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Full Length Research Paper

The Impact of Psychological Empowerment on Employees' Job Satisfaction: With Reference to Commercial Bank of Ethiopia, Gedeo Zone

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Abstract

It is of great interest to improve an organization's service quality by investigating the antecedents of customers' satisfaction in a dynamic, global business environment, service industries try to compete by providing high-quality customer service via empowering their workforce. Currently both practitioners and academia have shown a growing interest in the concept of employee empowerment. Empowerment has become particularly important for services, aiming to control or enhance service quality and customer satisfaction at the point of service production. Furthermore, empowerment increases job satisfaction and reduces role stress. The main purpose of this study is to investigate the impact of psychological empowerment on employees' job satisfaction. The research design is a descriptive research. Both primary and secondary data were used in this research. A survey questionnaire with five point Likert scale was a main tool for gathering primary data about psychological empowerment effect on job satisfaction. 123 permanent employees were participated in filling the questionnaires. The researcher used census sampling method. The data was analyzed by using appropriate statistical tools such as mean, standard deviation correlation, and regression, ANOVA, by using SPSS (statistical packaging for Social Science). The findings show that Psychological Empowerment has impact on employees' job satisfaction. All the independent variables are positively and directly related to employees' job satisfaction particularly in commercial bank of Ethiopia. The relationship between psychological empowerment and employees' job satisfaction is significant. From the psychological empowerment meaning and impact are highly and significantly explain employees' job satisfaction. Therefore, the bank should focus more on meaningfulness and impact to increase employees, motivation, moral and productivity.

Keywords: Psychological Empowerment, ANOVA, SPSS, Job Satisfaction.

INTRODUCTION

In a dynamic global business environment, service industries try to compete by providing high-quality customer service via empowering their workforce (Corsun *et al.*, 1999) cited in (Dimitriades and Maroudas 2007). According to Dimitriades and Maroudas (2007), achieving competitive success through people means working with them not limiting the scope of their activities. Therefore, a new partnership between management, customers and employees' is at the heart of employee experienced empowerment. Organizations operating in the public sector have also come to realise that they must ensure their services are soundly based on the needs and expectations of their stakeholders – i.e. communities, citizens and customers. According to Lawler (1992), empowerment has a broad context and it can be viewed through various dimensions and perspectives. It can be viewed as a set of managerial practices aimed at increasing an employee's autonomy and responsibilities thereby enabling them to discharge their job or tasks more effectively and efficiently. Empowerment can also be viewed as an individual's approach to proactive work orientation, thereby increasing the employee's performance and efficiency. Employee empowerment activities like self-managed teams, total quality management, and quality control circles are implemented with the objective of increasing employee productivity and innovation.

Currently both industry and academia have shown a growing interest in the concept of employee empowerment (Bhatnagar and Sandhu, 2005, Carless, 2004, Dyne and Pierce, 2004, Paul *et al.*, 2000). According to Rafiq and Ahmed (1998), the issue of empowerment of employees' and its application in the services area is relatively underdeveloped. However, now a day empowerment has become particularly important for services, aiming to control or enhance service quality and customer satisfaction at the point of service production (Klidas *et al.*, 2007). Furthermore, plentiful studies have shown that empowerment increases job satisfaction and reduces role stress (Zeithaml *et al.*, 1988) cited in (Hancer and George, 2003). Empowerment led to quicker resolution of customer problems because employees' did not waste time referring customer complaints to managers (Rafiq & Ahmed, 1998) cited in (Dimitriades and Maroudas, 2007).

Psychological empowerment is not an enduring personality trait generalisable across situations but rather a set of cognitions shaped by the working environment. Psychological empowerment is a continuous variable; people can be viewed as more or less empowered instead of being empowered or not at

all. It's not a global construct generalisable across different life situations and roles but rather specific to the working domain (Thomas & Velthouse, 1990). Conger and Kanungo (1988) suggested that psychological empowerment is important for stimulating and managing change in organisations. Thomas and Velthouse (1990) posited a link between psychological empowerment and individual flexibility, which may contribute to innovative behaviour. Menon's (2001) survey determined that the greater the level of psychological empowerment experienced by employees, the higher the level of their job satisfaction.

Thus it would seem logical that there would be a relation between psychological empowerment, job satisfaction and organisational commitment. Financial institutions are a service setting that most consumers are likely to use on a relatively frequent basis. Because of their knowledge and experience, consumers can able to evaluate financial institutions (particularly banks) in terms of both expectations and perceptions of service quality (Awoke, 2010). Employees of the organization manage all the resources of the organization for effective and efficient utilizations of resources to achieve the Vision, missions and objectives over a specified period of time. Therefore, employees are the most crucial assets of the organizations. It is known that each and every resource has value but the values of the resources are different to one another. Currently employees' in an organization are more qualified and well experienced to their jobs than ever before (Bhatnagar and Sandhu, 2005).

Even in Ethiopia number of qualified employees' in various professions is increasing. Therefore, these people are more capable to perform tasks that are assigned to them effectively and efficiently. They do not wait orders from bosses to perform a task/job. As a result, today, the issue of psychological empowerment is among concerns in workplace which negatively/positively affects the employees' attitude to the job and job satisfactions. Job satisfaction is an earliest anticipated or predictors outcomes of empowerment (Spreitzer, Kizilos&Nason, 2007). The authors argue that psychological empowerment is significantly positively related with job satisfaction. If employees' are not empowered in their jobs, they may waste more working hours in waiting decisions from bosses. As a result, according to Doughty (2003) cited in chen (2008), employees' moral, productivity and employees' job satisfaction might be deteriorated. In Commercial Bank of Ethiopia in Gedeo zone, internal service climate and psychological empowerment practices are not yet fully developed and implemented and there is a significant lack of practical and empirical research.

