Kiambati, 2017). Thus, based on the previous argumentation, and motivated by the contradictory findings, the purpose of this research is to explore the effect of employee empowerment on organisational performance as well as the mediating role of organisational citizenship and employee engagement in non-commercial banks in Ghana.

The Ghanaian banking sector has enjoyed an improved working atmosphere in the past decade as a result of promising investment opportunities and a peaceful political environment. Employee turnover is increasing in the Ghanaian banking sector due to opportunities for new jobs in other industries. In response to this, bank managers in Ghana are making maximum efforts to retain their employees in order to efficiently meet the needs of their customers (Narteh & Odoom, 2015). Research has shown that worker behaviour in the banking industry in Ghana can be influenced by management through organisational practices that improve employee well-being (Agyemang & Ofei, 2013). It has been suggested that the public sector in Ghana should empower their employees for optimal performance (Yamoah & Afful, 2019). Empowered employees use their talents effectively to improve service quality to contribute positively to individual performance (Basha & Reddy, 2014). Considering the significant role empowerment plays in the performance of the banking industry in Ghana, this research helps the non-commercial banks in Ghana to make effective decisions on how to empower their employees and retain them for optimal performance. Furthermore, being the first study in the Ghanaian economy helps to extend the theoretical significance of the effect of employee empowerment on organisational performance as well as the mediating role of organisational citizenship behaviour and employee engagement, adding knowledge to how these concepts interact with each other to influence the operations of the banking industry in Ghana. Moreover, the study throws more on the application of business intervention strategies and provides policy directions to the developing economies in Africa in the areas of human capital empowerment, managing employee work behaviours and performance measurement criteria in organisations. Finally, it helps the banks in the developing communities to effectively apply empowerment tools to retain their employees and utilise employee hidden talents for optimal performance.

This paper contributes to the employee empowerment literature by responding to the following research questions:

RQ1. What are the effects of employee empowerment (structural and psychological) on organisational performance in non-commercial banks in Ghana?

RQ2. What is the mediating role of organisational citizenship behaviour in the relationship between the two dimensions of empowerment (structural and psychological) and organisational performance in non-commercial banks in Ghana?

RQ3. What is the mediating role of affective engagement in the relationship between employee empowerment (structural and psychological) and organisational performance in non-commercial banks in Ghana?

This paper offers theoretical and practical contributions in diverse ways: (i) it provides new empirical evidence by analysing the effect of employee empowerment on organisational performance as well as the mediating role of employee engagement and organisational citizenship behaviour in the banking industry in a developing economy; (ii) the study includes both aspects of empowerment (structural and psychological) in a single model to create a comprehensive understanding of how all the two main dimensions of empowerment influence organisational performance, contributing to the ongoing theoretical debate on the effect of empowerment on organisational performance in helping to build the empowerment literature in a developing economy; (iii) the paper emphasises the implementation of employee empowerment in organisations for organisational success: disputing the notion that employee empowerment is just a myth (Ba, 2015), this paper emphasises that employee empowerment is real, as it promotes good behaviours such as employee engagement, citizenship behaviour, and enhances overall organisational performance. Practically, this study (iv) analyses the effect of employee empowerment on organisational performance, offering banks the basis for policy formulation and providing directions for future interventions to better improve the operations of the banking industry; (v) examines the mediating role of employee engagement and organisational citizenship behaviour, helping the sector to build a robust banking system owing to the fact that employees are given the freedom for decision-making, which in turn, improves customer service and increases employee productivity.

The remainder of this paper is structured as follows. Section 2 explains the theory on which this research is based. Section 3 presents the method and the research tools used for data analysis. Next, Section 4

presents the relevant findings of the study. Finally, the theoretical and managerial implications of the results are discussed in Section 5 alongside the research limitations, and directions for future research.

Theory and hypotheses

Psychological empowerment and organisational performance

Psychological empowerment is a mental ability that motivates and informs the decisions people make in their job (Spreitzer, 1995). It is an inner drive that gives employees the power to perform a task (Thomas & Velthouse, 1990) and have freedom in the work environment (Beuren et al., 2020). Conger and Kanungo (1988) call it a motivational construct, which represents a state of enabling rather than delegating. Four cognitive abilities that should be present to experience empowerment are meaning, competence, self-determination, and impact (Spreitzer, 1995). Meaning is the value someone ascribes to a job and accomplishes to their own standards. Competence is one's ability to accomplish a given task with vigour and display a high level of skill. Self-determination is one's ability to initiate an action and bring it to a successful end. Impact refers to the ability to influence work outcomes for the entire organisation (Thomas & Velthouse, 1990). Organisational performance has been described as the achievement of a company's objective (Silitonga & Widodo, 2017). The literature demonstrates a positive link between psychological empowerment, productivity (Murray & Holmes, 2021) and overall performance of a firm (Tamunomiebi, 2020), but other studies show opposite results (Al-Makhadmah et al. 2020). Despite the existence of these mixed results, psychologically empowered employees can serve customers better through a higher sense of confidence, deal with most pressing customer issues, and deliver satisfactory service in organisations (Al-Makhadmah et al., 2020). Based on this argument, it is expected that:

H₁: Psychological empowerment has a positive impact on organisational performance.

Structural empowerment and organisational performance

Structural empowerment is based on access to organisational structures (opportunity, information, resources, and support), which give employees power to act (Kanter, 1993). Access to opportunity is the chance to acquire new knowledge, be promoted and rise through the ranks. Access to information is the opportunity to receive the required information from management and colleagues about an organisation's policies, procedures, mission, and vision, to assist in meeting the demands of the job (access to support involves help from supervisors, friends and co-workers (Orgambidez-Ramos & Borrego-Alés, 2014). Access to resources involves the right tools, monetary support, and material and time to

accomplish a given task (Spreitzer, 1996). Structural empowerment is an organisational philosophy that functions through the transfer of power to workers to offer them the liberty to make decisions on their own, to boost their confidence and increase their involvement and motivation (Abdeldayem, 2021). The literature shows that a strong association exists between structural empowerment and organisational performance (Rajendra & Neupane, 2020; Tyagi and Shah (2018). It offers employees the opportunity to take active part in decision-making and bring stronger collaboration between the firm and its employees (Ibua, 2017). On the other hand, structural empowerment slows the decision-making process in organisations (Elnaga & Imran, 2014) and leads to insufficient delegation of authority to employees to execute their duties, making it difficult for employees to meet expectations at work (Turkmenoglu, 2019). On a positive note, structural empowerment enables workers to follow organisational procedures and practices (Echebiri et al., 2020). Based on this insight, it is anticipated that

H₂: Structural empowerment has a positive impact on organisational performance

Structural empowerment and organisational citizenship behaviour

Organisational citizenship behaviour (OCB) refers to the valuable extraordinary behaviours that are voluntarily displayed by an employee in the workplace so as to accomplish personal and organisational objectives (Hassan, 2020). Although organisational citizenship behaviour is attributed with many different dimensions in the literature, this study evaluates it in terms of organisational loyalty boosterism, because this dimension is important for service-oriented companies where workers interact with customers (Bettencourt et al., 2001). Organisational loyalty is the identification with, and commitment to, a company's management body and the entire company. Loyalty overrides the interest of individuals, motivates people to protect their company against any threats and contributes to improving an organisation's image (Van Dyne et al., 1994). These behaviours do not attract direct work benefits and remuneration from the administrative body of the organisation (Qiu et al., 2020), are not documented in the job description or job requirements and attract no punishment if they are not demonstrated (Yildirim, 2014). In a broader sense, OCB is a major contributor to organisational performance in terms of facilitating employee retention, improving a firm's ability to adjust to the dynamics of the business environment, and creating more opportunities for competitive advantage (Kim et al., 2019). Research suggests that there is a positive association between structural empowerment and organisational citizenship behaviour. Kariuki and Kiambati (2017) and Narzary and Palo (2020) pointed out that structural lines of access to information, supervisor support and informal power could lead to higher organisational citizenship behaviour. In Bagheri et al. (2011), however, no correlation existed between empowerment and organisational

citizenship behaviour. Structural empowerment fosters work attitudes and behaviours rather than individual personalities (Yang et al., 2014). Based on this, it is anticipated that:

H₃: Structural empowerment has a positive impact on organisational citizenship behaviour

Psychological empowerment and organisational citizenship behaviour

Generally, empowerment in an organisational setting is synonymous with freedom of decision-making, total responsibility for one's actions and the existence of a boundary-free work atmosphere (Meyerson & Dewettinck, 2012). The power to make relevant decisions is the essence of employee empowerment, particularly regarding a company's long-term vision (Dahou & Hacini, 2018). The power to make decisions requires little control and influence from superiors and the management body (Rana & Singh, 2016). The literature posits that psychological empowerment is positively related to organisational citizenship behaviour (Gorji & Ranjbar, 2013). Psychological empowerment improves worker autonomy and inspires them to take an active part in work, which leads to helpful managerial and firm outcomes (Goksoy, 2017) and enables employees to engage in organisational citizenship behaviour. Employees who are empowered have a sense of duty and obligation towards their organisation, which affects their organisational citizenship behaviour. Employees who are psychologically empowered are motivated to make extra effort outside their work obligations (Kariuki & Kiambati, 2017). It is expected that:

H₄: Psychological empowerment has a significant positive effect on organisational citizenship behaviour

Structural empowerment and employee engagement

Empowerment gives a person the freedom and control over their environment (Lassoued et al., 2020). Empowered employees are engaged with their work. Employee engagement reflects a positive psychological state and attitude, personal devotion towards a job's demands and a display of eagerness regarding job delivery (Sun & Bunchapattanasakda, 2019). It represents employee's inner drive, which reflects their ability and willingness to exert extra effort towards the achievement of organisational goals (Imandin, 2014). Engaged employees approach their jobs with greater enthusiasm and commitment. Several studies have observed the relationship between structural empowerment and employee engagement, revealing that these two disciplines are positively related (Al-Dmour et al., 2019; Marin-Garcia & Bonavia, 2021). Empowerment represents a managerial philosophy entailing a working process which means those who are allowed to make independent decisions become emotionally engaged (Echebiri et al., 2020). Employee engagement portrays a company's strength to withstand hardships and

reveals the emotional ties between workers and the company (Baran & Sypniewska, 2020). Through empowerment, employees are encouraged to be more active and cultivate a strong spirit in involving themselves in relevant activities that contribute to the prosperity of the firm (Elnaga & Imran, 2014). Although the numerous roles assigned to employees in the name of empowerment make them overburdened (Van Bogaert et al., 2016), empowerment promotes unity, a sense of devotion and commitment to an organisation's business (Puncreobutr, 2016). We anticipate that:

H₅: Structural empowerment has a positive impact on employee engagement in non-commercial banks in Ghana.

