

إقرار

أنا الموقع أدناه مقدم الرسالة التي تحمل العنوان:
أثر التمكين النفسي للموارد البشرية على الالتزام التنظيمي في القطاع المصرفي
البنوك التجارية المحلية في قطاع غزة

The Impact of Human Resources' Psychological Empowerment On Organizational Commitment in Banking Sector Local Commercial Banks in Gaza Strip

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التاريخ: 2015/05/13

**The Islamic University of Gaza
Research and Graduate studies
Faculty of Commerce
Master of Business Administration**



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On Organizational Commitment in Banking Sector
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البنوك التجارية المحلية في قطاع غزة**

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of Master in Business Administration.**



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مكتب نائب الرئيس للبحث العلمي والدراسات العليا

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نتيجة الحكم على أطروحة ماجستير

بناءً على موافقة شئون البحث العلمي والدراسات العليا بالجامعة الإسلامية بغزة على تشكيل لجنة الحكم على أطروحة الباحثة/ حنان محمد سلمان سلمان لنيل درجة الماجستير في كلية التجارة/ قسم إدارة الأعمال وموضوعها:

أثر التمكين النفسي للموارد البشرية على الالتزام التنظيمي في القطاع المصرفي البنوك التجارية المحلية في قطاع غزة

وبعد المناقشة العلنية التي تمت اليوم الأربعاء 24 رجب 1436هـ، الموافق 2015/05/13م الساعة التاسعة صباحاً بمبنى اللحيان، اجتمعت لجنة الحكم على الأطروحة والمكونة من:

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وبعد المداولة أوصت اللجنة بمنح الباحثة درجة الماجستير في كلية التجارة/قسم إدارة الأعمال.

واللجنة إذ تمنحها هذه الدرجة فإنها توصيها بتقوى الله و لزوم طاعته وأن تسخر علمها في خدمة دينها ووطنها.

والله ولي التوفيق ،،،

مساعد نائب الرئيس للبحث العلمي والدراسات العليا

أ.د. فؤاد علي العاجز





﴿ يَرْفَعُ اللَّهُ الَّذِينَ آمَنُوا مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ
دَرَجَاتٍ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴾

سورة المجادلة: الآية (11)

Dedication

I would like to dedicate my work to:

- *My beloved parents who have supported me with endless and unconditional love, encouragement and prayers throughout my life.*
- *My dear husband who believed in my abilities and gave me all support and love.*
- *My dear brother and sisters who offered me continual love and encouragement throughout my life.*
- *My husband's family, relatives and all friends who helped and encouraged me till I finished this work.*

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In the Name of Allah, the most Gracious, the most merciful...

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I wish to thank my father and mother who have always believed in me. Also, I would like to thank my husband who has encouraged and supported me. In addition, I would like to express my deepest and everlasting gratitude to the rest of my family for their encouragement and support.

Finally, I reiterate my cordial acknowledgement and high appreciation to all sincere persons who encouraged and helped me in this study.

Abstract

This study aims to examine the impact of human resources' psychological empowerment (PE) on the organizational commitment (OC) in banking sector particularly the local commercial banks (LCB) in Gaza Strip. The previous literature and other theoretical subjects were reviewed and hypotheses were formulated to fulfill this study purpose.

The researcher has adopted the descriptive analytical approach. The sample consisting of 224 employees in local commercial banks(LCB) were randomly selected from study population of 537 employees.

The researcher used the questionnaire as a main tool for data collection. One hundred sixty-two questionnaires were recollected, with a recovery rate of (72.32%), and analyzed by SPSS program for statistical analysis.

The study proves that there is a significant positive relationship between human resources' PE and OC Strip in LCB in Gaza Strip. Therefore, employees' PE has an effect on their OC. Also, employees in LCB in Gaza Strip realize a high level of PE and OC with proportional means of 81% and 80% respectively. Furthermore, there is a significant positive relationships between each of PE dimensions (meaning, competence, self-determination and impact) and OC in LCB in Gaza Strip. Meaning dimension has the greatest influence in enhancing OC. In addition, the results show that the four PE dimensions are available in LCB in Gaza Strip at high levels and competence was the most effective dimension. Finally, the results reveal that there are no significant statistical differences in the responses means of the study sample concerning the impact of human resources' psychological empowerment on OC of due to demographic traits (gender, age, educational qualifications, place of work, years of experience, no. of training courses and incentives delivered by the bank).

The study comes out with several recommendations. The study recommends enhancing employees PE through maintaining an appropriate management environment. distinguished by decentralization and organizational justice. Also, improving and supporting employees through more participation in training courses and workshops to increase their knowledge, skills and abilities. In addition to promoting their perception in empowerment and organizational commitment. Moreover, to listen to employees ideas related to work to encourage them to care about the work they perform. Also, top management should allow employees to perform new works with creativity and innovation to enhance employees' commitment and integration. The study recommends also to provide employees with work feedback and encouragement to enhance the feeling of their ability to influence their departments and to perceive themselves as free to choose the work they perform. In addition, to enhance incentives system in the banks to encourage employees to be more empowered and committed to their organizations.

ملخص الدراسة

تهدف الدراسة إلى التعرف على أثر التمكين النفسي للموارد البشرية على الالتزام التنظيمي في القطاع المصرفي وتحديدًا المصارف التجارية المحلية في قطاع غزة. لتحقيق هذا الهدف، تمت مراجعة الدراسات السابقة والإطار النظري المتعلق بموضوع الدراسة وصياغة بعض الفرضيات والإجابة على تساؤلات الدراسة. اعتمدت الباحثة المنهج الوصفي التحليلي لإجراء الدراسة التي طبقت على عينة عشوائية، تضم 224 موظف من الموظفين الذين يعملون في المصارف التجارية المحلية في قطاع غزة. تم اختيار الموظفين من مجتمع الدراسة الذي يتألف من 537 موظف.