Commercial Bank of Ethiopia is one of the leading banks in Ethiopia by 677 branch and 13106 employees' and it has more than four million account holders

(www.cbe.com). Out of the whole 8 branches and 123 employees' with 56 thousand account holders are in Gedeo zone. To serve the loyal and potential customers the existence of attractive working environment is necessary. The psychological empowerment practice in the bank affects employees' job satisfaction. To serve their potential and loyal customer with the appropriate time and free from error, their knowledge and politeness, equipments used, willingness to accommodate special needs of co-workers/ prompt service, providing accurate and necessary information, meaning to their job, autonomy how to do their job, the ability to perform and their impact on their department affects employees' job satisfaction positively/negatively. On this ground, the researchers put forward that the relationship and impacts between psychological empowerment on employees job satisfaction is worthy of investigation in the case of Commercial Bank of Ethiopia in Gedeo zone.

LITERATURE REVIEW

The world Bureau of Labour Statistics reports that the service-producing sector will continue to be the dominant employment generator in the economy, adding 20.5 million jobs by 2010. Employment in the service producing sector is expected to increase by 19 percent over the 2000-2010 periods, whereas manufacturing employment is expected to increase by only 3percent. In fact, manufacturing's share of total jobs is expected to decline from 13 percent in 2000 to 11 percent in 2010. These numbers and others have led to a growing interest in the special problems of marketing services (Kotler and Keller, 2006).

Employee Empowerment

In an increasingly competitive global economy, companies have been experimenting with various management programs that promise competitive advantages. However, research shows that less than one third of such endeavours during the last 15 years, including total quality management, downsizing, restructuring, bench marking, and reengineering, have actually produced the desired results (Ashkenas, Shaffer *et al.*, 1994; Foster-Fishman & Keys, 1995) cited in (Dikson *et al.*, 2009). Ashkenas *et al.*, (1994) suggested that organizations put aside unrealistic searches for a programmatic holy grail and begin to look within—into their untapped capacity and their ability to inspire commitment. Empowerment is an effective means of promoting this highly desirable quality.

In recent years, empowerment has been discerned as an important feature of successful management (Batten, 1995) cite in (Awoke 2010). Kotter (1995) affirmed that a major step in transforming an organization is to empower employees to act on the

organizational vision. Leaders who empower employees enable them and their organizations to deal more successfully with market turbulence and unforeseen demands of the future. In the service industry, empowerment is particularly important. Chen (2008) pointed out that service operations are characterized by extensive interactions between customers and providers; customer satisfaction is thus closely associated with service performance and various service encounters throughout the system.

Empowerment enhances employees' sense of personal power and allows them to delight their customers (Lashley, 1995). Working through the organizational hierarchy to gain approval delays the service and jeopardizes customer satisfaction. The benefits that can be derived from empowerment include employee commitment, quality products and services, efficiency, responsiveness, synergy, management leverage, and increased competitiveness in the global market place (Ibid).

Empowerment tends to be more talked about at the cognitive level than realized in practice. In business, many people refer to empowerment without really understanding its essential nature (Dobbs, 1993; Randolph, 1995). Holpp (1994) said that empowerment leads to self-actualization and creates a happier, more energetic workplace. Several scholars also reported that empowered teams have higher levels of customer service and job satisfaction (Kirkman & Rosen, 1999; Spreitzer, Kizilos, & Nason, 2004). Tyson (1994) reported that empowerment impart trust and confidence and stimulates the work force within an organization. In addition, empowered employees have a heightened psychological sense of ownership and of identification with corporate goals. Because everyone has an internal need for self-determination and a need to control and cope with environmental demands (Conger & Kanungo, 1988).

Empowerment enhances employees' feelings of self-worth and value to the organization and increases job satisfaction (Lashley, 1995b; Randolph, 1995; Spreitzer, 1995; Tyson, 1994). Spreitzer *et al.*, (1997) noted that work satisfaction was one of the earliest anticipated outcomes of empowerment. Kirkman and Rosen (2004) also commented that empowered teams were more productive and proactive than traditional work teams and had higher levels of customer service and job satisfaction.

Major Approaches to Empowerment

Koh and Lee (2001) argue that there are two basically different aspects to empowerment. One aspect is empowerment as "behaviour of a supervisor" that empowers his/her subordinates. The other is the "psychological state of the subordinate" resulting from his/her supervisor's empowering. Thus, it seems that the two aspects concern the cause and effect of empowerment.

This notion is supported in wider literature, Menon (2001) states that empowerment has been used to denote the act of empowering (others) and also to describe the internal processes of the individual being empowered (i.e. psychological empowerment). Burke (1986) equates empowerment to delegation, referring to the act of empowering, while (Thomas and Velthouse, 1990) allude to the internal state of the empowered individual (i.e. psychological empowerment).

Tymon (1998) suggested that empowerment be classified into three broad categories. They are the structural approach, the motivational approach and the leadership approach.

The Structural Approach

From this approach, empowerment is understood as the granting of power and decision making authority. Empowering employees would involve moving decision-making authority down the organisational hierarchy and granting employees the ability to significantly affect organisational outcomes (Menon, 2001). Kanter (1977) is of the opinion that empowerment results from decentralisation, a flattening of the hierarchy and increased employee participation. Boren (1994) defined empowerment as various skills to promote subordinates' capabilities and potential based on trust. Harari (1994) considered empowerment as giving freedom. Rothstein (1995) defined empowerment as a superior helping employees show their abilities at work. The above-mentioned writers see empowerment as a "behaviour aspect" from a supervisor to an employee. The researcher understands that this has been the traditional approach to empowerment. It focuses on the actions of the "power holders" who transfer some power to the less powerful. The psychological state of those being empowered is not addressed.

The Motivational Approach

This approach was pioneered by Conger and Kanungo (1988) and was conceptualised as "psychological enabling". They saw empowerment as a motivational construct, rather than a leader-member relational construct. According to them, empowerment is 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.

They saw a need to integrate both the management and psychology aspects to empowerment. Thomas and Velthouse (1990) extended this approach by proposing a perceptual process arousing intrinsic task motivation. They defined empowerment as intrinsic task motivation manifested in task assessments reflecting an employee's orientation to his/her work role. The four task assessments are meaningfulness, competence, choice and impact.

Spreitzer's (1995) model, based on that of (Thomas and Velthouse, 1990) defines empowerment as increased intrinsic motivation manifested in four cognitions (called task assessments by (Thomas and Velthouse, 1990) meaning, competence, self-determination and impact. Menon (2001) also supports the motivational approach in proposing the definition of a psychologically empowered state as a cognitive state characterised by a sense of perceived control, perceived competence and goal internalisation.