Psychological empowerment and employee engagement

Employee engagement is guided by social exchange theory (SET). The elements of social exchange theory are: (a) obligations, where the parties involved depend on each other through their interactions; (b) that through rules of exchange, each party becomes loyal, committed, and shows trust in the relationship; and (c) that the action of one of the parties is responded to by the other party as per the rules of exchange (Jawahar, 2020). As organisations are looking for creative ways with which to respond to challenges in the business environment, psychological empowerment and employee engagement become relevant at individual and organisational levels (Moura et al., 2015). Employees who are psychologically empowered are pleased with their jobs, show a high level of commitment, and have strong intentions to produce positive outcomes at the individual and organisational level (Jose & Mampilly, 2014). Many studies have revealed an association between psychological empowerment and employee engagement (Azlan & Wahab, 2020; Gull et al., 2020) Research has shown that each of the dimensions of psychological empowerment (meaning, competence, self-determination, and impact) significantly influences employee engagement (Al-Dmour et al., 2019). However, when employees experience higher emotional fatigue because of unfriendly and bitter situations, engagement is negatively affected (Menon & Priyadarshini, 2018). We hypothesise that:

H₆: Psychological empowerment has a positive impact on employee engagement

Employee engagement and organisational performance

Engagement is the personal drive that enables someone to pursue and accomplish organisational goals (Jan et al., 2021). The link between engagement and performance has rarely been explored in the research community (Kim et al., 2019). Few studies that have observed the relationship between engagement and

organisational performance have found an association between them (Dajani, 2015; Moletsane et al., 2019; Sun & Bunchapattanasakda, 2019). These studies indicate that the association between engagement and performance varies across human talents in organisations (Shrestha, 2019). Moletsane et al. (2019) suggested that organisations can improve productivity through engagement by encouraging a human capital management strategy that inspires effective communication and proper team spirit. At the individual level, engagement improves customer satisfaction, and improves productivity and efficiency at the organisational level (Horváthová et al., 2019), although engagement has been projected to be sensitive and difficult in the years ahead (Osborne & Hammoud, 2017). Scholars have reported that financial gain is positively affected by higher work engagement in the service industry and the variation in individual work engagement is also positively associated with performance (Bledow et al., 2011). Based on this discussion, it is believed that:

H₇: Employee engagement has a positive impact on organisational performance

Organisational citizenship behaviour and organisational performance

Organisational citizenship behaviour is a behaviour that occurs outside one's job role and enables workers to offer their contribution to organisational performance without official reward from the management of the company (Sadeghi et al., 2016). Organisational citizenship behaviour improves an employee's ability to use their jobs for service quality through effective planning and better problem-solving capability (Mallick et al., 2014). A few studies have confirmed the relationship between organisational citizenship behaviour and performance at the individual and organisational level (Kim et al., 2019; Sadeghi et al., 2016; Yaakobi & Weisberg, 2020). These studies have all shown that organisational citizenship behaviour positively affects both individual and organisational performance, except Mallick et al. (2014), whose study did not find that the civic virtue dimension of organisational citizenship behaviour had a significant effect on performance. However, managers create an atmosphere for behaviours, such as organisational obedience, organisational loyalty, and participation, to deepen organisational citizenship behaviour in order to improve product and service quality (Sadeghi et al., 2016).

If workers play an active part in an organisation's business as good citizens, they can help the organisation to gain a competitive advantage (Goksoy, 2017). We propose that:

H₈: Organisational citizenship behaviour has a positive impact on organisational performance

To sum up, Figure 7 shows that employee empowerment (structural, psychological) affects organisational performance; however, it is also mediated by employee engagement and organisational citizenship behaviour in non-commercial banks in Ghana.

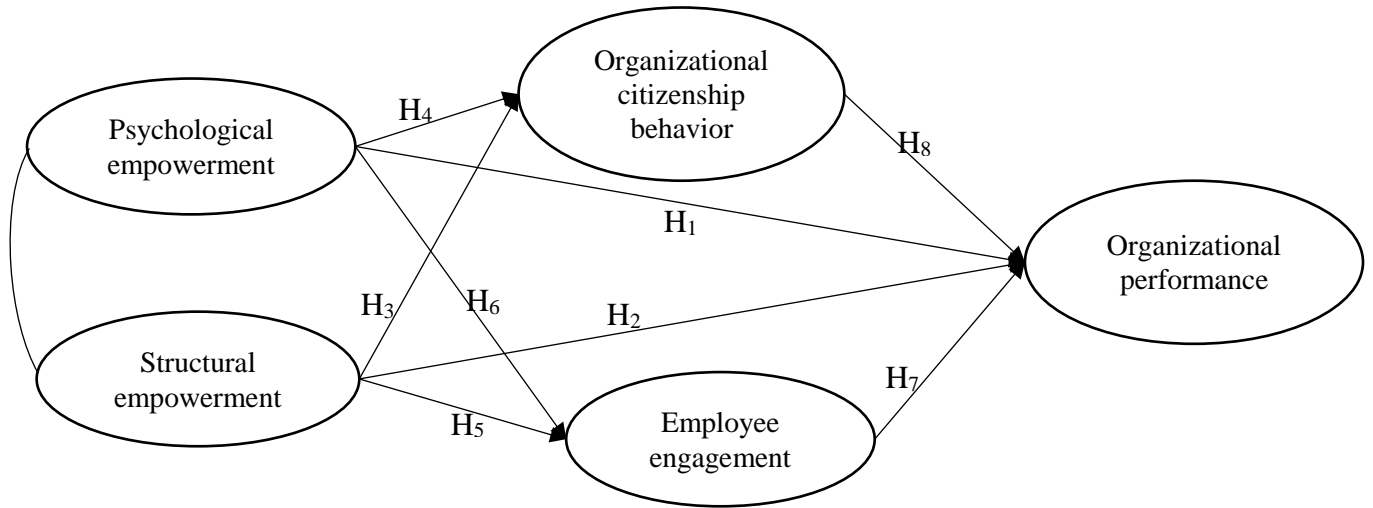


Figure 7: Research framework
Source: Own elaboration

Methodology

Population and sample

The sample population was 304 participants selected from eight non-commercial banks in the Bono region in Ghana. These banks are Suma Rural Bank Ltd, Nafana Rural Bank Ltd, BACCSOD, Wamfie Rural Bank Ltd, Nsoatreman Rural Bank Ltd, Capital Rural Bank Ltd, Dormaa Area Teachers Credit Union, and Drobo Community Bank who provide banking services to small-scale enterprises in Ghana. Studying these banks because of the sensitive nature of their services regarding human resource management helps banking sector across the globe to improve their human resources practices in the areas of employee empowerment, engagement, commitment, and citizenship behaviour. The survey questionnaire was distributed to participants personally using simple random sampling. The questionnaire was explained to them to improve their understanding, and they were encouraged to answer it within 20 days.

In all, 400 paper questionnaires were personally distributed to employees in the banks who agreed to answer the questionnaire, 304 (see Table 19) of which were answered and returned; representing a 76% response rate.

Item	Category	Frequency	Percentage
Gender	Male	171	56.2%
	Female	133	43.8%
	Total	304	100%
Age	18–38	158	52.0%
	39–48	127	41.8%
	49–60	19	6.2%
	Total	304	100%
Level of management	Top level of management	113	37.2%
	Middle level of management	131	43.1%
	Low level of management	60	19.7%
	Total	304	100%
Level of education	Tertiary	172	56.6%
	Non-tertiary	132	43.4%
	Total	304	100%

Table 19: Respondents’ demographic information

Source: Own elaboration

Measurement

The questionnaire was divided into two different parts. The first part collected demographic information about the respondents’ gender, age, level of management, company, and level of education. The second part focused on the items measuring structural empowerment, psychological empowerment, employee engagement, organisational citizenship behaviour and organisational performance (see Appendix). Validated scales were taken from previous studies, although modified to suit the banking industry. For example, in the scale to measure structural empowerment, the word “hospital” was replaced with “bank”. Structural empowerment was measured using the condition for work effectiveness questionnaire (CWEQ-II), which has 12 items divided into four sub-scales measuring access to opportunity, information, support, and resources, as adapted from Orgambidez-Ramos et al. (2015). Psychological empowerment dimensions, meaning, competence, self-determination, and impact were measured using the measuring empowerment questionnaire (MEQ) which has a total of 12 items adopted from Spreitzer (1995) and Nassar (2017). Employee engagement was measured in terms of affective engagement following the ISA engagement scale, made up of three items taken from Phuangthuean et al. (2018). Organisational citizenship behaviour was analysed in terms of loyalty boosterism with five items taken from Bettencourt et al. (2001). Finally, organisational performance was evaluated with the perception of profitability scale, using six items assessing return on assets, return on equity, net interest margin, employee satisfaction, customer satisfaction and innovation (use of technology) adapted from Santos and Brito (2012) and

Eltinay and Masri (2014) (see Table 20). The responses were provided on a Likert scale from 1 to 7, in which 1 was “strongly disagree” and 7 was “strongly agree”. For organisational performance 1 was “no knowledge” and 7 was “highest knowledge”.