استخدمت الباحثة الاستبانة كأداة رئيسة لجمع البيانات، وتم استرداد 162 استبانة حيث كانت نسبة الاسترداد 73.32%. وتم استخدام نظام SPSS الإحصائي لتحليل البيانات.

تبين نتائج الدراسة وجود علاقة ذات دلالة إحصائية بين التمكين النفسي للموارد البشرية والالتزام التنظيمي في المصارف التجارية المحلية في قطاع غزة. وبذلك يؤثر التمكين النفسي للموظفين على التزامهم التنظيمي. بالإضافة إلى ذلك، بينت النتائج ارتفاع مستوى إدراك الموظفين في البنوك التجارية المحلية للتمكين النفسي بمتوسط نسبي 81% والالتزام التنظيمي بمتوسط نسبي 80%. وكذلك أظهرت الدراسة وجود علاقة ذات دلالة إحصائية بين أبعاد التمكين النفسي (الإحساس بجدوى العمل، الكفاءة، الاستقلالية والتأثير) والالتزام التنظيمي في المصارف التجارية المحلية في قطاع غزة، حيث إن بعد الإحساس بجدوى العمل الأكثر تأثيراً في تعزيز الالتزام التنظيمي. كما بينت الدراسة ارتفاع مستوى إدراك العاملين لأبعاد التمكين النفسي. حيث أن بعد الكفاءة هو الأكثر تأثيراً من بين الأبعاد الأربعة على الموظفين. كما كشفت النتائج عدم وجود فروق ذات دلالة إحصائية في إجابات المبحوثين بخصوص أثر التمكين النفسي على الالتزام التنظيمي تعزى للخصائص الشخصية (الجنس، العمر، المؤهل العلمي، مكان العمل، سنوات الخبرة، الدورات التدريبية، الحوافز المقدمة من البنك).

توصي الدراسة بتعزيز التمكين النفسي من خلال المحافظة على بيئة إدارية ملائمة تتميز باللامركزية والعدالة التنظيمية. أيضاً، تطوير ودعم الموظفين من خلال زيادة مشاركتهم في الدورات وورش العمل التدريبية لزيادة معرفتهم، ومهاراتهم وقدراتهم، بالإضافة إلى زيادة إدراكهم للتمكين والالتزام التنظيمي. كذلك الإصغاء لأفكار الموظفين المتعلقة بالعمل لتشجيعهم على الاهتمام بعملهم أكثر. كما أنه على الإدارة العليا السماح للموظفين بأداء أعمال جديدة ذات إبداع وابتكار لتعزيز تمكينهم واندماجهم الوظيفي. بالإضافة إلى ذلك، توصي الدراسة بتزويد الموظفين بتغذية راجعة عن عملهم وتشجيعهم عليه لتعزيز شعورهم بالقدرة على التأثير في الأقسام التي يعملون بها وامتلاكهم الحرية في اختيار العمل الذي ينجزونه. إضافة إلى تعزيز نظام الحوافز في المصارف كي يصبح الموظفون أكثر تمكيناً والتزاماً بمنظمتهم.

Table of Contents

<i>Dedication</i>	ii
<i>Acknowledgments</i>	iii
<i>Abstract</i>	iv
<i>Table of Contents</i>	vi
<i>List of tables</i>	ix
<i>List of Figures</i>	xi
Abbreviations.....	xii
Chapter One	1
Introduction.....	1
1.1 Introduction.....	2
1.2 Problem Statement.....	3
1.3 The study objectives	4
1.4 The rationale of the study	4
1.5 Study hypotheses	5
1.6 Study variables.....	6
1.7 Basic terms & definitions.....	7
1.8 Previous studies	7
1.8.1 Local Studies.....	7
1.8.2 Regional Studies	10
1.8.3 Foreign Studies	12
1.8.4 Comments on previous studies	20
Chapter Two.....	22
Theoretical Framework.....	22
2.1 Introduction.....	22
2.2 Empowerment.....	22
2.3 Organizational commitment.....	22
2.5 Banking sector and local commercial banks.....	22
2.1 Introduction.....	23
2.2 Empowerment.....	23
2.2.1 Empowerment definition	24
2.2.2 Empowerment approaches	26
2.2.3 Models of empowerment	28
2.2.4 Advantages of empowerment	30

2.2.5 The dark side of empowerment.....	31
2.2.6 Obstacles of empowerment in Arab organizations	32
2.2.7 Psychological empowerment	32
2.2.8 Dimensions of psychological empowerment	34
2.3 Organizational commitment.....	36
2.3.1 Components of organizational commitment.....	37
2.3.2 Organizational commitment approaches.....	38
2.4 The relationship between psychological empowerment and organizational commitment	38
2.4 Banking Sector and Local Commercial Banks	40
2.4.1 Introduction.....	40
2.4.2 Palestinian Banking Institute (PBI).....	41
2.4.3 Classification of banks operating in Palestine	41
2.4.4 Bank of Palestine	42
2.4.5 Palestine Investment Bank.....	43
2.4.6 Palestine Commercial Bank.....	43
2.4.7 Quds Bank.....	44
Chapter Three:	45
Study Methodology.....	45
3.1 Introduction.....	46
3.2 Study design.....	46
3.3 Study method and data collection	46
3.4 Study population	48
3.4.1 The study sample	48
3.5 Validity of questionnaire.....	49
3.5.1 External validity (Validity of referees).....	49
3.5.2 Scale validity.....	49
3.6 Reliability of the study	55
3.7 Cronbach's coefficient Alpha	55
3.8 Statistical analysis tools	56
3.9 Test of normality.....	57
Chapter Four	58
Study Analysis and Findings	58
4.1 Introduction.....	59
4.2 Sample descriptive analysis	59