The Leadership Approach

The researcher will only give a brief description of the leadership approach because it is not particularly relevant for this study, as the focus is on psychological empowerment. However, it is important to note because of the link to the dimension of Menon's (2001) subscale of goal internalisation.

In the leadership approach, the emphasis is on the energising aspect of empowerment (Menon, 2001). Leaders energise and hence empower their followers to act by providing an exciting vision for the future. Writers such as Yukl (1989); Bennis and Nanus (1985); Burke (1986) and Block (1987) are major examples of the leadership approach. Yukl (1989) asserts that transformational leadership empowers subordinates to take part in the process of reforming the organisation. Burke (1986) stated that leaders empower subordinates by emphasising a higher purpose or worthy cause.

The various approaches to empowerment, as outline above, are testimony to the diverse thinking of empowerment. Thomas and Velthouse (1990) described empowerment as being multifaceted and of such a nature that its essence could not be captured by a single concept. It can be considered an act; by granting power to the person being empowered (Kanter, 1977; Boren, 1994; Harari, 1994; Rothstein, 1995). It can also be considered a psychological state of mind (Conger & Kanungo, 1988; Spreitzer, 1995; Thomas & Velthouse, 1990; Menon, 2001). And it can also be seen as an energising aspect through leadership (Yukl, 1989, Bennis & Nanus, 1985; Burke, 1986; Block, 1987).

In literature, there are various studies that underline the importance of psychological empowerment in organisations. Corsun and Em (1999) argue that psychological empowerment is essential for customer service within service organisations. Au-Yeung and Mok (2002) states that there is a positive correlation between psychological empowerment and organisational climate, Bridger *et al.*, (1999) found that psychological empowerment significantly enhance the positive effects of transformational leadership.

Empirical Data on Psychological Empowerment and Job Satisfaction

Job satisfaction is an earliest anticipated or predictors outcomes of empowerment (Spreitzer, Kizilos & Nason,

2007). The psychological empowerment models developed by Thomas and Velthouse (1990) and Conger and Kanungo (1988) did not include and examine the outcome variables. However, Thomas and Tymon (1994) has further extended the empowerment models and found that the employees' level of job satisfaction was the most significant relationship.

The empirical research has found that psychological empowerment is significantly positive related to job satisfaction. However, the result of the relationship between four cognitions of psychological empowerment and job satisfaction has found to be varied from study to study (Dickson & Lorenz, 2009; Carless, 2004; Liden, Wayne & Sparrowe, 2000; Spreitzer, Kizilos and Nason, 1997). The only result generated by all of the study have the same outcome which is the meaning cognition has significant related to job satisfaction for part-time and temporary workers. Spreitzer, Kizilos and Nason (1997) have carried a study to examine the relationship between the four cognitions that developed by (Thomas and Velthouse's, 1990) multidimensional conceptualization of psychological empowerment and the three expected outcomes of empowerment: effectiveness, job satisfaction and job-related strain.

The result generated by Spreitzer, Kizilos and Nason (2007) was shown that the meaning cognition was found to be positively related to job satisfaction for both primary and secondary sample. Dickson and Lorenz (2009), Carless (2004) and Liden, Wayne and Sparrowe (2000) were also found that there is a significant positive relationship between meaning cognition and job satisfaction for temporary and part-time workers. When individual employees who perceive their job assigned by their superior is to be significant, then they will feel higher level of job satisfaction as compared to those who perceive their jobs as having little value (Liden, Wayne & Sparrowe, 2000). If individual employee have found that the work they perform consistent with their beliefs, attitudes and behaviours would result higher job satisfaction and happy to perform their work (Carless, 2004). Therefore, the relationship between impact cognitions and job satisfaction should be significant positive related.

The other three cognitions have shown an inconsistent result among the studies. The self – determination cognition has been found that no significant positive relationship with job satisfaction and this result was found to be consistent with other study (Carless, 2004; Liden, Wayne & Sparrowe, 2000). However, Dickson & Lorenz, (2009) generated that there is negative relationship and Spreitzer, Kizilos and Nason (1997) indicated that there is no significant relationship between self -determination cognitions and job satisfaction. Furthermore, the competence and impact cognitions have also been found to be inconsistent result.

According to Liden, Wayne and Sparrowe (2000) indicated that the competence cognitions is found to have significant negative relationship with job satisfaction, while (Spreitzer, Kizilos and Nason, 1997)

and (Carless 2004) found that there is a significant positive relationship with job satisfaction. As compared to Dickson and Lorenz (2009) shown that the competence cognition do not have any relationship with job satisfaction. For impact cognitions, it has found to have significant positive relationship with job satisfaction for (Dickson and Lorenz, 2009) and (Carless, 2004) but there is no positive relationship with job satisfaction for Liden, Wayne and Sparrowe (2000) and no any relationship between them for (Spreitzer, Kizilos and Nason, 1997).

Other empirical results also shows that a positive relationship between self-determination and job satisfaction (Spreitzer, *et al.*, 1997; Smith and Langfield, 2003). Although prior research indicates that competence and impact are positively correlated with job satisfaction, it does not support a direct association of competence and impact to work performance (Spreitzer *et al.*, 1997) as such; only meaning and self-determination are expected to influence job satisfaction. Thomas and Tymon (1994) postulate that empowerment would accrue in higher levels of job satisfaction. They state because the task assessments [i.e., the facets of empowerment] generate intrinsic rewards associated with the job, they should be positively related to job satisfaction.

Jun and Lee (2009) in a study of South Korean hotel employees find that four empowerment factors significantly predicted job satisfaction. In addition, Geralis and Terziovski (2003) study on Australian banks reveal that empowerment practices, when simultaneously implemented, are associated with greater employee well-being, productivity, performance, and service quality. Wasihun (2011) finding also shows that there is positive relationship between internal service climate and psychological empowerment. And internal service climate highly affect job satisfaction than psychological empowerment. But he doesn't show the correlation between the dimensions of internal service climate and psychological empowerment with job satisfaction.

