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

Joseph Afram, Alba Manresa, Marta Mas-Machuca
Universitat Internacional de Catalunya (Spain)
aqy138382@uic.es, amanresa@uic.es, mmas@uic.es

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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: 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
1. 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, Md Altabhossin, Md Sajjad Hosain & Md Aktaruzzaman, 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, Rotich, Phil & Kurgat, 2015). The theoretical understanding and practical application of human resource management practices and their relationship with performance has a lot of 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, Hayat, Ikram, Ayub & Waheed, 2013). These practices include proper recruitment, selection, training and development (Cherif, 2020), and also 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, Gaber & Labib, 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, Wood & Leach, 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, Malik & Saleem, 2020) gaining competitive advantage (Jordan, Miglić, Todorović & Marić, 2017) reducing turnover intentions (Arefin et al., 2018) positive reactiveness to job demand (Jung, Kang & Choi, 2020) and better organisational performance (Arighi, 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 & Marfuatuun, 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, Sanjeev & Singh, 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.

Taking into account 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.
2. Theory and hypotheses

2.1. 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, Santos & Bernd, 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 in order 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, Al Najdawi & Al-Muala, 2020). Despite the existence of these mixed results, psychologically empowered employees have the ability to 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:

\[ H1: \text{Psychological empowerment has a positive impact on organisational performance.} \]

2.2. 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 (Ibu, 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, Amundsén & Engen, 2020). Based on this insight, it is anticipated that

\[ H2: \text{Structural empowerment has a positive impact on organisational performance} \]

2.3. 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, Gwinner & Meuter, 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, Graham & Dienesch, 1994). These behaviours do not attract direct work benefits and remuneration from the administrative body of the organisation (Qiu, Lou, Zhang & Wang, 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, Chen & Kong, 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, Matin and Amighi (2011), however, no correlation existed between empowerment and organisational citizenship behaviour. Structural empowerment fosters work attitudes and behaviours rather than individual personalities (Yang, Liu, Chen & Pan, 2014). Based on this, it is anticipated that:

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

2.4. 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 core 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

2.5. Structural empowerment and employee engagement

Empowerment gives a person the freedom and control over their environment (Lassoued, Awad & Guirat, 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, Yassine & Al-Dmour, 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 (Puncrcobutr, 2016). We anticipate that:

H5: Structural empowerment has a positive impact on employee engagement in non-commercial banks in Ghana.
2.6. 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, Orgambídez-Ramos & de Jesus, 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, Khan & Sheikh, 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 as a result 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

2.7. Employee engagement and organisational performance

Engagement is the personal drive that enables someone to pursue and accomplish organisational goals (Jan, Essa & Ahmed, 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, Teféra & Migiro, 2019; Sun & Bunchappattanasakda, 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, Mikušová & Kashi, 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, Schmitt, Frese & Kühnel, 2011). Based on this discussion, it is believed that:

H7: Employee engagement has a positive impact on organisational performance

2.8. 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, Ahmadi & Taghvaea Yazdi, 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, Pradhan, Tewari & Jena, 2014). A number of 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 1 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 1: Research model](image)

3. Methodology

3.1 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 baking 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 1) 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       | 56.0%      |
|                        | Non-tertiary              | 132       | 43.4%      |
|                        | Total                     | 304       | 100%       |

Table 1. Respondents demographic information
3.2. 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 Orgambídez-Ramos, Gonçalves, Santos, Borrego-Alés and Mendoza-Sierra (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, Kulachai, Benchakhan, Borriraksuntikul and Homyamyen (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 2). 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)     | Orgambídez-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 and Brito (2012), Eltinay and Masri (2014)            |

Table 2. Information of the scale

3.3. Method

Given the purpose of the study, structural equation modelling (SEM) was used to test the hypotheses (direct and indirect effect) (Stein, Morris & Nock, 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, Sarstedt, Hopkins & Kuppelwieser, 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, Lynch and Chen (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.