4.3 Questionnaire items analysis.....	62
4.3.1 Analysis of psychological empowerment scale items.....	62
4.3.2 Analysis of organizational commitment scale items.....	67
4.4 Hypotheses testing	72
4.4.1 Main hypothesis	72
4.4.2 Sub hypotheses.....	73
4.4.3 Second hypothesis.....	76
4.5 Answering the study questions	83
Chapter Five.....	84
Results, Conclusion & Recommendations.....	84
5.1 Introduction.....	85
5.2 Results	85
First: Sample demographical characteristics	85
Second: Level of psychological empowerment and organizational commitment	85
Third: Hypotheses of correlations and differences	86
5.3 Conclusion	87
5.4 Recommendations	88
5.5 Future studies	89
References	90
APPENDICES	98

List of tables

Table no.	Table title	Page no.
(1)	Likert scale	48
(2)	No. of employees in commercial banks in Gaza Strip	48
(3)	Correlation coefficient of each item of Meaning and the total of this dimension	50
(4)	Correlation coefficient of each item of "Competence "and the total of this dimension	50
(5)	Correlation coefficient of each item of "Self-determination" and the total of this dimension	51
(6)	Correlation coefficient of each item of "Impact" and the total of this dimension	51
(7)	Correlation coefficient of each item of " affective commitment " and the total of this dimension.	52
(8)	Correlation coefficient of each item of " continuous commitment " and the total of this dimension	53
(9)	Correlation coefficient of each item of " normative commitment " and the total of this dimension.	54
10	Correlation coefficient of each dimension and the whole of questionnaire	55
(11)	Cronbach's Alpha for each dimension of the questionnaire and the entire questionnaire	56
(12)	Test of Normality-Kolmogorov-Smirnov Test	57
(13)	Gender	59
(14)	Age	59
(15)	Educational Qualification	60
(16)	Place of work	60
(17)	Years of Experience	61
(18)	I participate in training courses	61
(19)	I get incentives from the bank	61
(20)	Means and Test values for the field "Meaning"	62
(21)	Means and Test values for the field "Competence"	63
(22)	Means and Test values for the field "Self-determination"	64
(24)	Means and Test values for each field and total degree for "PE Scale"	66
(25)	Means and Test values for the field "Affective Commitment"	67
(26)	Means and Test values for the field "Continuous Commitment"	68
(27)	Means and Test values for the field "Normative Commitment"	70
(28)	Means and Test values for each field and total degree for "OC"	71
(29)	Correlation coefficient between PE and OC in LCB In Gaza Strip	72
(30)	Correlation coefficient between Meaning and OC in LCB In Gaza Strip	73
(31)	Correlation coefficient between Competence and OC in LCB In Gaza Strip	74

Table no.	Table title	Page no.
(32)	Correlation coefficient between Self-determination and OC in LCB In Gaza Strip	74
(33)	Correlation coefficient between Impact and OC in LCB In Gaza Strip	75
(34)	Independent sample t-test of the fields and their p-values for gender	76
(35)	One Way ANOVA of the fields and their p-values for age	77
(36)	One Way ANOVA of the fields and their p-values for educational qualification	78
(37)	One Way ANOVA of the fields and their p-values for Place of work	79
(38)	One Way ANOVA of the fields and their p-values for Years of Experience	80
(39)	One Way ANOVA of the fields and their p-values for training courses	81
(40)	One Way ANOVA of the fields and their p-values for incentives	82

List of Figures

Table no.	Table title	Page no.
1.1	Study conceptual framework	6

Abbreviations

PE Psychological Empowerment

OC Organizational Commitment

HR Human Resource

LCB Local Commercial Banks

PMA Palestinian Monetary Authority

PBI Palestinian Banking Institute

Chapter One

Introduction

1.1 Introduction

1.2 Study problem

1.3 The study objectives

1.4 The rationale of the study

1.5 Study hypotheses

1.6 Study variables

1.7 Basic terms & definitions

1.8 Previous Studies

1.1 Introduction

This study aims to examine the impact of human resources' psychological empowerment (HRPE) on organizational commitment (OC) in banking sector (BS) in Gaza Strip. Also, the dimensions of PE (meaning, competence, self-determination and impact) are to be concentrated on to investigate their effect on OC.

The banking sector is considered one of the basic cornerstones of economic development. It makes countries adopt improvements in banking services taking into consideration the increasing competition in banking industry. BS emphasizes on the necessity of risks management professionally. Also, it provides managerial success pillars to assist banks in achieving sustainable competitive advantages as well as innovation in banking services delivered to target customers (Al-Bareedi&Abdullah,2012). Human resource is the most important factor of productivity in organizations and in the society. The blossom of any society is fulfilled through enhancing and growing HR. As a result to the competitive environment, the huge transformations in today world and the necessity to breed employees with self – management capabilities, managers assign most of their tasks to employees that make most organizations focus their attention on empowerment (Rastegar et al.,2013).

Organizations are in need of empowered employees who are enabled to handle positions of decision making and to respond quickly to any changes in the environment. Organizations committed to employees empowerment have to provide motivation and retain their employees. This should take place despite the fact that it is a complex management tool which needs to be handled with a lot of care (Meyerson and Dewettinck,2012). Andraws and Mu'aya (2008) views that employees will not be encouraged for decision making and innovating the best techniques of problem solving unless they feel the responsibility of that decision without consultation or referring to top management.

During the past two decades, fundamental researches have accumulated to refine the conceptual domain of PE and to investigate its causes and effects (Wang and Lee, 2009). Spreitzer (2005) suggests that empowerment reflects an active work attitudes by which an individual wishes and feels 'able' to shape his or her role in work context. This feeling of empowerment has been proposed and found to facilitate commitment of employees to the organization and is termed as PE. It is defined as increased task motivation manifested in four cognitions: meaning, competence, self-determination and impact.

Spreitzer (2005) defines the above mentioned cognitions as follows:-

1. Meaning(Meaningfulness): meaning involves a fit between the needs of one's work role and one's beliefs, values and behaviors.
2. Competence: that refers to self-efficacy specific to one's work or a belief in one's capability to perform work activities skillfully.
3. Self-determination: this dimension can be defined as a sense of choice in initiating and regulating one's actions. It reflects a sense of autonomy or choice

over the initiation and continuation of work behavior and processes (e.g., making decisions about work methods, pace, and effort).