However, the above studies conducted in developed countries like America, South Korean, and Australia etc, due to cultural, economy, education, technology, difference it can be difficult to generalize for this study.

MATERIALS AND METHOD

This section has addressed the overall methodology used in this research. It consists of brief discussion of the research approach, research design, types and sources of data population definition, sample size determination, sampling technique, method of data collection and the data analysis method.

Description of the Study Area

The Commercial Bank of Ethiopia (CBE) is the largest commercial bank in the country; presently having 677

branches nationwide out of which 46 are located in the Addis Ababa area, and one subsidiary office in Juba (Southern Sudan). The CBE also has a majority owned subsidiary, Commercial Nominees Private Ltd., Co. The CBE is owned by the government of Ethiopia and was established in 1942 making it the oldest bank in the country with a total of more than 8000 employees. Currently the bank has 13106 employees' with 155 billion Birr capital. At present, the CBE is providing a wide range of commercial banking services ranging from the provision of Savings, Current Accounts, Overdrafts and Loans to International Letters of Credit and other international transactions. Currently the bank's strategic direction is focused on achieving its vision "to become World Class Commercial Bank" (www.cbe.com). From the total 677 branches and 13106 employees'; 8 branches and 123 employees' are in Gedeo zone.

Research Approach

According to Dawson (2002), there are three types of research approaches: quantitative, qualitative and mixed method. Mixed methods research is an approach that combines or associates both quantitative and qualitative forms. Depending on aspects like timing, weighting, mixing and theorizing mixed method led writers to develop procedures like sequential, concurrent and transformative procedure are stated in the work of (Creswell, 2009). In this research paper, the researcher have used a sequential exploratory procedure (qualitative – quantitative), because the researcher use the result of qualitative response from managers to gather quantitative data from employees.'

Research Design

A research design "is the framework for the generation of evidences that are suited both to a certain set of criteria and to the research question in which the investigator is interested" (Bryman and Bell, 2007). The objective of this research is to explore the impact of psychological empowerment on job satisfaction in Commercial Bank of Ethiopia in Gedeo zone using an appropriate sampling technique.

The researcher used a descriptive research. A descriptive research "uses a set of scientific methods and procedures to collect raw data and create data structure that describes the existing characteristics of a defined target population" (Shiu *et al.*, 2009). This research design deals with everything that can be statistically measured and counted numerically in a study. Therefore, descriptive research is also known as statistical research and gathered data to describe characteristics of a population or phenomenon.

With emphasis on descriptive type, in order to conduct primary data the researcher has questionnaires on the impacts of psychological empowerment on employees'

job satisfaction. Models and hypothesis will test to link to the factors made mention for the analyses.

Types of Data and Sources

Both primary and secondary data were employed in this research in order to gather detailed information on psychological empowerment on employees' job satisfaction. The primary sources of data were collected from sample respondents focussing to their attitudes towards psychological empowerment to see how they influence their job satisfaction. The secondary data were collected by reviewing books, previous research works, articles and journals and related online information available.

Target Population

To study psychological empowerment on employees' job satisfaction, the study population units constitute one hundred twenty three permanent employees of CBE in Gedeo zone.

Sample Design

Sampling is a part of statistical practice concerned with the selection of individual observations intended to yield some knowledge about a population of concern especially for the purposes of statistical inferences. According to Kumar (2005), sampling can be defined as, the process of selecting a few (a sample) from bigger group (the sampling population) to become the basis for estimating or predicting the prevalence of an unknown piece of information, situation or outcome regarding the bigger group. In CBE Gedeo zone there are 123 permanent employees'. Since the population is small the researcher was used the whole population.

SAMPLING TECHNIQUES AND SAMPLING SIZE

Sampling Techniques

Sampling is a part of statistical practice concerned with the selection of individual observations intended to yield some knowledge about a population of concern especially for the purposes of statistical inferences. According to Kumar (2005), sampling can be defined as, the process of selecting a few (a sample) from bigger group (the sampling population) to become the basis for estimating or predicting the prevalence of an unknown piece of information, situation or outcome regarding the bigger group.

The total populations of commercial Bank of Ethiopia in Gedeo zone are 123 permanent employees; working in eight branches of CBE in Gedeo zone. Since the number of population is small, the researcher use census survey method. According to Kothari (2004), census survey is important method when the universe is a small one; it is no use resorting to a sample survey.

Table 1. Reliability Test Result for the Questionnaire

Item	Number of item	Cronbach's alpha
Meaning	4	0.843
Competence	4	0.757
Self- determination	4	0.915
Impact	4	0.824
Employees' job satisfaction	25	0.923

When field studies are undertaken in practical life, considerations of time and cost almost invariably lead to a selection of respondents i.e., selection of only a few items.

Sampling Size

There is no one hard and fast rule of presenting the sample size. Therefore, different researchers take different sample sizes like, 5percent, 10 percent, 15 percent, and 20 percent ...of the population under investigation (Kothari, 2004).

For this study the whole population permanent employees' who are working in the bank in Gedeo zone was participated in filling the questionnaires. As per the data collected from the branch managers of the banks, totally there are 123 employees'. Among these, 37 were from the main branch (Dilla Branch), 15 were from Sessa branch, 10 were from Michile Branch, 8 were from Wonago, 25 were from Yiga cheffee, 10 from chelellektu, 8 from Gedeb and the remaining 10 were from Hanchullcha branch.

Data Collection Instruments

Quantitative research use to collect the data that involves larger, more respondent's samples and numerical calculation of results (Wiid and Diggines, 2009). The research derives some advantages by using the quantitative research design over the qualitative one. It has merits on the validity, reliability, replication and generalization which are valuable for the quality criteria of the thesis (Bryman, 2012 and Shiu *et al.*, 2009).

The study was conducted based on both secondary and primary data sources. It began with the analysis of secondary data through the detailed review of related literatures. To effectively accomplish it books, articles, journals, magazines, bulletins and the Banks' policy and procedure documents were reviewed. Primary data about the impact of psychological empowerment was collected through questionnaire surveys.