4. Results

4.1. Validity and reliability

The theoretical model was tested using structural equation modelling (SEM). Exploratory factor analysis (EFA) was conducted in order 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 3 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       | Organisational Behaviour    | OCB1      | 0.758          | 0.839            | 0.908| 0.646|
| behaviour                         |                             | 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 3. Reliability and validity of the theoretical model
The way that the items discriminate against each other was also assessed. The results in Table 4 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.

| Construct                     | 1       | 2       | 3       | 4       | 5       |
|-------------------------------|---------|---------|---------|---------|---------|
| 1. Psychological empowerment  | 0.861   |         |         |         |         |
| 2. Structural empowerment     | 0.279** | 0.836   |         |         |         |
|                               | 0.170-0.388 |       |         |         |         |
| 3. Employee engagement        | 0.170** | 0.277** | 0.859   |         |         |
|                               | 0.058-0.282 | 0.169-0.386 |       |         |         |
| 4. Organisational citizenship behaviour | 0.230** | 0.381** | 0.507** | 0.803   |         |
|                               | 0.119-0.340 | 0.276-0.486 | 0.409-0.604 |       |         |
| 5. Organisational performance | 0.250** | 0.152** | 0.319** | 0.463** | 0.805   |
|                               | 0.150-0.369 | 0.040-0.264 | 0.211-0.426 | 0.363-0.564 |         |

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

Table 4. Discriminant validity: Inter-construct correlation

4.2. Assessment of the measurement model: Confirmatory factor analysis (CFA)
In order 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 5).

| Construct                     | CFI     | NNFI    | IFI     | χ2     | d/f   | χ2/df  | RMSEA   | P-value |
|-------------------------------|---------|---------|---------|--------|-------|--------|---------|---------|
| Psychological empowerment     | 0.958   | 0.948   | 0.959   | 95.936 | 20    | 4.796  | 0.112   | P=0.000 |
| Structural empowerment        | 0.947   | 0.904   | 0.947   | 117.985| 20    | 5.899  | 0.127   | P=0.000 |

Table 5. Results of confirmatory factor analysis (CFA)

4.3. Chi-square difference test
Discriminant validity was further assessed using the chi-square difference test, to enable the researchers to compare two models (Bertea, 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 6.
4.4. Hypotheses testing

A structural model was constructed to test the stated hypotheses. All the fit indices fall within the acceptable range (Table 7).

| Indicators | CFI   | IFI   | χ²   | d/f  | χ²/df | RMSEA | P-value |
|------------|-------|-------|------|------|-------|-------|---------|
| Fit indices| 0.903 | 0.904 | 999.039 | 388  | 2.574 | 0.072 | P=000   |

Table 7. Structural model fit indices

The structural model suggests that psychological empowerment has no effect on organisational performance (β=-0.08, t=2.067, P=000), therefore does not support H1. The effect of structural empowerment on organisational performance is not significant (β=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 (β=0.242, t=7.180, P=000), supporting H3. The effect of psychological empowerment on organisational citizenship behaviour is significant (β=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 (β=0.128, t=3.690, P=000), supporting H5. The results support H6, that psychological empowerment has a significant positive effect on employee engagement (β=0.185, t=9.590, P=000). Employee engagement has no effect on organisational performance (β=0.535, t= -0.486, P=000), therefore does not support H7. Finally, H8 is significant (β=0.669, t=3.418, P=000), supporting the stated hypothesis, see Table 8.

| Path coefficient | t-values | Observation |
|------------------|----------|-------------|
| (Standardised solution) |          |             |
| H₁ PE➔OP        | 0.087    | 2.067       | Rejected   |
| H₂ SE➔OP        | 0.605    | 0.486       | Rejected   |
| H₃ SE➔OCB       | 0.154    | 3.210       | Accepted   |
| H₄ PE➔OCB       | 0.242    | 7.180       | Accepted   |
| H₅ SE➔ENG       | 0.128    | 3.690       | Accepted   |
| H₆ PE➔ENG       | 0.185    | 9.590       | Accepted   |
| H₇ ENG➔OP       | 0.535    | 0.131       | Rejected   |
| H₈ 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 8. Hypothesis results (Direct effect)