4. Impact: that is the degree to which one can influence strategic, administrative or operating outcomes at work.

These four cognitions together combine additively to make the construct of psychological empowerment. Empowered employees are assumed to feel increased intrinsic work motivation and to have a proactive rather than a passive orientation to their work roles.

Bakhshi et. al (2011) point that OC is a matter of interest to both behavioral scientists and practicing managers also it has an indispensable role in organizational behavior research. It is reflected in individual's attitudes that affect their behaviors to a great extent as positive attitudes are expected to lead to positive behaviors. Those behaviors ultimately benefit the organization in achieving its goals. Committed people are thought to be more likely to remain with the organization and to work toward organizational goal attainment. Bakhshi et al.(2011) define commitment as the willingness of an employee to exert high levels of effort on behalf of the organization, a strong desire to stay with the organization and an acceptance of its major goals and values. Commitment reflects a psychological bond between people and organizations.

1.2 Problem Statement

The importance of employees' empowerment and its effect on organizational commitment in service industry, like banking sector, should not be neglected (Ali,2013).In order to maintain the banking sector services quality in Palestine and to compete successfully in the domestic market, it is crucial for LCB top management to understand the behavior and attitudes of employees. By having this insight, top management would be able to shape the attitudes of LCB employees by implementing empowerment that will subsequently lead to higher organizational commitment. The higher commitment will subsequently lead to higher employees' retention, lower absenteeism and turnover rate. In turn the employees would be able to make more positive contributions towards organizational effectiveness. Shaping and changing the staffs' attitudes is critical in enhancing employees' organizational commitment for the overall improvement of organizational performance. Eventually, this will enable them to produce higher quality and competitive banking services. So, There is a need for human resources who can take initiative, embrace risk, rouse novelty and deal with uncertainties. Also, LCB need to have committed and motivated personnel for achieving their targets Accordingly, for the sake of delivering quick services, it is inevitable to take quick corrective actions to save customers' precious time. This can be achieved through employees empowerment to avoid losing customers. Empowered employees perform their work more effectively and efficiently than non-empowered ones. Additionally, as a result of the continuous rising competition among banks in Gaza Strip in improving their management methods and as the number of banks is increasing, this study examines the impact of HR's psychological empowerment on OC in local commercial banks (LCB) in Gaza Strip.

The main question of this research can be stated as follows:

What is the impact of human resources' psychological empowerment on organizational commitment in local commercial banks in Gaza Strip ?

In line with the aforementioned question, the study aims at critically evaluating the following sub-questions:

1. To what extent do employees psychological empowerment has a role in organizational commitment?
2. To what extent do psychological empowerment dimensions affect the organizational commitment in local commercial banks in Gaza Strip?
3. To what extent are the dimensions of empowerment available in local commercial banks in Gaza Strip and what is the most effective one?
4. What is the level of OC in LCB in Gaza Strip?

1.3 The study objectives

This study aims at achieving the following objectives:

1. To investigate the nature of correlation between HR's psychological empowerment dimensions and OC in LCB.
2. To identify the level of employees' psychological empowerment and organizational commitment in LCB in Gaza Strip.
3. To recognize which of PE dimensions has the greatest influence in enhancing OC in LCB in Gaza Strip.
4. To bridge the gap resulting from lack of local studies in particular and Arab studies in general that are concerned with identifying the relationship between employees' psychological empowerment and OC.
5. To provide some recommendations to LCB' management in Gaza Strip to adopt means of enhancing employees empowerment concept in a way that leads to more improvement in OC .

1.4 The rationale of the study

1. This study is one of the rare studies, as to the knowledge of the researcher particularly in the local context that is interested in HR's psychological empowerment and its effect on OC in banking sector in Gaza Strip.
2. The findings of this study will add on to the existing body of literature on employees empowerment in Palestine. Furthermore, it will bridge the gap in information pertaining to employees empowerment in the banking sector.
3. For managers in LCB in Gaza Strip, this study will give them perspectives on whether PE and its dimensions influence their employees' OC or not. Therefore,

this knowledge will enable the managers to have a better understanding of their employees' perception about psychological empowerment. It will also help managers to better manage their employees to improve their individual and organizational performance and commitment.

1.5 Study hypotheses

The first hypothesis

H1: There is a statistical relationship at significant level $\alpha \leq 0.05$ between human resource's psychological empowerment and organizational commitment in local commercial banks in Gaza Strip.

Sub hypotheses:

- a. There is a statistical relationship at significant level $\alpha \leq 0.05$ between meaning dimension and OC in LCB in Gaza Strip .
- b. There is a statistical relationship at significant level $\alpha \leq 0.05$ between competence dimension and OC in LCB in Gaza Strip .
- c. There is a statistical relationship at significant level $\alpha \leq 0.05$ between self-determination dimension and OC in LCB in Gaza Strip.
- d. There is a statistical relationship at significant level $\alpha \leq 0.05$ between impact dimension and OC in LCB in Gaza Strip.

The second hypothesis

H2: There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact of human resources' psychological empowerment on organizational commitment due to demographic traits (gender, age, educational qualifications, place of work, years of experience, training courses and incentives delivered by the bank).

1.6 Study variables

1- Independent variables

The study has five independent variables consisting of psychological empowerment and its four dimensions which are (meaning, competence, self-determination and impact) depending on Spreitzer (1995).

2- Dependent variables

The study has one dependent variable which is the organizational commitment including its three dimensions (affective, continuous and normative) Depending on Allen and Meyer (1990). Figure 1.1 shows the dependent & independent variables of the study.