The questionnaires about psychological empowerment were adapted from Spreitzer and (Quinn, 2001), and employees' job satisfactions from (Minnesota, 1967). The questionnaire comprises both close end and open-end questionnaires, about items to the effect of psychological empowerment on job satisfaction, based on the measures of Meaning,

Competence, Impact and Self determination attributes to measure psychological empowerment. Moreover, related to job satisfaction the following measures was used: satisfaction on work, people, promotion, communication and supervision. And a five point Likert scale that range from 1 (strongly disagree) to 5 (strongly agree) was used. Finally, the researcher was incorporating an open ended question that gives respondents a chance their own explanation to the phenomenon.

Data Analysis and Presentation

After collecting the data through questionnaire and interview, the process of analysis began. Analysis of data in this research was done by using statistical tools like regression and correlation models. Regression analysis was used to know by how much the independent variable psychological empowerment explains or influences the dependent variable which is employees' job satisfaction. Correlation analysis also conducted to measure the strength of the association between psychological empowerment and Employees' job satisfaction. And also descriptive analysis was used to measure employees' perception towards the psychological empowerment practice of the bank and for the demographic factors such as gender, age, education, occupation, monthly income and for service years in the bank. Tools like tables and percentage are used. Data analysis was performed by using SPSS software version 16.

In order to reduce the possibility of getting wrong answers, different actions were taken to ensure the soundness of this study:

- 1). Data were collected from reliable sources, from respondents who are permanent employees of the bank to maintain the reliability of the study.
- 2). The questionnaire was based on literature review to ensure the soundness of the results.
- 3). SPSS software version 16.0 was used to analyze the data and special emphasis was given during data coding.

Reliability Test Result

Alpha reliability is regarded as a measure of internal consistency of the mean of the items at the time of administration of the questionnaire. Cronbach's

Table 2. Summary of employees' response to Meaning

Meaning	N	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Standard deviation
The work that I do is important to me	123	1	2	2	71	47	4.31	.667
My job activities are personally meaningful to me.	123	4	12	3	62	42	4.02	1.028
The work I do is meaningful to me.	123	-	-	-	51	72	4.59	.495
I really care about what I do on my job.	123	-	1	-	42	80	4.63	.532
Total	492	5	15	5	226	241		
Percentile		1.01	3.05	1.01	45.93	48.98		
Total mean (mean of means)							4.39	0.6805

Table 3. Summary of employees' response to competence

Competence	N	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Standard deviation
I am confident about my ability to do my job	123		8	1	23	91	4.60	.807
I have mastered the skills necessary for my job	123	1	20	3	56	43	4.71	.457
I am self-assured about my capabilities to perform my work activities	123			-	36	87	3.98	1.052
My job is well within the scope of my abilities	123	1	4	-	49	69	4.47	.739
Total	492	2	32	4	164	290		
Percentile		0.41	6.50	0.81	33.33	58.94		
Total mean (mean of means)							4.44	0.764

alpha is a reliability coefficient that indicates how well the items in a set are positively related to one another (WW.Wikipedia.com). It is computed in terms of the average inter correlations among the items measuring the concept. Reliability is calculated in such a way that it represents the reliability of the mean of the items, not the reliability of any single item. So, the alpha reliability of 10 items would be higher than that of 5 similar items. This coefficient can hold a value of 0 to 1. The result of 0.7 and above implies an acceptable level of internal reliability. The result of reliability test for the questionnaire is shown in the following table. As it is indicated in the table, the test result is between 0.747 and 0.923. Therefore, based on the test, the results for the items are reliable and acceptable.

Data Analysis and Interpretation

To analyse the collected data in line with the overall objectives of the research undertaking, statistical

procedures were carried using SPSS 16.00. In this part to identify the major issues and to provide workable recommendations for the problems concerning psychological empowerment, on employees' job satisfaction the researcher has collected data through self-administered questionnaire. In this chapter the findings of the study are presented. During the survey a total of 123 questionnaires were distributed to employees. All 123 distributed questionnaires were returned. So the analysis was made based on 123 responded questionnaires. Questionnaire was developed in five scales ranging from five to one; where 5 represents strongly agree, 4 agree, 3 no opinion/neutral, 2 disagree, and 1 strongly disagree. All questionnaires were filled by the employees' of CBE in Geddo zone.

Descriptive statistics were used for demographic factors and scale type. In addition correlation and regression analysis were also conducted for scale typed questionnaires.

Table 4. Summary of employees' response to self-determination

Self-determination	N	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Standard deviation
I have significant autonomy in determining how I do my job.	123	22	14	7	37	43	3.53	1.506
I can decide on my own how to go about doing my own work.	123	3	32	7	41	40	3.67	1.245
I have considerable opportunity for independence and freedom in how I do my job.	123	8	24	19	43	29	3.50	1.231
I have a chance to use personal initiative in carrying out my work.	123	3	29	9	49	33	3.65	1.201
Total	492	36	99	42	170	145		
Percentile		7.32	20.12	8.54	34.55	29.47		
Total mean (mean of means)							3.59	1.001

Table 5. Summary of employees' response to psychological empowerment (Impact)

Impact	N	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Standard deviation
My impact on what happens in my department is large.	123		16	8	52	47	4.06	.986
I have a great deal of control over what happens in my department.	123	1	6	6	60	50	4.24	.821
I have significant influence over what happens in my department.	123		4	5	59	55	4.34	.711
My opinion counts in departmental decision-making.	123	10	7	20	53	33	3.75	1.157
Total	492	11	33	39	224	185		
Percentile		2.24	6.71	7.93	45.53	37.60		
Total mean (mean of means)							4.10	0.9188

Descriptive Analyses

The editing and coding phase was followed by descriptive analysis of the sample. Descriptive analysis refers to "the elementary transformation of raw data in a way that describes the basic characteristics such as central tendency, distribution and variability" (Zikmund *et al.*, 2010).

Every variable in the questionnaire has been examined by several statements. For the purpose of this research the statements investigating the same variable were transformed into a variable index by computing mean values of the responses. The mean values are presented in table form, together with

standard deviation of values for each variable. The standard deviation is defined as "the spread or variability of the sample distribution values from the mean" (Hair *et al.*, 2007).