Construct	Dimensions	Number of items	Questionnaire identity	Source
Structural empowerment (SE)	Access to opportunity, information, support and resources	12	Condition for Work Effectiveness Questionnaire (CWEQ-II)	Orgambidez-Ramos, et al. (2015)
Psychological empowerment (PE)	Meaning, competence, self-determination and impact	12	Measuring empowerment questionnaire (MEQ)	Spreitzer (1995), Nassar (2017)
Employee engagement (EE)	Affective engagement	3	ISA engagement scale	Phuangthuean et al. (2018)
Organisational citizenship behaviour (OCB)	Loyalty boosterism	5	Organisational citizenship behaviour scale	Bettencourt et al. (2001)
Organisational performance (OP)	Return on assets, return on equity, net interest margin, customer satisfaction, employee satisfaction and innovation (use of technology)	6	Perception of profitability scale	Santos & Brito (2012) Eltinay & Masri (2014)

Table 20: Information of the scale

Source: Own elaboration

Method

Given the purpose of the study, structural equation modelling (SEM) was used to test the hypotheses (direct and indirect effect) (Stein et al., 2012) using EQS software 6.1 and SPSS 21.0. The SEM was used to specify confirmatory factor analysis, chi-square difference test and the hypothesised paths using maximum likelihood method. In the first step, exploratory factor analysis (EFA) was conducted to ascertain the factor structure of the scale (Hair et al., 2014) and the inter-construct correlation comparing them with the average variance extracted to establish discriminant validity (Bertea, 2011). The second step focused on confirmatory factor analysis (CFA) and chi-square test difference to ensure validity of the scale.

The last aspect of the analysis assessed the structural model, estimating the direct and the indirect effect. The study took the controversies around mediation analysis into consideration. For instance, Baron and Kenny (1986) suggested that certain conditions must be met to establish mediation. First, the independent variable must have a significant direct effect on the dependent variable before one can establish mediation, making a direct effect a precondition for establishing mediation. Zhao et al. (2010) explained that the Baron and Kenny (1986) method, which requires a zero-order effect of X on Y to look for mediation, is wrong and that the only requirement for mediation is that the indirect effect $a*b$ should be significant.

Results

Validity and reliability

The theoretical model was tested using structural equation modelling (SEM). Exploratory factor analysis (EFA) was conducted to test the validity and reliability of the measurement scale. The items for self-determination, a dimension of psychological empowerment, failed to load significantly and were deleted. Access to resources, a dimension of structural empowerment, was also deleted because it was insignificant. The remainder of the items were retained because they were in the acceptable threshold suggested by Latan and Ramli (2013). Cronbach's alpha and composite reliability were determined to identify the internal consistency of the scale. Table 21 indicates that the scale has internal consistency, and it is eligible for further analysis because Cronbach's alpha coefficients are within the acceptable range of 0.60 suggested by Latan and Ramli (2013). As convergent validity is critical for determining the strength of a scale, the average variance of the scale was extracted. The results also indicate that the items converge, because the average variance of the items is above 0.50 (Hair et al., 2014). The main tools for data analysis were EQS 6.1 and SPSS 21.0.

Construct	Dimensions	Indicator	Factor loading	Cronbach's Alpha	CR	AVE
Psychological empowerment	Meaning	MEA1	0.911	0.917	0.931	0.819
		MEA2	0.932			
		MEA3	0.871			
	Competence	COM1	0.747	0.873	0.871	0.694
		COM2	0.889			
		COM3	0.856			
	Impact	IMP1	0.887	0.880	0.883	0.717
		IMP2	0.874			
		IMP3	0.774			
Structural empowerment	Opportunity	OPP1	0.828	0.874	0.879	0.709
		OPP2	0.883			
		OPP3	0.813			
	Information	INF1	0.846	0.915	0.895	0.739
		INF2	0.883			
		INF3	0.849			
	Support	SUP1	0.735	0.867	0.855	0.664
		SUP2	0.869			
		SUP3	0.834			
Organisational citizenship behaviour	Organisational Citizenship Behaviour	OCB1	0.758	0.839	0.908	0.646
		OCB2	0.834			
		OCB3	0.853			
		OCB4	0.728			
		OCB5	0.839			
Employee engagement	Employee engagement	ENG1	0.827	0.822	0.895	0.739
		ENG2	0.905			
		ENG3	0.845			
Organisational performance	Organisational performance	OP1	0.755	0.822	0.902	0.649
		OP2	0.766			
		OP3	0.851			
		OP4	0.842			
		OP5	0.808			

Table 21: Reliability and validity of the theoretical model

Source: Own elaboration

The way that the items discriminate against each other was also assessed. The results in Table 22 indicate that the square roots of the average variance extracted (AVE) of the constructs (psychological empowerment, 0.861; structural empowerment, 0.863; employee engagement, 0.895; organisational citizenship behaviour, 0.803; and organisational performance, 0.805) were higher than the correlation between them (Hair et al., 2014), confirming discriminant validity among the constructs. The confidence intervals of the correlations among constructs were also calculated, and 95% of all the confidence intervals include the true parameter value (Finch & Cumming, 2009). In the context of this study (Zhang, 2008), the

range is between 0.058 and 0.409 for the lower boundary and 0.264 and 0.604 for the upper boundary at a 95% confidence interval, indicating that the constructs significantly discriminate against each other.

	1	2	3	4	5
1. Psychological empowerment	0.861				
2. Structural empowerment	0.279** 0.170–0.388	0.836			
3. Employee engagement	0.170** 0.058–0.282	0.277** 0.169–0.386	0.859		
4. Organisational citizenship behaviour	0.230** 0.119–0.340	0.381** 0.276–0.486	0.507** 0.409–0.604	0.803	
5. Organisational performance	0.259** 0.150–0.369	0.152* 0.040–0.264	0.319** 0.211–0.426	0.463** 0.363–0.564	0.805

Note: The numbers highlighted in bold are the square root of AVE.

Table 22: Discriminant validity: Inter-construct correlation
Source: Own elaboration

Assessment of the measurement model: Confirmatory factor analysis (CFA)

To further assess the discriminant and convergent validity of the scale, a second-order measurement model (Byrne, 2005; Zainudin, 2015) was constructed for structural and psychological empowerment to ascertain how the measurement items would load onto their factor (Spreitzer, 1995). Psychological empowerment had three latent variables (meaning, competence, impact). Structural empowerment consisted of three latent variables (opportunity, information, support). Employee engagement, organisational citizenship behaviour and organisational performance were modelled as first-order constructs. All the items loaded significantly on their respective factor (Table 23).

Construct	CFI	NNFI	IFI	χ^2	d/f	χ^2/df	RMSEA	P-value
Psychological empowerment	0.958	0.948	0.959	95.936	20	4.796	0.112	P=000
Structural empowerment	0.947	0.904	0.947	117.985	20	5.899	0.127	P=000

Table 23: Results of confirmatory factor analysis (CFA)
Source: Own elaboration

Chi-square difference test

Discriminant validity was further assessed using the chi-square difference test, to enable the researchers to compare two models (Berteau, 2011; Rönkkö & Cho, 2020). In one model the constructs (structural and psychological empowerment) were not correlated, and in the other model structural and psychological empowerment were correlated. The results indicated that the chi-square difference is significant at ($p=0 < 0.05$), demonstrating the discriminant validity of the two constructs (structural and psychological empowerment). The results of the chi-square difference are presented in Table 24.

	Model 1	Model 2
1	CFI = 0.897	CFI = 0.927
2	NNFI = 0.869	NNFI = 0.907
3	IFI = 0.897	IFI = 0.928
4	RMSEA = 0.105	RMSEA = 0.088
5	$\chi^2 = 523.322$	$\chi^2 = 404.153$
6	d/f = 121	d/f = 120
7	P = 000	P = 000
8	$\chi^1 - \chi^2 = 115.169$	
9	$d/f^1 - d/f^2 = 1$	

Table 24: Results of chi-square difference test

Source: Own elaboration

Hypotheses testing

A structural model was constructed to test the stated hypotheses. All the fit indices fall within the acceptable range (Table 25).

Indicators	CFI	IFI	χ^2	d/f	χ^2/df	RMSEA	P-value
Fit indices	0.903	0.904	999.039	388	2.574	0.072	P=000

Table 25: Structural model fit index

Source: Own elaboration

The structural model suggests that psychological empowerment has no effect on organisational performance ($\beta=-0.08$, $t=2.067$ $P=000$), therefore does not support H1. The effect of structural empowerment on organisational performance is not significant ($\beta=0.605$, $t=0.486$, $P=000$), therefore it does not support H2. The analysis showed that structural empowerment has a positive effect on

organisational citizenship behaviour ($\beta=0.242$, $t=7.180$, $P=000$), supporting H3. The effect of psychological empowerment on organisational citizenship behaviour is significant ($\beta=0.154$, $t=3.210$, $P=000$), supporting hypothesis H4. The proposition that structural empowerment has a significant positive impact on employee engagement is confirmed ($\beta=0.128$, $t=3.690$, $P=000$), supporting H5. The results support H6, that psychological empowerment has a significant positive effect on employee engagement ($\beta=0.185$, $t=9.590$, $P=000$). Employee engagement has no effect on organisational performance ($\beta=0.535$, $t= -0.486$, $P=000$), therefore does not support H7. Finally, H8 is significant ($\beta=0.669$, $t=3.418$, $P=000$), supporting the stated hypothesis, see Table 26.

	Path coefficient (Standardised solution)	t-values	Observation
H ₁ PE → OP	-0.087	2.067	Rejected
H ₂ SE → OP	0.605	0.486	Rejected
H ₃ SE → OCB	0.154	3.210	Accepted
H ₄ PE → OCB	0.242	7.180	Accepted
H ₅ SE → ENG	0.128	3.690	Accepted
H ₆ PE → ENG	0.185	9.590	Accepted
H ₇ ENG → OP	0.535	0.131	Rejected
H ₈ OCB → OP	0.669	3.418	Accepted

Note: PE - Psychological empowerment, SE - Structural empowerment, ENG - employee engagement, OCB - organisational citizenship behaviour, OP -Organisational performance.

Table 26: Hypothesis results (Direct effect)

Source: Own elaboration

Results of the mediation analysis

Following the procedure by Zhao et al. (2010), the indirect effect of psychological and structural empowerment on organisational performance was tested through employee engagement and organisational citizenship behaviour. The hypothesised model simultaneously examined the effect of the independent variables on the mediators and the effect of the mediators on the dependent variable.