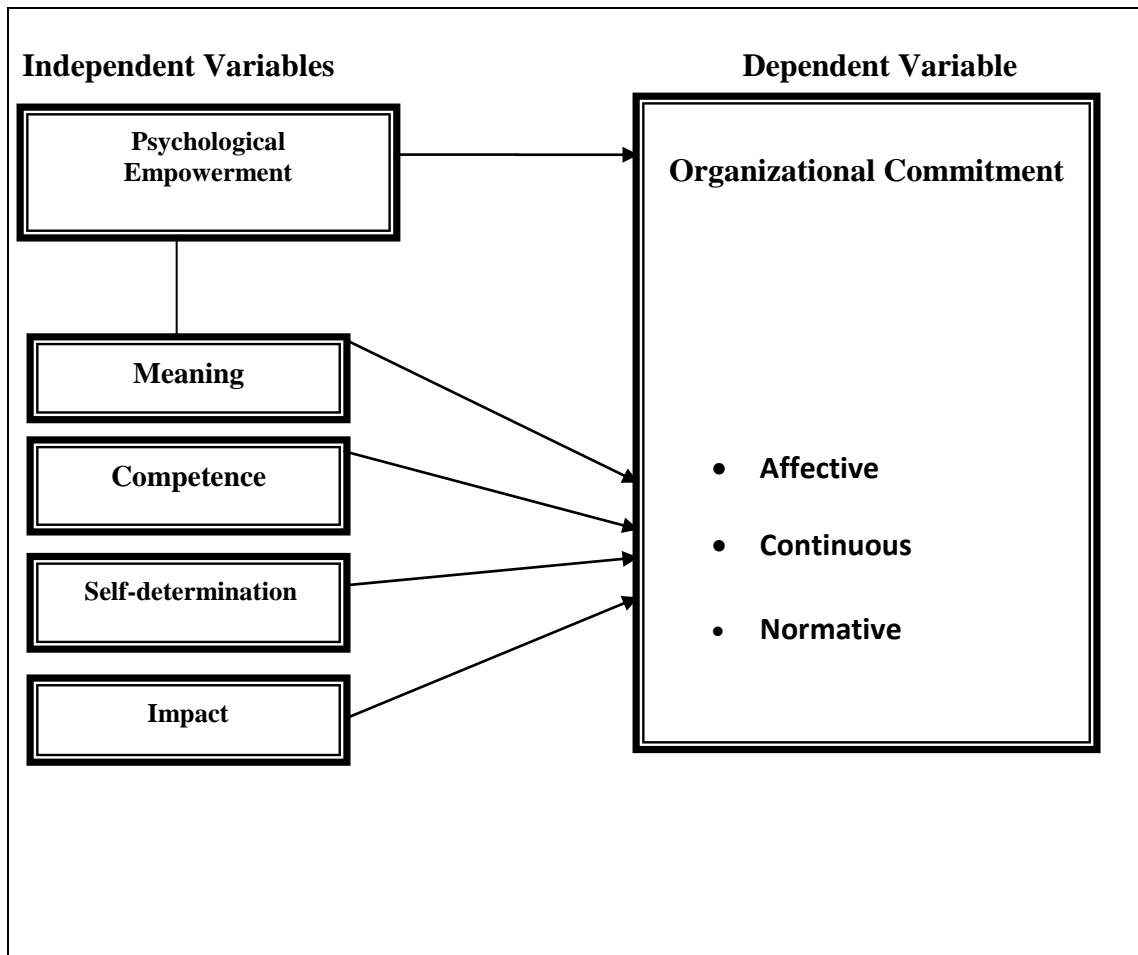


Figure 1.1: Study conceptual framework (developed by the researcher,2015)

The dimensions of PE will be tested according to Speitzer (2005) scale. This scale has been adopted by several researchers in field of PE and approved its validity and credibility. For example, Bhatnagar(2005),Janssen (2004), Rawat (2011)and Dickson (2009).OC scale is adopted from Meyer & Allen (1990). Accordingly, this study investigates the impact of those independent variables on OC in the Palestinian LCB context in Gaza Strip.

1.7 Basic terms & definitions

Psychological empowerment

Psychological empowerment refers to a set of psychological states that are necessary for individuals to feel a sense of control in relation to their work. Rather than focusing on managerial practices that share power with employees at all levels, the psychological perspective is focused on how employees experience their work. This perspective refers to empowerment as the personal beliefs that employees have about their role in relation to the organization (Spreitzer,2007).

Organizational commitment (OC)

Organizational commitment can be defined as an individual's identification with and involvement in the organization. It is characterized by a strong belief in and acceptance of the organization's goals and values. Also, the existence of willingness to exert considerable effort on behalf of the organization. Scholars have proposed three components of commitment: continuous, normative and affective (Rawat, 2011).

1.8 Previous studies

This section includes previous studies concerned with empowerment, PE, its relationship with OC and some other organizational behaviors. They are arranged as follows: subsection 1.8.1 about local studies, subsection 1.8.2 about regional studies and subsection 1.8.3 about foreign studies. The last subsection 2.5.4 includes the researcher comments on those previous studies.

1.8.1 Local Studies

1. Abu- Amra,(2015). The reality of empowerment in the Palestinian Police and its relationship with job performance.

This study aimed to identify empowerment level among Palestinian Police employees in Gaza using both administrative and psychological dimensions of empowerment and its relationship with job performance. The importance of this study came from the fact that Police organization is a professional specialized in pursuit of the outlaws and bring them to justice, and consequently some administrative and field officers must be empowered to do their work in the best

way. The population of this study encompassed 1206 officers ranked from lieutenant to Major General who hold the job title.

The researcher used the descriptive analytic approach to reach the research results. The stratified random sampling has been used to select the sample of the study, and the questionnaire has been as a study tool. A total of 350 questionnaire were received from 450 delivered questionnaire with response rate of 77%. Data analysis and explaining was conducting using SSPS package .

The study revealed a group of results and the most important were: There is a high level of empowerment practice among police officers, It was concluded that the level of psychological empowerment practices was relatively higher than administrative empowerment. This can be explained by that psychological empowerment practices related to persons and requires administrative support and facilitating environment while administrative empowerment requires more logistic and operational preparations to enable employees to do their work. Additionally, there is a high level of job performance among police officers because of the suitability between their educational qualifications and capabilities and their tasks, as well as the availability of training and motivating from the leadership of the police . The study revealed that there is a direct positive relationship between empowerment with its both dimensions and job performance.