This descriptive analysis is used to look at the data collected and to describe that information. It is used to describe the demographic factors and for employees' opinion on Psychological empowerment for more clarification. The demographics factors used in this research are gender, age, education qualification, monthly income, and length of time the respondents work in the bank. For the scale typed questionnaires for all variables mean or average response of respondents was used.

Table 6. Summary of employees' response to Job satisfaction (with in a work)

Job satisfaction	N	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Standard deviation
Within the work	123	2.60	39.84	10.73	16.59	30.24	3.30	1.0596
People	123	1.23	13.82	6.91	60.57	17.48	3.8	0.9315
Communication	123	2.76	13.98	10.24	48.78	24.07	3.77	1.0518
Supervision	123	4.07	10.84	7.95	50.32	26.74	3.85	1.033
Promotion	123	14.63	38.48	13.55	24.39	8.94	2.59	1.248
Total		25.29	116.96	49.38	200.65	107.47	18.34	
Percentile		5.10	23.39	9.88	40.13	21.50		
Total mean (mean of means)							3.46	1.065

Table 7. Correlations analysis between psychological empowerment dimensions and employees' job satisfaction

		meaning	Competence	self-determination	Impact	Job satisfaction
Meaning	Pearson Correlation	1	.354**	.486**	.323**	.520**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	123	123	123	123	123
Competence	Pearson Correlation	.354**	1	.488**	.340**	.416**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	123	123	123	123	123
Self determination	Pearson Correlation	.486**	.488**	1	.341**	.540**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	123	123	123	123	123
Impact	Pearson Correlation	.323**	.340**	.341**	1	.640**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	123	123	123	123	123
Job satisfaction	Pearson Correlation	.520**	.416**	.540** ^a	.640**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	123	123	123	123	123

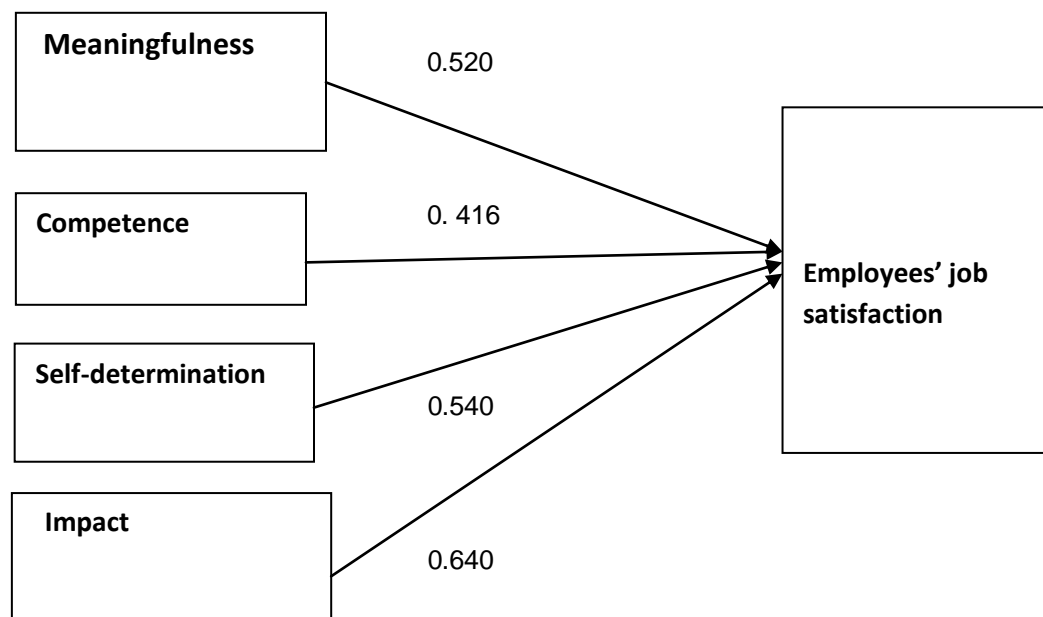
** . Correlation is significant at the 0.01 level (2-tailed).

Employees' Response to Psychological Empowerment

Psychological empowerment was defined as a process of enhancing feelings of self-efficacy among organizational members through the identification of conditions that foster powerlessness and through their removal by both formal organizational practices and informal techniques of providing efficacy information. Removals of potential powerlessness thinking of employees' in work place also lead employees' to have job satisfaction. Employees' psychological empowerment was measured through four major variables. These variables are meaning, competence, impact and self-determination.

Consistently, CBE employees' were asked to respond to these variables and their responses are presented as follows.

From the psychological empowerment meaning is an important determinant of job satisfaction. Empowered people have a sense of meaning; they feel that their work is important to them and to the organization and they care about what they are doing, (see table 2) above indicates that 94.91 percent of the respondents to all questions agreed positively, 4.06 percent of the respondents respond negatively and 1.01 percent are neutral. Consistently, when we see the mean value (see table 2) above, the result indicates 4.39 with the standard deviation of 0.6805 which are generally strongly

Figure 1. The Model with Correlation Coefficients

agreed as per the standard mean range mentioned above. This infers that employees' of the bank have the meaning of work what they perform in the bank have high level of values, they believe the work what they perform in the bank has significant to the organization and to them. The table 3 above indicates about the competent dimensions/factors. Concerning this issue questionnaire were distributed to the employees of CBE in Gedeo zone. These are "I am confident about my ability to do my job, I have mastered the skills necessary for my job, I am self-assured about my capabilities to perform my work activities and my job is well within the scope of my abilities", table 3 above indicates that 92.27 percent of the respondents to all questions agreed positively, 6.91 percent of the respondents respond negatively and 0.81 percent are neutral. Consistently, when we see the mean value table 9, the result indicates 4.44 with the standard deviation of 0.7638 which are generally strongly agreed as per the standard mean range mentioned above. This implies that employees of the bank are competent to the jobs they work in the organization and confidential by their abilities and skills to perform their duties well.