	Indirect effect		
	B	t-values	Findings
PE → ENG → OP	0.098	1.256	Not significant
SE → ENG → OP	0.068	0.483	Not significant
PE → OCB → OP	0.161	13.125	Significant
SE → OCB → OP	0.103	5.842	Significant

Note: Significant at $p < 0.05$

Table 27: Mediation analysis results (indirect effect)

Source: Own elaboration

Employee engagement was not a significant mediator between psychological empowerment and organisational performance ($\beta=0.098$, $t=1.256$). Employee engagement also showed no positive effect on the relationship between structural empowerment and organisational performance ($\beta=0.068$, $t=0.483$). Organisational citizenship behaviour, however, was a significant mediator on the relationship between psychological empowerment and organisational performance ($\beta=0.161$, $t=13.125$). Organisational citizenship behaviour was also a significant mediator between structural empowerment and organisational performance ($\beta=0.103$, $t=5.842$), see Table 27.

Discussion and implications

This study analysed a model representing the effect of employee empowerment (structural and psychological) on organisational performance as well as the mediating effect of employee engagement and organisational citizenship behaviour.

The analysis showed no direct positive effect of psychological empowerment on organisational performance. The results are like the findings of Al-Makhadmah et al. (2020), indicating that in the context of the banking industry in Ghana, psychological empowerment does not directly influence organisational performance. The finding suggests that mind empowerment alone has no direct influence on performance but may need the intervention of other factors for the banks to realise its effect on performance. Moreover, the finding seems to agree with the theoretical understanding, which says that empowerment is a challenge for organisations that implement it (Durrach et al., 2014). However, other studies demonstrate a direct and strong association between psychological empowerment and organisational performance (Ibua, 2017; Ng'Ang'A & Moronge, 2017). The literature emphasises that employees who

have a sense of autonomy contribute to business performance (Basha & Reddy, 2014). The outcome of the study contributes additional knowledge to the debate surfacing in the management literature on the effect of empowerment on organisational performance.

Structural empowerment showed no direct positive effect on organisational performance, indicating that structural empowerment is not a driver of organisational performance of the non-commercial banks in Ghana. These findings are not in line with what was found in Tyagi and Shah (2018). Previous research suggests that empowerment gives employees the freedom to make their own decisions and take total responsibility for their own actions, which contribute to organisational success (Meyerson & Dewettinck, 2012). Additionally, the delegation of authority improves employee problem-solving and decision-making abilities, which improves their expertise (Lassoued et al., 2020). This becomes possible when management exercise little control over employees' actions under the atmosphere of empowerment (Rana & Singh, 2016). This theoretical interpretation has not been supported by the findings of other recent studies, which found that empowerment has a lot of drawbacks, such as a delay in decision-making and limited authority delegated to employees, which hamper productivity and organisational success (Turkmenoglu, 2019). The present study emphasises that empowerment is not an automatic positive contributor to organisational performance. This implies that organisations should implement empowerment with proper planning to reap the positive benefits to avoid the negative consequences associated with it for optimal performance.

The positive effect of structural empowerment on organisational citizenship behaviour is confirmed by the findings of this study. A similar outcome was observed by Jaffery and Farooq (2015) and Narzary (2015), indicating that when managers can empower their workers, they involve themselves in extra-work behaviours, become committed to the organisation and maintain their membership, even in bad times (Bester et al., 2015). The results further suggest that access to specific structural empowerment elements, such as access to opportunity, information, resources, and support, strongly drives organisational citizenship behaviour. It is important for the banks to give their employees the needed resources and useful information at the right time to encourage civic behaviours. Leaders are encouraged to effectively utilise their available resources in more fruitful ways to increase the degree of an employee's organisational citizenship behaviour (Majeed et al., 2017). Therefore, the outcome of this study provides support for the implementation of structural empowerment in organisations to promote organisational citizenship behaviour. Doing so, it provides organisations the opportunity to retain their employees (Narzary, 2015).

Out findings also reveal that psychological empowerment positively influences organisational performance, providing additional support to existing studies that investigated this effect (Bester et al., 2015; Gorji & Ranjbar, 2013). Furthermore, empowerment enables the voice of the employees to be heard and stay connected with their work environment (Bongo & Manyena, 2015), allowing workers to display a high level of competence on a given task with vigour (Thomas & Velthouse, 1990). Psychological empowerment plays a significant role in the formation of organisational citizenship behaviour (Jeong et al., 2019). In the context of the banking industry, the finding reinforces the fact that creating a psychological empowerment atmosphere allows employees to use their sense of civic behaviours to meet the dynamic preferences of their clients who are constantly looking for better services. Such employees are innovative and can meet clients' needs by adding something new to the services they provide (Tahir, 2015). Creating a friendly atmosphere for psychological empowerment to encourage organisational citizenship behaviour reduces turnover intention, increases employee loyalty, and contributes to the overall success of organisations (Jeong et al., 2019).

The study found structural empowerment as a significant contributor of employee engagement. This finding is likewise what was found in Hassona (2013). Structural empowerment motivates employees thereby increasing their level of engagement towards the organisation (Alhozi et al., 2021a), and consequently, provides the opportunity to retain employees for higher productivity. The management bodies of companies are encouraged to apply the best empowerment strategies to empower their workers for higher level of engagement for better outcomes (Bekirogullari, 2019b). For instance, employees should be given the opportunity to progress in the banks, having supervisor and social support, while relevant information is allowed to flow from the right source to the employees at the right time to improve the employees' sense of engagement for optimal performance. This finding contributes to the empowerment literature by establishing that structural empowerment is a major contributor of employee engagement.

The analysis confirmed that psychological empowerment has a significant positive effect on employee engagement. The results are linked with those obtained in previous studies (Azlan & Wahab, 2020; Al-Dmour et al., 2019), showing that psychological empowerment is an element of motivation for employee engagement (Alhozi et al., 2021a). Through psychological empowerment, employees develop a strong will power and preference for their jobs, which motivate them to give greater attention to their work (Alhozi et al., 2021; Jose & Mampilly, 2014). These employees become agents of growth and support the vision of the company by contributing fresh ideas to ensure the organisation's continuous stay in business (Azlan

& Wahab, 2020). However, employees who have a high degree of mind empowerment are linked to a low level of engagement with less difficult tasks (Thoma s& Velthouse, 1990). The findings offer additional support to the previous research that companies reap the full benefits of empowerment, when the minds of their workers are trained to have a sense of meaning of work that creates highly engaged workers (Al-Dmour et al., 2019).

The results demonstrate no association between employee engagement and organizational performance. The results are not similar to what was found in Al-Dalahmeh et al. (2018), Dajani (2015) and Moletsane et al. (2019). Scholars have shown that engaged employees have strong organizational behaviors and are willing to offer their best to improve overall performance (Sun & Bunchapattanasakda, 2019) by positively influence profitability, productivity, growth, and satisfaction of stakeholders (Shrestha, 2019). Comparing the results of the current study to the theoretical stand of the previous literature seems to support the notion that employee engagement is a controversial matter regarding its effect on profitability (Osborne & Hammoud, 2017). Overall, this study suggests that organizations should encourage their employees to cultivate the spirit of engagement but should be effectively managed to provide fruitful outcomes.

Finally, organisational citizenship behaviour was found to have a significant positive effect on organisational performance, as signalled by Notanubun (2021). Thus, civic behaviour is relevant to the successful operation of the banking industry in Ghana, particularly in the areas of profitability, customer and employee satisfaction and innovation. It has been theorised that the success of an organisation largely depends on employees' ability to perform beyond what is officially assigned to them (Majeed et al., 2017). OCB motivates employees to put up extra energy in accomplishing a specific task (Yaakobi and Weisberg, 2020), positioning OCB as antecedent of organisational performance. OCB enables the organisation to achieve lower cost of operations because employees perform extra duties that attract no reward from the company (Jeong et al., 2019).

Theoretical implications

The study adds new knowledge to the previous literature by establishing the effect of structural and psychological empowerment on organisational performance as well as the mediating role of employee engagement and organisational citizenship behaviour. Specifically, our findings present the idea that both structural and psychological empowerment do not directly influence organisational performance. Said differently, empowerment is not an automatic contributor to organisational performance, affirming the fact that the positive benefits of empowerment depend on its proper implementation in organisations.

Moreover, our findings advance knowledge by revealing that both structural and psychological empowerment positively influence employee engagement and OCB, supporting the theoretical understanding surfacing in the previous literature that empowered employees are good citizens of an organisation and are committed to carrying out their duties without supervision. Furthermore, the results portray a direct and positive contribution of organisational citizenship behaviour to organisational performance, showing that citizenship behaviours are linked to organisations' profitability, employee and customer satisfaction and an organisation's ability to use advanced technology in its operations.

The study offers a theoretical contribution to the existing literature by examining the mediating role of employee engagement in the link between both aspects of empowerment (structural and psychological) and organisational performance. Scholars such as Quiñones et al. (2013), Dutta and Sharma (2016) have highlighted the positive role of employee engagement in organisations, including the banking industry. However, the busy nature of banking work sometimes leads to role overload and job stress, meaning that engaged employees are worn out and cannot effectively deliver to improve the performance (Winasis et al., 2020). Contrary to this idea, affective engagement of employees has been said to improve performance (Dutta & Sharma, 2016). The current study did not find employee engagement as a significant mediator in the relationship between the two dimensions of empowerment (structural and psychological) and organisational performance, showing that creating a better atmosphere of psychological empowerment in organisations can positively influence organisational performance without the intervention of employee engagement. Furthermore, the existence of the right policies, procedures and structures increases an employee's sense of engagement, which eventually contributes positively to the attainment of a firm's objectives (Al-dalahmeh et al., 2018).

Lastly, organisational citizenship behaviour was a significant mediator between the two dimensions of empowerment (structural and psychological) and organisational performance, similar to Kariuki and Kiambati (2017). Due to the significant role of OCB, the literature suggested that it should be promoted in organisations because of its effect on profitability and organisational performance (Nawaser et al., 2015). It is also necessary to mention that including the employees in decision-making in the day-to-day administration has a link with employee motivation to engage in citizenship behaviour (Khoshnammoghadam, 2017) and performance as well. All in all, this study recognises the importance of the mediating role of OCB in bridging the gap between employee empowerment and organisational performance, at least in a developing economy and in a sector such as the banking industry.