The study recommended the following :sustaining empowerment as real practices in the Palestinian police which would have positive effect in improving and developing job performance, granting the Palestinian police employees wider delegations and developing specialized training programs, improving material and moral incentives for their impact on employees personalities, and increasing employees participation in managing the police.

2. Al- Attar,(2012)*The level of Administrative Empowerment and its Effect on Employee Innovation: A comparative Study for Employees' Point of View in Al- Azhar University and Islamic University.*

Al – Attar study aimed to identify the level of "administrative empowerment" and the level of "administrative innovation" among employees in the Islamic University and Al-Azhar University in Gaza Strip. The study population consists of the employees who have supervisory positions in both the Islamic University and Al-Azhar University in Gaza. The total population at the Islamic University was 169 employees, while the number in the Al-Azhar University was 97 employees. The total number of members of the study population was 266 employee. The researcher has tried to use comprehensive method but the percentage of recovery reached 75% of the total study population.

The results show that the respondents agree on the provided administrative empowerment with different and varying degrees in the two universities. In addition, the approved degree of Islamic University employees is greater than the approved degree of

those at Al- Azhar University. The degrees reach 78.44% among the staff of the Islamic University, for 68.51% at Al-Azhar University for the "administrative empowerment" in all its dimensions. Also, the population study in both universities agreed with varying degrees on the "administrative innovation" in all its dimensions (problem solving, flexibility, originality, fluency intellectual, focus attention, the ability to analyze and connectivity). The degree of approval among the Islamic employees was 82.78%, while the degree among Al- Azhar university employees was 78.87%.

3. **Al-Ja'abari,(2010). *Employee Empowerment in Palestinian Public Universities of West Bank, An Overview of the Managerial Employees.***

Al-Ja'abari study aimed to explore the employee empowerment in Palestinian public universities. For this purpose, empowerment was studied by the perspective of psychological aspect and administrative aspects. The study also emphasizes on examining the relation between psychological aspect & administrative aspect and the barriers that faced implementing empowerment for employees in West Bank universities. The dependent variables were (age, sex, academic qualification, years of experience and university working at). The independent variables were the physiological empowerment dimensions that consist of (meaning, competence, self-determination and impact). Also, the administrative empowerment consists of (delegation, team Work, clarity of Purpose, decision Making, information flow, effective communication, reward and recognition, incentives, motivations, development, training and creativity). The population includes all managerial employees in six public universities in West Bank. The sample of the study consists of 226 employees (196 employee responded).The sample represented (35%) of the study population members. The sample was chosen by the stratified random sampling method. The researcher used the questionnaire as an instrument to achieve the study objective.

The main results of this study shows that the level of empowerment was high in general. In addition, PE degree was higher than the administrative empowerment degree for those respondents. The study also shows that there are no differences of the empowerment related to the (sex, age, and academic qualification), while there is significant difference related to years of experience. Furthermore, this study represents that there is positive relation between both of PE and administrative empowerment which was moderate at (59.9%). The study also represents the greatest barriers that faces implementing empowerment from managerial employees point of view.

4. **Al-Reqab, Ahmed, (2010) *Transformational Leadership and its Relationship with Employee Empowerment in the Palestinian Universities in Gaza Strip.***

Al-Reqab's study aimed to explore the relationship between transformational leadership with its four dimensions (idealized influence, inspirational motivation, Intellectual simulation and individualized consideration) and empowerment in the Palestinian universities in Gaza. A descriptive analytical approach was used where stratified random sample was selected from the study population of the employees of the Palestinian universities in Gaza. The main tool for data collection is the survey. 660

questionnaires were distributed to the administrators and the academics in administrative positions and 567 were returned with response rate (85.90%).

The study suggested the following conclusions: empowerment elements do exist in the universities under investigation at either high or moderate level. The study also suggests that the dimensions of the transformational leadership (idealized influence, inspirational motivation, intellectual stimulation and individualized consideration) do exist in the universities under investigation. The study found a positive relation between dimensions of the transformational leadership and empowerment and significant statistical differences in the responses of the study sample concerning the relationship of the transformational leadership of empowerment due to (Gender, nature of work, name of university and years of experience).

The study offers many recommendations such as increasing the attention to the personal and job needs, encouraging the managers to practice delegation and empowerment in reaching a competitive environment. Also, developing a culture that encourages offering ideas and increasing the training courses for the transformational leader. Furthermore, the study recommends concentrating on the behaviors of the dimensions of the transformational leadership to increase staff empowerment.

1.8.2 Regional Studies

- 1. Amedi, (2013) *The Effect of Psychological empowerment on Job Alienation: An Exploratory Study of a Sample of Heads of Scientific Departments' Opinions in University of Dahok, Iraq.***

This study examined two subjects, PE of employees and job alienation. This was handled on the basis of their being of organizational phenomena that focus on HR and its effect on performance of this important resource of the organization and through it in the organizational performance. The research aims to detect the role of PE in job alienation. University of Duhok was selected to be the field of the research and testing its hypotheses. The heads of the scientific departments were selected to be the study society. The number of respondents was (47) of the total heads of scientific departments. By using a number of statistical tools the hypotheses were tested.

The most important results of the study were that the heads of departments at the University of Dohok have received appropriate levels of PE and they have moderate levels of job alienation. The study also showed that there was a negative significant correlation between PE and job alienation, as well as a negative significant effect between them. The research presents a set of recommendations in respect to how to enhance the levels of PE of heads of scientific departments at the university and to reduce levels of job alienation that they have.

- 2. Ibraheem et al.,(2013)*Workplace Empowerment and Organizational Commitment among Nurses Working at the Main University Hospital, Egypt.***

Ibraheem's et al. study aimed to assess the relationships between structural and PE and their effects on hospital nurses' OC at the Main University Hospital in Alexandria through using a cross-sectional study design. The total number of nurses who participated in the study was 150 nurses. In addition, four interview questionnaires were used to measure the study variables.