Self-determination reflects independence over the initiation and continuation of work behaviour and processes, for example, making decisions about work methods, pace and effort. So, regarding self-determination of how to do their job, decision how to do, opportunities for independence and freedom in decide how to do their job and the chance to use personal initiative in carrying out their work, table 4 above indicates that 60.04 percent of the respondents to all questions agreed positively, 27.44 percent of the respondents respond negatively and 8.54 percent are neutral. Consistently, when we see the mean value (see

table 4), the result indicates 3.59 with the standard deviation of 1.001 which are generally agreed as per the standard mean range mentioned above. From this we can infer that employees of the bank have a power to determine their job, giving decision, and to use their personal initiation to their jobs and department affairs are in a satisfactory.

The impact dimension of empowerment extends to the notion that individuals have some control over their own jobs, that they have some influence over larger organizational matters. The employees' impact on what happen on their department, their degree of control on their department and their participation on decision making, table 5 above indicates that 83.13 percent of the respondents to all questions respond positively, 8.95 percent of the respondents respond negatively and 7.93 percent are neutral. Consistently, when we see the mean value (see table 5) the result indicates, 4.09 which are generally agreed as per the standard mean range mentioned above. This shows that the impacts of employees' on their job, responsibilities and departments' issues are good.

Employees' Level of Agreement on Job Satisfaction

As stated in the literature, Job satisfaction has been a result of various factors. Most commonly satisfaction on work, people, promotion, communication and supervision are used to examine the level of employees, job satisfaction. Accordingly, these five factors were used to measure employees' job satisfaction in the bank. Therefore, the response of employees' related to job satisfaction is presented here below. The illustration in the table above 6 reveals, 61.63 percent of the respondents replied positively to

the questions “concerning work within the bank, people, communication, supervision and promotion.” And 28.49 percent of the respondents have negative response to the idea. The rest 9.88 percents of the respondents are neutral. Consistently, when we see the mean value in the table above 6, the result indicates 3.46 with the standard deviation of 1.065 which are generally agreed as per the standard mean range mentioned above. This result implies that employees’ of the bank are satisfied.

Pearson Correlation Analysis

This research is investigating the strength of relationships between the studied variables. The study employs the Pearson correlation which “measures the linear association between two metric variables” (Hair et al., 2008). The Pearson correlations were calculated as measures of relationships between the independent variables and dependent variables. This test gives an indication of both directions, positive (when one variable increases and so does the other one), or negative (when one variable increases and the other one decreases) (Pallant, 2010). The test also indicates the strength of a relationship between variables by a value that can range from --1.00 to 1.00; when 0 indicates no relationship, -1.00 indicates a negative correlation, and 1.00 indicates a perfect positive correlation (Pallant, 2010). For the rest of the values is used the following guideline:

- 1). small correlation for value 0.1 to 0.29
- 2). medium correlation for 0.3 to 0.49
- 3). Large correlation for 0.50 to 1.0 (Pallant, 2010).

Like the demographic factors, the scale typed questionnaire entered to the SPSS software version 16.00, to process correlation analysis. Based on the questionnaire which was filled by the employees’ of the bank, the following correlation analysis was made.

The values of correlation are also used for checking multicollinearity. The correlation between each of the independent variables is not too high, meaning that the correlation is not above value 0.5. It can be concluded that in this study no problem with multicollinearity. The strongest relationship between the independent variables is 0.488 between self-determination and impact.

The Pearson correlations between independent variables reliability, assurance, tangibility, Empathy and responsiveness and the dependent variable employees’ job satisfaction are depicted in Figure 1 below.

Correlation Analysis between Meaningfulness and Employees’ Job Satisfaction

Pearson correlation test was conducted to see the degree of relationship between the independent variable i.e. meaningfulness and employees’ job

satisfaction. The results of the correlation between these variables are shown in table 7. As it is indicated in the table there is significant correlation between meaningfulness and employees’ job satisfaction. In other words meaning and employees’ job satisfaction have strong relationship ($r=0.520$ with $p<0.01$).

Correlation Analysis between Competence and Employees’ Job Satisfaction

Pearson correlation test was also conducted for these variables and the results are shown in table 7. As it is indicated in the table, there is significant positive correlation between competence and employees’ job satisfaction. In other words competence dimension and employees’ job satisfaction are correlated in a moderate relationship ($r=0.416$ with $p<0.01$).

Correlation Analysis between Self-Determination and Employees’ Job Satisfaction

For these variables Pearson correlation test was conducted and the results are shown in table 7. As it is shown in the table, there is significant correlation between self-determination dimension and employees’ job satisfaction. In other words self-determination dimension and employees’ job satisfaction have high or strong relationship ($r=0.540$ with $p<0.01$).

Correlation Analysis between Impact and Employees’ job satisfaction

For these variables Pearson correlation test was conducted and the results are shown in table 7. As it is shown in the table, there is significant correlation between Impact dimension and employees’ job satisfaction. In other words Impact dimension and employees’ job satisfaction have high relationship ($r=0.640$ with $p<0.01$).

Regression Results

The multiple regression analysis is “an analysis of association in which the effects of two or more independent variables on a single, interval scaled dependent variable are investigated simultaneously” (Zikmund et al., 2010). The results of this analysis indicate how well a set of variables is able to predict the dependent variable. Furthermore, it shows how much unique variance in the dependent variable is explained by each of independent variables (Pallant, 2010).

Regression analysis was conducted to know by how much the independent variable explains the dependent variable. It is also used to understand by how much each independent variable (Meaningfulness, Competence, self-determination, Impact and reliability, Assurance, Empathy, Tangibility, responsiveness) explains the dependent variable that is employees’ job satisfaction.

Table 8. Model Summary of PE

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.683 ^a	.466	.448	.49965	1.793

a. Predictors: (Constant), Impact, meaning, competence, self-determination

b. Dependent Variable: job satisfaction

Table-9 Coefficient of PE

Model	Un-standardize coefficient		standardize coefficient	T	Sig.
	B	Sta. error	Beta		
Constant	.451	.497		.908	.366
Meaning	.322	.136	.214	2.366	.020
Competence	-.11	.097	-.009	-.110	.067
Self-determination	.076	.055	.131	1.382	.087
Impact	.400	.084	.449	.170	.000

Dependent variable: job satisfaction

When a small sample is involved the Adjusted R square value in the sample tends to be a rather optimistic overestimation of the true value in the population. The adjusted R square statistic corrects this value to provide a better estimation of the true population value, rather than the normal R square value (Pallant, 2010).