Managerial implications

The findings of the study have several managerial implications. The results deepen the knowledge of managers and leaders regarding the possible role of employee engagement and organisational citizenship in the relationship between employee empowerment (structural, psychological) and organisational performance of the non-commercial banks. This tells managers that it is necessary to empower their workers so that their hidden talents can be effectively utilised (Bongcayat & Guhao, 2020). The results of the study further show that empowerment and engagement are vital disciplines that will help banks to provide better customer services to increase profitability. Banks are provided with useful information to use empowerment tools, such as providing opportunities, sharing appropriate information, providing needed resources, and giving employees the needed supervisor and co-worker support to enhance employee engagement and civic behaviours. Empowered employees are engaged because such employees are devoted to the mission of the organisation and contribute to the organisation's overall goals (Natrajan et al., 2019). Managers are also provided with strategic direction in that, increasing employee engagement in the banks assists in maintaining committed employees who sacrifice their time and energy to improve performance and efficiency at work (Bongcayat & Guhao, 2020), employee retention (Natrajan et al., 2019).

Managers can take advantage of OCB if they want to realise the full benefits of the effect of employee empowerment (structural, psychological) on organisational performance. Managers are made aware that the banks can encourage a sense of collaboration, loyalty, peace-making and sacrifice through organisational citizenship behaviour, and become stewards of the organisation's environment for good business success (Jawahar, 2020). However, the busy nature of the banking work may disengage their employees due to role overload if employees experience stress and encounter burnout, which decreases their level of engagement and negatively affects their psychological health (Winasis et al., 2020). The banks should assign achievable targets to their employees because a worker's inability to finish a task creates a stressful atmosphere around them, most especially when the demands of the task are not clearly spelt out (Winasis et al., 2020). Thus, a good atmosphere of engagement should be created by the banks because research has shown that firms with low worker engagement can lose 33% of their annual income (Mhlanga et al., 2021).

The study also reveals that if an employee is psychologically empowered it does not automatically lead to employee engagement, but the structures of the banks – access to opportunity, information, and opportunity – promote employee engagement. If managers want engaged employees, they should

improve employee access to the organisational structures. Both psychological and structural empowerment provides the means of promoting OCB. Leaders can promote civic behaviours in their organisations through employee empowerment. Finally, the results suggest that OCB contributes positively to organisational performance. This indicates that promoting OCB is the right step towards improving organisational performance. Managers can put appropriate measures into place, such as timely training, incentives, and awards to encourage civic behaviours in the banking industry.

Conclusions, limitations, and direction for future research

The study sought to assess the mediating role of employee engagement and OCB on the relationship between employee empowerment (structural, psychological) and organisational performance in non-commercial banks in Ghana. The findings suggest that structural and psychological empowerment positively affects employee engagement and organisational citizenship behaviour. OCB also showed a significant positive effect on organisational performance. Employee engagement was not a significant predictor of organisational performance, and neither did psychological and structural empowerment show a direct effect on organisational performance. The effect of structural and psychological empowerment on organisational performance was also not found to be dependent on employee engagement. OCB is a significant mediator in the relationship between employee empowerment (structural, psychological) and organisational performance. The banking sector can use OCB as a mechanism to bridge the gap between employee empowerment and organisational performance, to improve service delivery.

Although a rigorous approach has been followed, the study does have some limitations. The study was conducted in a specific organisation (non-commercial banks) that has a unique business culture and business processes because it was not possible to mingle two or more business sectors with different cultures to escape the possibility of drawing unclear conclusions. However, our attempt to be more specific is a limitation because the validity of the results cannot be generalised across different sectors. We propose that future study should replicate this study in the manufacture sector because their organisational culture and work processes compared to the non-commercial banks is different, helping to expand the theoretical understanding of this study. The study also focuses on a particular geographical area, Ghana, making it difficult to generalise the results across countries. Future studies may concentrate on other countries whose political, social, economic, and cultural orientation are different from that of Ghana to compare results. Finally, this study employed quantitative tools for data collection and analysis, particularly survey. However, scholars have shown that reliability of survey is affected by its structure and the answers that

are given by the respondents (Queirós et al., 2017). Based on this reason, the authors see this weakness of survey as a limitation to this study. It is proposed that future studies should focus on qualitative study to complement the results and provide more refined information.

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Chapter 4

4. Discussion of the main results

The present thesis aimed at assessing the impact of employee empowerment on organisational performance in the banking industry in Ghana. Specifically, the thesis examined the direct effect of employee empowerment on organisational performance as well as the mediating role of affective commitment, organisational citizenship behaviour and employee affective engagement, organized in three articles. Article 1 examines the effects of specific dimensions of structural and psychological empowerment on firm performance. Article 2 determines the mediating function of affective commitment and articles 3 analyses the mediating effect of organisational citizenship behaviour and affective engagement on the link between empowerment and performance.

In this study 1, the specific dimensions of structural and psychological empowerment are hypothesised to distinctively influence performance. Structural empowerment facets are access to information, opportunity and support and the dimensions of psychological empowerment are sense of meaning, competence, and impact.

The SEM analysis indicates that employee access to information significantly influences firm performance. Appiahene et al. (2019) found similar results in the banking industry in Ghana. The proper utilisation of information in work processes promotes organisational success in the areas of profitability and overall productivity (Abrego et al., 2017). This confirms the theoretical understanding that employee access to information promotes organisational health and enhance productivity (Fadhil et al., 2021). However, information becomes a competitive weapon when it is leaked to sources that cannot be properly controlled and monitored (Ameer et al., 2014). The banking industry should put proper mechanisms in place to control relevant information for the safety of the industry and its operations.

The analyses indicate that employee access to opportunity provides no significant support to firm performance, not supporting the views in the previous literature. Studies have shown that employee opportunity for growth in terms of knowledge, abilities and skills enhances their level of engagement and commitment to the affairs of the organisation (Bai & Liu, 2018). Moreover, strong skills, knowledge and abilities have been linked to organisational efficiency and the organisation's ability to identify market opportunities (Zhu et al., 2019). On the other hand, a study of the banking industry by Agboola et al. (2021) reveals that one of the factors for employee opportunity for growth: training provides no significant support to performance. Although, mixed results are evident, this thesis encourages the

banking industry to offer employees the available opportunities to grow to enhance their capabilities at all levels.

The effect of access to support on company performance is investigated. The outcome of the analysis provides the insight that employee access to organisational, supervisor and colleague support at the workplace is not a significant predictor of firm performance in the banking industry. However, employees who receive support in the areas of advanced technology and resources could involve themselves in activities that develop their capabilities and skills for organisational success (Anie & Dura, 2022). Supervisor support drives engagement and employees' positive attitude towards better performance on the job (Amoo & Adam, 2022). In the banking industry, the influence of technological advancement on employee performance is evident (Imran et al., 2014). Probably, reliance on technology makes colleague and supervisor support less needed in the banking industry in Ghana, hence the findings of the current study. This insight provides the basis for the banks to understand the kind of support needed by their employees.

The analysis shows that sense of meaning significantly influences firm performance. Similar to the previous literature (Wingerden, 2018), sense of meaning not only influence employee work-related behaviour, but also has a stronger impact on operations and business outcomes of firms (Steger, 2016). Employee meaningful work is enhanced through skill variety, task identity and task significance (Boye & Amponsah-Tawiah, 2016) and it is a tool that improves burnout and promotes worker well-being (Wingerden, 2018). Workers who have less meaning in their job have high turnover intentions (Ngqeza & Dhanpat, 2021). Although sense of meaning of work promotes employee positive attitudes such as engagement and commitment in the service industry, its influence on various factors of firm performance is still a subject of debate (Kaur & Mittal, 2020) and has been found as a nonsignificant factor for job performance in the banking industry (Durrah et al., 2014). This finding supports the theoretical understanding that employee sense of meaning is important for productivity, especially in the banking industry.

The study found employee sense of competence as a significant predictor of firm performance, supporting the existing literature. Employee sense of competence is indicative of empowerment, and it is a significant contributor to performance (Anie & Dura, 2022). Cognitive competencies enable organisations to build a stronger network of capabilities to accomplish targets in organisations (Almatrooshi et al., 2016). It facilitates the application of knowledge, optimal capacity utilisation of persons at all levels (Owoeye, 2018). Contrarily to these findings, a study in the banking industry has shown that sense of competence

is not a significant contributor to firm performance (Salman et al., 2020) and similar report found in (Hayatullah et al., 2021). The literature suggests that competence enhances employee job commitment and encourages motivation for performance (Martini et al., 2020).

The analysis reveals that employee sense of impact has no influence on firm performance. The outcome contrast with some of the previous studies (Anie & Dura, 2022; Rani et al., 2021) that have established a positive link between employee sense of impact and productivity. Sense of impact motivates people to believe that they can influence administrative outcomes in organisations (Spreitzer, 1995) and leads to employee organisational loyalty (Zaki & Mohammed, 2018). Degago (2014) found sense of impact as a significant predictor of performance and the most important component of psychological empowerment influencing employee work outcomes and promoting employee enthusiasm towards accomplishing essential goals in organisations. Contrarily to these findings, sense of impact has been found as a nonsignificant contributor to performance and innovative behaviour (Rani et al., 2021), similar to the findings of the current study. Therefore, the banking sector is encouraged to create a good atmosphere of employee sense of impact but should not rely on it alone as a means of improving performance because it is probably affected by other factors.

Article 2 investigates the direct effect of structural and psychological empowerment on organisational performance as well as the mediating function of effective commitment. The mediating role of affective commitment is tested on the link between structural, psychological empowerment and firm performance.

The first objective examines the direct effects of structural and psychological empowerment on performance and the second objective tests the mediating effect of affective commitment.