The results indicated that there was a significant direct intermediate correlation between nurses' perceptions of overall structural and psychological work empowerment and their overall OC. There was no significant relationship between structural and PE, OC and socio demographic characteristics of nurses except for the overall OC with age. Overall PE achieved a higher mean score percentage compared to overall structural empowerment. Changing workplace structure was within the mandate of nurses' managers in their roles as advocates for and facilitators of high-quality care.

3. **Al- Baredi and Al-Rasheed, (2012) *The Levels and Obstacles of Empowerment and its Relationship with Organizational Loyalty In Saudi Banks: An Applicable Study on a Sample of Banks in Baredah City.***

The purpose of this study was to examine the level of empowerment and organizational loyalty and the relationship nature between both of them in Saudi Banks environment. In addition, the study identified the most important obstacles in viewpoint of banks employees in Baredah city and analytical overview of empirical studies. The study sample was 214 employees. An analytical quantitative descriptive methodology and questionnaire were used.

The results indicate that there were a relatively high levels of both empowerment and organizational loyalty. Meanwhile, the results have pointed to an increase in empowerment obstacles.

4. **Abazeed, (2010) *The Effect of Psychological Empowerment on Citizenship Behavior of Employees in Social Security Corporation in Jordan.***

This study purpose was to identify the level of PE and its impact on citizenship behavior. A standard questionnaire was adopted, adjusted and used to meet the study objectives. The number of received questionnaires was (328) which represents (63.07%) of 520 participants the whole population of the study.

Results showed that employees have high level of PE and citizenship behavior. The findings also reveal that there is an impact of PE on citizenship behavior. Results also show that there were no statistical differences among the demographic variables of employees regarding the PE and citizenship behavior.

5. Al-Assga, (2010) *Empowerment and its Relation to Job Satisfaction of Employees in The Special Security Forces in Riyadh.*

Al-Assga study aimed to examine the relationship between the level of empowerment and the degree of job satisfaction of special security forces' employees in Riyadh. The study population consists of (440) officers working in special security forces in Riyadh from the lieutenant rank to brigadier general rank. The methodology of this study was the quantitative analytical approach. The researcher used questionnaires to collect data.

The main results of this study suggested that the level of respondents awareness of empowerment was high. Also, the degree of respondents' job satisfaction was also high. Furthermore, there was direct statistical significance correlation at level of (0.01) between the level of employees empowerment as per four dimension and the degree of their job satisfaction. Also, there are statistical differences at significance level (0.05) in attitudes of respondents whose ranks are lieutenant and captain towards dimension (meaning of the work). Furthermore, there are statistical differences at significance level (0.05) for respondents whose educational qualifications are Bachelor degree and less.

6. Alqethami, (2009) *The Relationship of Psychological Empowerment with Organizational Loyalty of Employees in the Security Forces Hospital, Al-Saudia.*

The purpose of this study was to investigate the relationship of PE with organizational loyalty of employees working in the Security Forces Hospital. The study used the descriptive approach to examine the phenomenon qualitatively and quantitatively using the questionnaire. This questionnaire was distributed to a sample of 210 administrative employees in Security Forces.

The results showed that the employees have a perception on PE and organizational loyalty. There is more awareness of PE dimensions. The results also indicate the steady statistical relationship between PE in general and realizing its detailed dimensions from one side and feeling of organizational loyalty from another.

1.8.3 Foreign Studies

1. Yao et al., (2013). *How Internal Marketing can Cultivate Psychological Empowerment and Enhance Employee performance.*

Yao and colleagues investigated the effect of PE on employee loyalty, satisfaction, task performance and the underlying mechanism.

It is found that PE had a significant positive effect on both employee loyalty and task performance, which was partially mediated by employee satisfaction. In this study, the intermediary role of employee satisfaction between PE and the psychological and behavioral consequences, such as employee loyalty and task performance, was

investigated. Also, it suggests that, PE is significantly and positively influenced by each dimension of internal marketing.

The results provided insights on how to design an effective employee management program. Specifically, enterprises can use internal marketing as an effective tool to improve the level of PE among employees. This will be achieved by establishing programs that would include promoting the vision of that enterprise, providing training for employees and sharing profit with them. Also through raising support from the managerial level, establishing better incentive mechanisms for employees and constructing an outstanding corporate culture.

2. Hamid et al., (2013). *A study on Primary School Teachers' Organizational Commitment and Psychological Empowerment in the District of Klang.*

The focus of the study was on investigating the relationship between OC and PE as perceived by 259 primary schools teachers participated in this study in the district of Klang. In this study, a research survey using quantitative method was applied.

The results indicated that the levels of OC are moderate. The level of overall PE as perceived by the primary school teachers was high. Also, the relationship between OC and overall PE of teachers was found to be positive and moderate.

3. Jafari et al.,(2013). *An Examination of the Relationship Between Empowerment and OC (Case study Kurdistan Province Electric Staff).*

The purpose of this study was to examine the relationship between employees' empowerment and their commitment to organization of electronic in Kurdistan province. Data were collected from 126 employees of electronic organization in Kurdistan province. SPSS software was used for data operation.

The results of correlation showed a significant positive relationship between employees' empowerment and their commitment to the organization. Furthermore, significant negative relationship between employees' empowerment and turnover intention was noted. The results of simple regression also showed a significant positive impact of employees' empowerment on employees' commitment to their organization and a negative impact on turnover intention was noted. Both analyses also revealed a significant negative relationship between employees' commitment to the organization and their turnover intention.