4.5. 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 | β   | 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    |

Table 9. Mediation analysis results (indirect effect)

Employee engagement was not a significant mediator between psychological empowerment and organisational performance (β=0.098, t=1.256). Employee engagement also showed no positive effect on the relationship between structural empowerment and organisational performance (β=0.068, t=0.483). Organisational citizenship behaviour, however, was a significant mediator on the relationship between psychological empowerment and organisational performance (β=0.161, t=13.125). Organisational citizenship behaviour was also a significant mediator between structural empowerment and organisational performance (β=0.103, t=5.842), see Table 9.

5. 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 similar to 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 (Durrah, Khidour, Al-Abbadi & Saif, 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 are able to empower their workers, they involve themselves in extra-work behaviours, become committed to the organisation and maintain their membership, even in bad times (Bester, Stander & Van Zyl, 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, Ramayah, Mustamil, Nazri & Jamshed, 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).

Our 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, Kim, Kim & Zhang, 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 are able to 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 similar to what was found in Hassona (2013). Structural empowerment motivates employees thereby increasing their level of engagement towards the organisation (Alhozi, Al Hawamdeh & Al-Edehat, 2021), 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, 2019). 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., 2021). Through psychological empowerment, employees develop a strong willpower 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 (Thomas & 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, Masa’deh, Abu Khalaf and Obeidat (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 & Weisberg, 2020), positioning OCB as antecedent of organisational performance. OCB enables the organisation to achieve lower cost of operations because employees perform extra duties which attract no reward from the company (Jeong et al., 2019).

5.1. 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, den Broeck and De Witte (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, Wildan & Sutawidjaya, 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, Ahmadi, Ahmadi & Dorostkar, 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 (Khoshrnammoghadam, 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.
5.2. Managerial implications

The findings of the study have a number of 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, Mjoli, Chamisa & Marange, 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.

6. 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 we have followed a rigorous approach, this 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 in order 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, Faria & Almeida, 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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### Appendix

| Structural empowerment |
|------------------------|
| **Access to opportunity** |
| How much of each kind of opportunity do you have in your present job? |
| 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** |
| How much access to information do you have in your present job? |
| INFO1 | The current state of the bank |
| INFO2 | The values of top management |
| INFO3 | The goals of top management |
| **Access to support** |
| How much access to support do you have in your present job? |
| 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** |
| How much access to resources do you have in your present job? |
| RES1 | Time available to do necessary paperwork |
| RES2 | Time available to accomplish job requirements |
| RES3 | Acquiring temporary help when needed |

| 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** |
| 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 effect on what happens in my department is significant |
| 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 |

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

| Organisational citizenship behaviour |
|-------------------------------------|
| OCB1 | Tells outsiders this is a good place to work |
| OCB2 | Says good things about organisation to others |
| OCB3 | Generates favourable goodwill for the company |
| OCB4 | Encourages friends and family to use the firm’s products and services |
| OCB5 | Actively promotes the firm’s products and services |
Table 1. Questionnaire used in survey

| Organisational performance |   |
|----------------------------|---|
| OP1 | What was the firm performance like in the last 3 years, when compared to the average competitors in terms of return on assets (ROA)? |
| OP2 | What was the firm performance like in the last 3 years, when compared to the average competitors in terms of return on equity (ROE)? |
| OP3 | What was the firm performance like in the last 3 years, when compared to the average competitors in terms of net interest margin (NIM)? |
| OP4 | What was the firm performance like in the last 3 years, when compared to the average competitors in terms of customer satisfaction? |
| OP5 | What was the firm performance like in the last 3 years, when compared to the average competitors in terms of employee satisfaction? |
| OP6 | What was the firm performance like in the last 3 years, when compared to the average competitors in terms of innovation? |

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