The results indicate that structural empowerment has no direct influence on company performance. The result is not in conformity with the theoretical understanding found in various studies (Tyagi & Shah, 2018; Jaffery & Farooq, 2015). Kumudhavalli & Karthi (2019) found a positive correlation between structural empowerment and performance but a moderate correlation. The existing literature suggests that structural empowerment builds organisational resilience and enhances employee job performance (van den Berg et al., 2021) and promotes employee sense of belonging in organisations (Ngqeza & Dhanpat, 2021). It serves as an effective mechanism that facilitates the fulfilment of basic human needs such as autonomy, competence and relatedness (Monje Amor et al., 2021), improves the quality of service and reduces the cost of operation (Jafari et al., 2021). Although empowerment produces different results in different situations, the perception of the employees in the commercial banks in Ghana may be similar to

what was found in Durrah et al. (2014), that the lower level of employees who serves customers are not given the need attention. This may affect their level of structural empowerment. This suggests that further efforts are needed in the banking industry to promote employee structural empowerment for performance.

The outcome of the study shows that psychological empowerment has a direct influence on company performance. The results agree with the findings of (Degago, 2014; Zaki & Mohammed, 2018). Psychological empowerment enhances an organisation's capability to respond to the dynamics of the business environment and allows employees to use their talents effectively for performance (Degago, 2014). Mind empowerment strengthens employees' confidence about what their job represents and increase workers' capacity to do their work independently to affect business outcomes (Zaki & Mohammed, 2018). The literature encourages the implementation of psychological empowerment in organisations for performance enhancement in the banking industry (Arathy & Biju, 2021). In the organisational hierarchy, through psychological empowerment, managers at the middle-level have the confidence to contribute to strategies (Khalil & Yozgat, 2021). However, in the context of the banking sector, the literature provides evidence of where no link was found between empowerment and performance (Adnan et al., 2021). This study provides support to the implementation of psychological empowerment in the banking industry to boost corporate success.

The finding indicates that structural empowerment makes no significant contribution to affective commitment. The outcome is not in line with some of the reports in the past literature (Eskandari et al., 2017; Fragkos et al., 2020). The literature presents a view that empowered employees pay back to their organisations by exhibiting commitment to work and the activities of the firm (Ahadi & Suandi, 2014). However, the finding is almost similar to Aljameez et al. (2021) who found a weak relationship between structural empowerment and commitment. Probably, in the context of the banking industry in Ghana, structural empowerment factors such as access to information, opportunity and support have not been a major concern for the managers, affecting employee perception of how these factors influence employee affective commitment. Efforts need to be doubled to motivate employees to appreciate these organisational factors in the banking industry for optimum performance.

The analysis of the effect of psychological empowerment on affective commitment shows that mind empowerment is a significant predictor of affective commitment. Lamentan & Fook, (2020) shares a similar idea. The literature indicates that psychological empowerment and affective commitment are closely related because both focus on employee behaviour and attitude towards their organisation (Kundu

& Kumar, 2017), revealing that it is not surprising to find a similar result in the banking environment. The banking industry can effectively motivate the employees to develop a high level of psychological empowerment to enhance employee affective commitment for better customer service. The outcome of the study provides the basis for the banking sector to encourage mind empowerment of employees in every situation to inspire staff attachment to the banking activities.

Affective commitment is hypothesised to influence organisation performance in the theoretical model. Confirming this prediction, the analysis attests that affective commitment significantly influences the firm performance of the banking industry in Ghana. This finding coincides with the assertion made by previous research (Abubakar, 2021; Đorđević et al., 2020; Gulzar, 2020). Affective commitment positively affects return on assets (ROA) and overall financial performance of corporate entities (Kundu & Kumar, 2017). The banking industry as a major financial sector around the globe has higher opportunity of influencing performance by creating better atmosphere of employee affective commitment. Affective commitment instil sense of meaning for work and help employees to clearly identify their purpose of working with the organisation (Esther et al., 2019). Affective commitment should be promoted in the service industry to enhance output.

The study further explored the mediating effect of affective commitment in the relationship between employee empowerment and company performance. Affective commitment proved to be a significant mediator on the link between the two main branches of empowerment (structural and psychological) and business performance (Vu, 2020). Managing employees through empowerment practices enhances their affective commitment which positively influences performance (Zaraket et al., 2018). The results affirm the fact that the influence of both structural and psychological on organisational performance largely depend on affective commitment. Therefore, empowered employees need to have a higher level of commitment to effectively contribute to the performance of an entity (AlKahtani et al., 2021). Organisations are encouraged to practically implement the outcome of this study to increase performance. The outcome of the study provides support to the efficient utilisation of employee empowerment and organisational affective commitment to boost productivity in service organisations.

Article 3 analyses the mediating role of organisational citizenship behaviour and affective engagement on the link between employee empowerment (structural and psychological) and firm performance. The study has been conducted in non-commercial banks in Ghana.

The investigation on the effect of structural empowerment on organisational citizenship behaviour proved that structural empowerment significantly predicts organisational citizenship behaviour. A similar affirmation is found in (Jafari et al., 2021). Employee access to information, opportunity, support and resources enable employees of the banks to develop citizenship behaviour to grow to the benefit of the organisation. Employee empowerment encourages worker devotion to the activities of an organisation and encourages a spirit of membership and sense of belonging (Cheasakul & Varma, 2016). A higher degree of empowerment means higher organisational citizenship behaviour (Wibowo, 2020). The practitioners in the banking environment are encouraged to implement empowerment practices to boost employee organisational citizenship behaviour to allow the exploitation of the hidden talents in employees for better output.

The results indicate that psychological significantly predicts organisational citizenship behaviour. Consistent with the previous studies, the available literature suggests a strong and positive association between mind empowerment and organisational citizenship behaviour (Kosar, 2017). Employee sense of meaning, competence, self-determination, and impact supports organisational citizenship behaviour to make it more beneficial to the banking industry. Organisations are encouraged to empower their employees to stimulate organisational citizenship behaviour for better-quality service delivery (Turyasingura & Nabaho, 2021). Firms benefit from employee organisational citizenship behaviour in the areas of productivity, profitability, efficiency, and customer satisfaction without any extra cost (Tumwesigye et al., 2020). Therefore, the OCB of the employees of the banking industry can be increased by providing the right atmosphere of mind empowerment.

The analysis indicates that structural empowerment significantly influences employee affective engagement. A similar insight is found in Monje Amor et al. (2021). Workplace conditions positively influence employee engagement by increasing worker intrinsic and extrinsic motivation (Amor, 2021) and negatively relates to employee emotional fatigue (Meng & Sun, 2019). Human empowerment practices that are initiated by the banking industry promote employee affective engagement. The employees should be given relevant work-related information and resources such as modern equipment and software to operate effectively to deliver better services to customers on time. However, some studies have proved otherwise that structural empowerment provides no significant support to employee engagement (Alhozi et al., 2021). Although, mixed findings are apparent, this thesis supports the theoretical insight that employee affective engagement should be promoted through workplace conditions to enhance profitability and overall productivity.

The study finds psychological empowerment as a significant predictor of employee affective engagement. Consistent with the existing research, Amor et al. (2021) provide similar evidence. When employees find their work meaningful, believe in their capabilities, initiate actions, and complete it, it influences their level of engagement. Psychological empowerment builds employee enthusiasm toward job performance (Shah et al., 2020). However, high work demands and stress are possible causes of burnout, disengagement, low job satisfaction and poor health (Moura et al., 2015). The literature suggests that employees who show both psychological empowerment and sense of engagement simultaneously produce positive work outcomes (Gong et al., 2020). Contrarily to these findings, what was found in Alotaibi et al. (2020) indicates a weak effect of psychological empowerment on employee engagement. The banking industry in Ghana is provided with useful information to promote affective engagement to increase efficiency.

Employee engagement is projected to influence organisational performance. The results indicate that employee engagement has no significant positive impact on firm performance. However, the majority of the previous research in this field of study shows a positive association between affective engagement and firm performance (Monje Amor et al., 2021). The previous literature associate employee engagement with positive operational outcomes such as profitability, higher productivity and customer satisfaction (Shah et al., 2020). On the other hand, engagement has been found to be negatively related to job assignment which is an important element for firm performance (Kazimoto, 2016). The banking industry cannot rely on employee affective engagement alone to improve performance. The results achieved by this analysis is attributed to the fact that maybe other factors influence the link between employee affective engagement and organisational performance of the banking industry. The banking industry is encouraged to promote employee affective engagement, but other operational elements should be taken into consideration if the aim is to improve performance.

The analysis provides evidence that organisational citizenship behaviour is a significant contributor to firm performance. The outcome of the analysis conveys an idea that is related to the theoretical standing in the past literature on the link between OCB and company performance. Comparable findings are in Abun et al. (2021) and Sadeghi et al. (2016). The banking industry requires employees who are ready to sacrifice their time, energy, knowledge, skills, and resources at no cost to enhance the financial and non-finance performance of the industry. The literature indicate that OCB does not only improve firm performance, but also strongly influences employees' output, allowing them to effectively use their talents (Hasanuddin & Syamsuddin, 2020) and reducing employee work burnout (Oluremi & Adewale, 2019).

The banking industry is motivated to create a better atmosphere of employee OCB because it is one of the means of increasing firm performance. The study further explored the mediating function of organisational citizenship behaviour and affective engagement in the link between the two main dimensions of empowerment (structural and psychological) and corporate performance.

The SEM analysis revealed that the contribution of structural and psychological empowerment to firm performance requires the intervention of organisational citizenship behaviour. Therefore, OCB is one of the important mechanisms that bridge the gap between employee empowerment and company performance in organisations. Structural empowerment is important in ensuring employee OCB which results in the increased business performance of the banking industry in Ghana. The outcome of the analysis provides support to what is found in Tamunomiebi (2020) and Alhashedi et al. (2021). When employees are empowered, it increases their level of OCB which has major implications for performance (Aksel et al., 2013; Priyadharshany, 2017). Although, OCB is a major driver of firm performance with many firms using it as a tool to reduce the cost of operations, it has a major negative effect such as job stress and role creep (de Geus et al., 2020). Though, diverse views are visible in the literature, the mediating role of OCB is important for the implementation of human resource practices in the banking industry. OCB should be handled properly as its effective utilisation reduces absenteeism, increase employee psychological health, and contribute to overall performance (Hermawan et al., 2020).