So, for the whole regression analysis of this study the adjusted R square were considered to provide a better estimation of the true population than the normal R square. The results of the regression analysis are as following.

Regression Analysis of Psychological Empowerment and Employees' job satisfaction

Again here the researcher analyzes the conceptual framework of psychological empowerment were entered into the multiple regression equation: meaning, competence, self-determination and impact. The model summary in Table 4 presents how much of the variance in the dependent variable employees' job satisfaction is explained by the model. The multiple coefficient of determination denoted as R square is 0.466. The value of the R square indicates that 46.6 percent of variance in the variable employees' job satisfaction is explained by the model.

To check overestimation of the model the adjusted R Square should be considered. The adjusted R square is 0.448 and it indicates only a slight overestimation of the model. The regression model is statistically significant since the probability level is 0.000. The problem of multicollinearity is possible to check in Table 5 under the section of Collinearity Statistics. If the value of Tolerance is less than 0.1 it indicates that multiple correlation with other variable is high and it indicates a possibility of multicollinearity. Tolerance is "an indicator of how much of the variability of the independent variable

is not explained by the other independent variables in the model." In this research the Tolerance values do not indicate problem of multicollinearity. This result is supported by VIF values that are not above 10.

By looking at the Sig.-value in Table 8 it is possible to interpret whether the particular independent variable has a significant relationship with the dependent variable employees' job satisfaction. The relationship is significant if the Sig.-value is not larger than 0.05. The results show that there is a significant relationship for meaning (0.020), impact (0.000), competence (0.067) and self-determination (0.087). This means that the variables meaningfulness and impact are good predictors of the dependent variable employees' job satisfaction. But competence and self determination are not good predictors of employees' job satisfaction.

The multiple regression result table 6 indicates that psychological empowerment dimensions (meaning and impact) have positive and significant influence on employees' job satisfaction. The value of ($\beta = 0.214$, and 0.449) respectively. Here meaning and impact have positive and its influence is significant at $p < 0.05$ but competence and self-determination are not significant influence on employees' job satisfaction. Hence, the above proposed hypothesis is rejected.

Furthermore, the study aims to identify which of the variables contributed the most to prediction of the dependent variable. This information can be investigated via Standardized coefficient Beta in (Table 8). In this study the highest Beta value is 0.449 for impact, and second highest is 0.214 for meaningfulness. The independent variables competence (-0.009) and self-determination (0.131) are not significantly related to the variable employees' job satisfaction and these are not good predictors. These results indicate that the variables impact and meaningfulness make the strongest unique contribution

in explaining the dependent variable employees' job satisfaction.

These results enable to conclude that the model explains 44.8 percent of the variance in employees' job satisfaction. The largest unique contribution is provided by the variables Impact and meaningfulness. Thus, these variables represent good predictors of the dependent variable.

CONCLUSION

The result of this study on psychological empowerment shows that there is a positive response. Therefore, the higher level of psychological empowerment perceived by the employees will result higher level of employees' job satisfaction on working environment in the bank and vice versa. In general, People working in the bank are satisfied with their jobs but, there are some inconvenience regarding gaining recognition, creativeness of the job, routines and tiresome of their jobs (work within the bank) and promotion.

With regard to the Pearson correlation analysis, it can be clearly seen that the psychological empowerment dimensions namely (meaning, self-determination, competence and impact) are positively and significantly correlated to employees' job satisfaction in CBE.

On the regression analysis part, it is clearly shown that psychological empowerment explain employees' job satisfaction. Psychological empowerment model summery explains 44.8 percent of the variance in employees' job satisfaction. The largest unique contribution is provided by the variables impact and meaningfulness. Thus, these variables represent good predictors of the dependent variable.

RECOMMENDATIONS

In light of the findings and conclusions made above, the following possible recommendations are suggested as being valuable to CBE for improving psychological empowerment activities to assure employees' job satisfaction.

1). The appearance of the banks physical facilities, equipments and personnel is not more attractive and appealing. So, management of the bank should either maintain the existing technologies performance or change with new technologies. Moreover, the appearance of the company's physical facilities and equipments is not attractive and appealing as it showed. As a result it needs to be arranged properly. Further study should be conducted to make proper appearance.

2). Employees' of the bank are not satisfied by the banks giving recognition, creativeness of the job, routines and tiresome of their jobs. Therefore, CBE

should invest in its employees, to satisfy them to serve customers best. To satisfy employees and get their commitment, the principal of bank should offer them a challenging work, attractive salary that recognizes the contribution of their effort towards the overall success of the bank.

3). According to the response of employees', there is no regular opportunity for employees' advancement both financial and non-financial rewards to motivate them. Promotion criteria's are not clear to employees' and also it was not conducted based on abilities. The researcher of this study suggests that the principals of the bank should develop strategies to meet the career needs of all employees' to encourage their competence and further enhance organizational productivity i.e. sponsoring further education, creating merit and ability based promotion and the management of the bank should communicate with employees' to give clear information about the rules, procedures and practices of promotion in the bank.

4). Employees' psychological empowerment among the bank members are good but to further enhance the bank principal body should establish an empowerment vision; enhance both the individuals and the organizations ability to act in order to ensure improved customer service, create an empowerment culture by encouraging employees' to exercise initiative and imagination in solving problems, improve processes and meet customer needs, communicate the meaning of empowerment to every member of the organization, set goals and objectives that become the organizing framework for staffs' at every organizational level as they undertake their own efforts to extend and strengthen empowerment, evaluate and continually improve the process of empowerment by measuring improvement and the perceptions of the organization's members.

5). Impact and meaningfulness from the psychological empowerment have highly affect employees job satisfaction. So, the management of the bank should be giving more attention on these variables. Once employees have a power to decide his/her duties by his/her own way and a great deal of control on their department employees' job satisfaction, moral, productivity and commitment will increase.

6). Furthermore, by considering the scope and limitation of this study, future research might extend to other sectors to asses more general and reliable results about employees' job satisfaction. Again this research mainly focus on the psychological empowerment is in an individual level to measure employees' job satisfaction but interested researchers may include other variables like organizational level analysis and team level analysis of psychological empowerment.

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