Employee engagement is projected to mediate the relationship between the two aspects of empowerment (structural and psychological) and organisational performance. The results indicate that employee affective engagement is not a significant mediator between any of the dimensions of empowerment and organisational performance. The results provide no support to the existing research that found affective engagement as a significant mediator (Akhtar et al., 2016; Apriono et al., 2021; Shah et al., 2020). The insignificant mediating effect of affective engagement may be attributed to the problem associated with engaged employees working in the banking sector because such workforce becomes disengaged due to stress that comes with role overload (Winasis et al., 2020). Although, employee affective engagement is not a significant mediator, it is still important for the prosperity of the banks because of its significant contribution to employee positive attitude and performance (Ashley & Sanjana, 2020). The engagement of employees is enhanced through structural and psychological empowerment (Alhozi et al., 2021). Therefore, organisational structures and the employee psychological state become practically viable to be utilised in the banks to enhance employee psychological attachment to their jobs and the entire business of the banks.

Chapter 5

5. Conclusions

Employee empowerment is a construct with many parts according to the views of researchers who have studied it in organisational settings. This thesis focused on two main branches of empowerment (structural and psychological) and their effects on organisational performance in the banking industry in Ghana. The thesis tests the mediating role of affective commitment, organisational citizenship behaviour and employee engagement. This section concludes the findings, observations, suggestions, and recommendations of the thesis.

First, the specific dimensions of structural and psychological distinctively influence organisational performance. Organisations are encouraged to effectively utilise any of the organisational empowerment structures (opportunity, information, support, and resources) identified by Kanter to improve performance. Moreover, cognitive abilities (meaning, competence, self-determination) also have a distinctive role in the performance of organisations, most especially, in the banking industry where employees need stable minds to make relevant decisions when serving customers. The organisational empowerment structures and the mental state of employees should be nurtured in a good atmosphere of empowerment because it is a worthy organisational practice that is important to organisational success and survival (Tamunomiebi, 2020).

Second, both structural and psychological empowerment is needed in work settings to stimulate employee affective commitment. This helps to reduce worker turnover intentions (Ahmed et al., 2019) and enables them to involve themselves in future plans of the banks. Therefore, promoting empowerment practices means expressing higher interest in employee affective commitment in the context of the banking environment. Moreover, enhancing performance does not require only empowered employees or a work environment, employee affective commitment is highly needed to facilitate effective implementation of empowerment practices in the banking industry. Therefore, empowered employees need to have higher level of commitment to effectively contribute to organisational performance. Organisations are encouraged to practically implement the outcome of this study to motivate employees, effectively utilise human resource practices to realise cost effective operations for higher performance. Scholars are enlightened to develop conceptual models based on this study to expand knowledge on the human resource management literature.

Third, to encourage organisational citizenship behaviour among employees, there is the need for empowerment of the organisational structures and mind empowerment of the employees. This offers organisations the opportunity to retain the workforce at every level of the organisational hierarchy who are committed to provide services with no extra cost (Sunday, 2016). Furthermore, ensuring employee affective engagement requires the proper existence of organisational structures that allow the human resources to make independent decisions and good atmosphere that gives employees extra mental energy to accomplish tasks to increase productivity and reduce operational costs. More so, the contribution of empowerment to performance requires no intervention of affective engagement. Without affective engagement employees who are structurally and psychologically empowered can contribute to the performance of the banks at any level.

Finally, employee empowerment is an effective human capital management technique that should be promoted in the service sector to instil sense of commitment, OCB and engagement to augment the other operational systems to boost the overall organisational performance of the banking sector. Therefore, per the findings of this thesis, employee empowerment is not a myth.

5.1 Theoretical implications

The study analysed a theoretical model representing the effect of employee empowerment through access to information empowerment on organisational performance and the mediation role of affective commitment, organisational citizenship behaviour and employee affective engagement. These human resource variables are hypothesised to influence organisational performance. The analyses take the literature to a new level by adding fresh knowledge on the direct and indirect effects of structural and psychological empowerment on organisational performance.

The model helps to expand the understanding of scholars on the link between empowerment and performance. Deeper insight is provided to researchers by breaking down structural and psychological empowerment as umbrella construct into facets that are evaluated separately to know how each specific dimension distinctively influences firm performance. Specifically, the study unveils knowledge on the effects of employee access to information, opportunity, support, and resources on firm performance. Moreover, the analysis reveals understanding of the influence of employee psychological conditions such as employee sense of meaning, competence, self-determination, and impact on business outcomes of service organisations.

The academic community is provided with a piece of useful information to provide theoretical models in this area of study to expand the understanding of empowerment and performance literature.

The model is outermost important for the understanding of the direct effects of structural and psychological empowerment on performance when the two dimensions are analysed on their total scale. In article 2, psychological empowerment showed a significant impact on firm performance, but structural empowerment reveals no significant effect on performance. Also, in different sample (article 3, non-commercial banks), both structural and psychological empowerment shows no positive impact on performance. The insight into these dynamics on the effect of empowerment on performance adds fresh knowledge to the theoretical understanding that empowerment behaves differently in different situations. Therefore, scholars are given deeper insight into the dynamic nature of employee empowerment in a developing economy.

To further expand knowledge, employee affective commitment is introduced as a mediator variable between employee empowerment and business performance. It is revealed that both structural and psychological empowerment influences employee affective commitment. This find extends the previous knowledge in the human capital management literature which establishes that empowerment is related to employee commitment and retention (Wibowo, 2020). Additionally, the results establish that affective commitment makes a significant contribution to firm performance in the areas of profitability, customer satisfaction, employee satisfaction and innovation (use of modern technology). Affective commitment is negatively related to workers' negative behaviours such as turnover, absenteeism and improved civic behaviour (Dinh et al., 2020). The study shares valuable knowledge that affective commitment performs a significant mediating function on the link between employee empowerment (structural and psychological) and organisational performance. The outcome of study throws more light on the understanding of mediating function of affective commitment among employee management practices across diverse fields of study, providing additional support to the existing human capital management literature (Jakada & Jakada, 2019; Hadziahmetovic & Dinc, 2017; Rochmi & Hidayat, 2019).

The study provides significant ideas on the interaction between employee empowerment, organisational citizenship behaviour, affective engagement, and firm performance. The analysis offers insight into the effects of structural and psychological empowerment on organisational citizenship behaviour. One of the outcomes of organisational and mind empowerment is organisational citizenship behaviour (Abun et al., 2021; Gorji & Ranjbar, 2013).

Therefore, empowerment is linked to civic behaviours: employees add extra work hours without cost, additional tasks that smooth work processes and use hidden talents that display sense of loyalty to the organisation. Moreover, the study sheds light on empowerment and affective engagement, showing that empowerment promotes employee affective engagement in organisations, adding newness to the knowledge on the established theoretical patterns around this subject in the extant research (Alhozi et al., 2021; Meng & Sun, 2019).

Knowledge of the effect of organisational citizenship behaviour is deepened through the outcome of this study. OCB has a positive link with organisational performance (Mallick et al., 2014). Accordingly, achieving organisational goals and objectives requires the existence of civic behaviours in the workforce. OCB has a link with specific organisational performance parts such as customer satisfaction, employee satisfaction, organisational effectiveness, and financial outcomes (Sadeghi et al., 2016). Moreover, though, affective engagement has not been a significant contributor to performance, the finding sends a clear signal to scholars that the effect of affective engagement on performance is one of the dynamic employee attitudes because other studies demonstrate a positive link between these variables (Tharanya et al., 2020; Truss et al., 2013).

The study advances knowledge on the mediating function of organisational citizenship behaviour on the relationship between empowerment and performance. OCB provides strong support to the effect of both structural and psychological empowerment on performance, revealing that the organisational structures such as employee access to information, opportunity, support, and resources require the intervention of OCB to effectively influence performance. In the same vein, employee condition of the mental factors such as sense of meaning, competence, self-determination, and impact works through OCB to influence performance. This information opens the way for researchers to develop models to improve understanding of this employee behaviour and its influence on performance. More so, the study analysed the mediating effect of affective engagement on the relationship between employee empowerment on company performance. The finding creates an understanding that engagement is not always a significant mediator on the relationship between empowerment and performance as observed in (Kazimoto, 2016). However, other studies have affirmed that employee engagement mediates the relationship between empowerment and performance (Bekirogullari, 2019). The mediating role of engagement is a controversial matter that calls for further investigation to enrich knowledge on human resource management concepts.

In sum, the study offers additional knowledge to the ongoing debate among scholars about the contribution of employee empowerment to organisational performance, providing supporting the idea that empowerment is a workforce management tool and technique that positively influences diverse employee behaviour for the benefit of organisations.

5.2. Managerial implications

The thesis has managerial implications for the banking industry and other service organisations. Managers are given a deeper understanding of the need to give employees relevant information to employees on a timely basis to smooth work processes and produce better work outcomes. Access to information increase operational knowledge important for decision-making and assists employees to use their skills and abilities for the benefit of the organisation (Bubel & Cichoń, 2017). In this line, practitioners gain enough from installing modern information communication systems such as smartphones, computer hardware and software that is capable of disseminating information through emails and text messages on time to enhance the speed of work and receive a quick response from customers (Muljani & Ellitan, 2020).

The study reveals the importance of giving employees the opportunity to grow through training, and development activities and rise through the organisational hierarchy. Employee opportunity for growth is linked to profitability and efficient implementation of strategies that increase organisational output (Suleiman & Ilyas, 2018). Accordingly, human resource managers should have a comprehensive plan that enables employees to be promoted to fill higher positions with incentives that motivates and enhances their level of enthusiasm. Moreover, the workers should be granted study leave with pay to empower them to polish the knowledge base of the banks. This is part of the employee self-development strategy that benefits the industry and promotes efficiency. Lack of opportunity for advancement and growth generates high employee turnover and dissatisfaction (Abu & Constantinovits, 2021; Alrazehi & Amirah, 2020).

Furthermore, more insight is provided to managers on the need to provide support to employees in terms of helpful advice from co-workers and supervisors. Access to support could be formal or informal support and it has an influence on business success (Park et al., 2020). In the banking environment, frontline employees need a helping hand to complement their capabilities to serve customers well (Uddin et al., 2021). For instance, in emerging economies where women's education is limited, those in the banking environment need helpful advice and encouragement from their supervisors and male co-workers to

effectively use their human endowments. Moreover, employees who are physically challenged needs support and encouragement to display their talents in the industry. For instance, proper mechanisms are needed to augment ease of access to the banking halls for the physically challenged to reduce discrimination on grounds of health. Organisational and leadership support helps to blend the employee's diverse capabilities and talents to boost performance (Fu et al., 2022).

The study reveals the relevance of employee access to resources. These resources are working materials, tools, and finance. Proper utilisation of materials by employees offers a competitive advantage and improve firm growth among other rivals in the industry (Xie, 2021). The banks are offered the opportunity to understand that possession of valuable resources in a competitive environment contribute to operational efficiency (Ahmed et al., 2019). For instance, resources such as counting machines for tellers, vehicles for mobility and stationaries should be made available. Additionally, Automated Teller Machines (ATM), modern information gadgets, clothing to appear nice before customers, and funds to cater for daily expenses at the workplace to keep the operations of the banking moving should be accessible (Cavus & Christina, 2016). Human resource managers can use information availability and resources to reduce customer turnaround time and boost human capital productivity to complement the other capabilities of the sector.

The results indicate that employee state of mind at the workplace is important to the sustainability and overall performance of the banks. Workers are empowered when they have a sense of meaning of their job. In this circumstance, the human resource manager should collaborate with registered councillors and organise various training sessions emphasising the need for work and the reward someone stands to gain for working in the banking industry. Highlighting important areas like career development (Gyansah, 2018) enhances one's commitment to the organisation and the job. This initiative is critical for productivity and the enhancement of employee self-image, psychological health and career aspirations (Ifeoma, 2020). Moreover, employee sense of competence, impact and self-determination are strong mental energies that have been identified by this study as crucial to human resource management practitioners in the banking sector. These labour mental conditions have direct consequences for everyday work. Therefore, recognising employees' outstanding performance through praise and annual awards promotes worker motivation toward work (Kathina and Bula, 2021).

Practitioners are provided with the insight on the need to use empowerment tools to improve performance through employee affective commitment. Affective commitment contributes to employee efficiency, policy making and help to achieve vision of an organisation (Esther et al., 2019). Thus, quality

employee management can be promoted through affective commitment for the attainment of organisational goals in the banking industry. It enhances employee ability to work additional hours, support others and share relevant work-related knowledge to facilitate production and service delivery (Mercurio, 2015). It is worthy for management to promote affective commitment among employees to enjoy the full benefits of the contribution of structural and psychological empowerment to return on assets (ROA), return on equity (ROE) and net interest margin (NIM). The profitability of the banks increases when affective commitment of employees is recognised as a mechanism that facilitates the link between empowerment and business output.

The analysis uncovered the need for employee organisational citizenship behaviour (OCB) to enhance bank performance through empowerment initiatives. The banking industry is motivated to utilise organisational structures and employee mind empowerment to stimulate worker organisational citizenship behaviours. The results creates the awareness that OCB assist organisations to reduce cost of operations as employees offers extra services at no cost (Tambe, 2014) and effectively integrate diverse work processes through utilisation of valuable hidden talents. This is important for policy formulation regarding the type of people the bank need to employ to fill strategic positions. It gives clear direction for training needs and human resources development activities that enable employees to use their talents, knowledge, abilities and skills in the current dynamic business environment. Practitioners are informed to identify and recognise the effort of the employees who exhibit OCB. Recognition could be in the form of promotion with interesting task and benefits that meets employee career ambition for the work because of the important role they play in the achievement of the ultimate objective of the banks (profit-making) (Sija, 2021). It is important to note that workers who have a high level of OCB should be guided to avoid divided attention towards their jobs because such behaviour can lead to role overload. In accordance with this, the human resource practitioner should provide helpful advice to keep a balance between the job description and the informal duties of the employee, enabling organisational citizens to concentrate on their jobs to boost performance.

The study discovered that in the banking setting, employee affective engagement is enhanced through empowerment practices. However, role overload and confusion in the mind of the employee reduce the sense of motivation for work and increase the atmosphere of disengagement. In this sense, the HRM department should always have a broad consultation on key strategies and plans that portrays employee as the most valuable asset and implement flexible correctional methods to deal with work-related mistakes (Bekirogullari, 2019). Additionally, independent decisions should be allowed, time and financial

resources should be made available (Ganjawala & Kapadia, 2020) to keep the employee engaged with the activities of the bank. These initiatives should focus on important issues such as accountability, freedom for decision-making, involvement in decision-making, authority to use talents without control from superiors and a boundary-free environment that build stronger collaboration between top management and lower-level employees. This is because, highly engaged people in the banking setting become disengaged because of role overload and this consequently leads to burnout as stressors increase (Rehman et al., 2015). Thus, human capital managers and the banking industry can apply the outcome of this study to boost the overall performance in terms of profitability, which is the ultimate goal of the industry.

5.3 Limitations and direction for future research

Despite the theoretical and managerial implications offered by this study, it has limitations:

First, the study employed quantitative approach for data collection and analysis, limiting the scope of the study in terms of methodology. Maybe a qualitative approach could give additional information that benefits the consumers of the results of the study. This doctoral thesis proposes that future research should approach this subject matter through mixed method approach (qualitative and quantitative) to deal with the methodological challenges associated with employing only quantitative approach.

Second, employee empowerment is a multidimensional construct many dimensions. However, this thesis analysed structural and psychological empowerment and its effect on organisational performance. This limits the theoretical understanding and the practical benefits to organisations, particularly the service and the banking industry. Therefore, focusing on other empowerment branches such as leadership empowerment could be a better option for future study to deepen the theoretical understanding of this research.

Third, the study was conducted in Ghana, showing that the data collection was limited to a particular geographical area. The generalisation of the results across different countries and fields becomes difficult. It is recommended that future research focuses on several countries in a single study to expand the understanding of this study.

Fourth, the study was conducted in the banking industry in Ghana. The researcher sees this a limitation of the study because the unique nature of the banking work might have shaped the response of the employees to the questionnaire that were distributed to them. It is suggested that future study is carried

out in the manufacturing industry because of the nature of their work and industry culture of the manufacturing sector.

Finally, organisational performance is measured with either subjective or objective measure. The literature indicates that both subjective and objective measures have strength and weakness. This study employed subjective measurement method to measure organisational performance. The possibility that the respondent's perception of profitability was overstated is a limitation in terms of measurement. It is suggested that future studies should employ both subjective and objective in measuring organisational performance to deal with the disadvantage of using only one method.

This thesis encourages the implementation of efficient human resource practices to influence employee attitudes and behaviours in modern organisational settings. However, as Masud et al. (2018) said, will human resources remain the most valuable asset in the future?

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Appendix

Appendix 1: Dimensions

	Access to opportunity
	Table 8 continued
	<i>How much of each kind of opportunity do you have in your present job?</i>
OPP1	Challenging work
OPP2	The chance to gain new skills and knowledge on the job
OPP3	Tasks that use all of your own skills and knowledge
	Access to information
	<i>How much access to information do you have in your present job?</i>
INFO1	The current state of the bank
INFO2	The values of top management
INFO3	The goals of top management
	Access to support
	<i>How much access to support do you have in your present job?</i>
SUP1	Specific information about things you do well
SUP2	Specific comments about things you could improve
SUP3	Helpful hints or problem-solving advice
	Access to resources
	<i>How much access to resources do you have in your present job?</i>
RES1	Time available to do necessary paperwork
RES2	Time available to accomplish job requirements
RES3	Acquiring temporary help when needed

	Global empowerment
	<i>How much of each kind of opportunity do you have in your present job?</i>
GLO1	Overall, my current work environment empowers me to accomplish my work in an effective manner
GLO2	Overall, I consider my workplace to be an empowering environment
	Psychological empowerment
	Meaning
MEA1	The work I do is very important to me.
MEA2	My job activities are personally meaningful to me
MEA3	The work I do is meaningful to me
	Competence
COMP1	I am confident about my ability to do my job
COMP2	I am self-assured about my capabilities to perform my work activities.
COMP3	I have mastered the skills necessary for my job.
	Self-determination
SELD1	I have significant autonomy in determining how I do my job.
SELD2	I can decide on my own how to go about doing my work.
SELD3	I have considerable opportunity for independence and freedom in how I do my job.
	Impact
IMP1	My impact on what happens in my department is large.
IMP2	I have a great deal of control over what happens in my department
IMP3	I have significant influence over what happens in my department.
	Organisational performance

OP1	How was the firm performance, in the last 3 years, when compared to the average competitors in terms of Return on Assets (ROA)
OP2	How was the firm performance, in the last 3 years, when compared to the average competitors in terms of Return on equity (ROE)
OP3	How was the firm performance, in the last 3 years, when compared to the average competitors in terms of Net interest margin (NIM)
OP4	How was the firm performance, in the last 3 years, when compared to the average competitors in terms of customer satisfaction
OP5	How was the firm performance, in the last 3 years, when compared to the average competitors in terms of employee satisfaction
OP6	How was the firm performance, in the last 3 years, when compared to the average competitors in terms of innovation
	Affective commitment
AFC1	I would be very happy to spend the rest of my career with this business enterprise
AFC2	I really feel as if this business enterprise's problems are my own.
AFC3	I do not feel a strong sense of belonging to this business enterprise.
AFC4	I do not feel emotionally attached to this business enterprise
AFC5	I do not feel like part of the family at this business enterprise
AFC6	This business enterprise has a great deal of personal meaning for me.
	Organisational citizenship behaviour
OCB1	Tells outsiders this is a good place to work.
OCB2	Says good things about organization to others
OCB3	Generates favorable goodwill for the company.
OCB4	Encourages friends and family to use firm's products and services.
OCB5	Actively promotes the firm's products and services

	Affective engagement
ENG1	I feel positive about my work
ENG2	I feel energetic in my work
ENG3	I am enthusiastic in my work