4. Ambad and Bahron,(2012). *Psychological Empowerment: The Influence on The Organizational Commitment among Employees in the Construction Sector Malaysia.*

The purpose of this study was to investigate the relationship between PE and OC among employees in the construction sector in Kota Kinabalu area. PE dimensions (meaning, competence, self-determination and impact) are the independent variables. The

dependent variable is the OC. Moderating variables consist of education level and length of service. Each of these dimensions was tested to see its relationship with the OC. Questionnaires was distributed on 171 employees from various backgrounds and positions working in the construction sector in Kota Kinabalu. Twelve hypotheses were developed and tested using regression analysis assisted by Statistical Package for Social Science (SPSS) Version 15.0.

The findings indicated that when the construction employees feel empowered by giving them autonomy, freedom and opportunity in determining how to do their jobs, they will be more committed to their organization. Also, they will put the best effort to ensure the sustainability of the organization. In addition, if employees are directly involved in outcomes that affect the organization, and the more individuals are involved in decision making, the more committed they would be to their organization. The research findings show also that education level and length of service did not significantly moderate the relationship between PE and OC.

5. Kazlauskaitė, (2012). *Organizational and Psychological Empowerment in the HRM-Performance Linkage.*

This paper aimed at clarifying the meaning of empowerment concept and its role in the HRM-performance linkage. A survey of 211 customer-contact employees at 30 upscale hotels in Lithuania was conducted to study organizational empowerment, as a bundle of HRM activities, and its association with employee attitudes and behavior.

Findings indicated that a distinction was made between organizational empowerment, as a bundle of HRM activities, and PE, as an employee work-related attitude, and their role in the HRM-performance linkage was defined. Organizational empowerment was positively related to PE, job satisfaction and affective commitment. PE and affective commitment were found to mediate the impact of organizational empowerment on customer-oriented behavior. The study provides empirical evidence of the positive effect of employee perceived HRM practices (organizational empowerment) on HR-related performance outcomes, employee attitudes (PE, job satisfaction, affective commitment) and customer-oriented behavior. Besides the role of empowerment in the HRM-performance linkage is defined and empirically tested.

6. Wang et al., (2012). *An Exploratory Investigation on Psychological Empowerment Among Chinese Teachers, China.*

The purpose of this study was to assess the level of PE among teachers from six provinces in China. In addition, to determine if differences existing in the level of PE are based on demographic variables. Also, to examine the effects of PE on schoolwork performance. The participants were 1272 teachers (460 men and 812 women). The selected demographic variables included age, sex, tenure and school type.

The results showed statistically significant differences in empowerment among teachers based on selected social variables. Furthermore, it show that PE is positively related to school work performance.

7. Fook et al.,(2011). *Relationships between Psychological Empowerment with Work Motivation and Withdrawal Intention among Secondary School Principals in Malaysia.*

This study investigated factors that influence PE with work motivation and work withdrawal intention of school principals in Malaysia. The sample population comprised school principals. A total of 101 self-administered questionnaires were analyzed. Total scores from the four PE dimensions and the PE-Overall were correlated individually with scores from the independent variables of work motivation and work withdrawal intention.

Results indicated that all five aspects of PE (PE-Overall, PE-Meaning, PE-Competence, PE-Self-determination and PE-Impact) are correlated positively and significantly with the Intrinsic work motivation domain. This study also proves that when withdrawal intentions increased, the dimensional component levels of PE decreased correspondingly.

8. Rawat, (2011) . *Effect of Psychological Empowerment on Commitment of Employees: An Empirical Study.*

The purpose of this study was to empirically examine the relationship between PE and organization commitment. The study was conducted on employees from the service industries. The sample consisted of 133 working professionals from the service industry covering information technology (IT); information technology enabled services (ITes) and financial services (Banks and Insurance).The study is useful in handling employees engagement initiatives, loyalty at work and attrition issues. PE was measured by instrument developed by Spreitzer (1995). Organization commitment was measured by instrument developed by Meyer, Allen and Smith (1993).

Results show that PE led to commitment at workplace. In addition,PE influences all the three types of commitment. While the relationship between PE with affective and normative commitment is positive, the relationship with continuance commitment is inverse.

9. Borghei et al., (2010)*An examination of the Relationship between Empowerment and Organizational Commitment, Iran.*

Borghei's and colleagues aimed to examine the correlation relationship between empowerment and OC. The study was based on Spreitzer (1995) according to the matter that empowerment is multilateral 4 dimensions that are competence, meaning, self-determination (choice), impact and also trust are emphasized. As well, Meyer & Allen (1990) commitment model consist of 3 dimensions: affective, continuance and normative commitment was adopted. It was an applied and descriptive study. The sample for this

study included experts of Qom Industries & Mines Organization and Qom Standard & Industrial Research Organization who have bachelor degree or higher and be used sampling method for this homogenous statistical community. After distributing and gathering relevant questionnaires, the results are analyzed by SPSS software.

The research revealed the existence of a relationship between empowerment and OC. There are relationships between 4 dimensions of empowerment and trust and OC. Finally, competence dimension, normative and continuance commitment obtain the highest rank.

10. Chan et al., (2010) *The dimensioned effect of Psychological Empowerment on Self-Empowered, China.*

The purpose of this study was to examine whether the relationship between PE and performance on service quality is moderated by the need for achievement. Data were collected from 94 full-time property managers in Hong Kong using a self-administered survey.

Findings indicated that both empowerment and need for achievement are correlated positively to service quality. Also, the relationship between empowerment and service quality is moderated by the need for achievement such that the strength of the positive relationship between empowerment and service quality decreases as need for achievement increases.

11. Theron,(2010)*The Impact of Psychological Empowerment and Job satisfaction on Organizational Commitment amongst employees in a Multinational Organization.*

The primary objective of this study was to gain an understanding of the impact of PE and job satisfaction on OC amongst employees in a multi-national organization. For the purpose of this study a quantitative; non-probability convenience sampling design was used to assess the three variables. The sample consisted of (N=120) permanent employees were employed in the following departments: administration, engineering, production, quality and commercial. A biographical questionnaire, The Measuring Empowerment Questionnaire (MEQ), Job Descriptive Index (JDI) and the OC Questionnaire (OCQ) were used as tools for data collection.

Results indicated significant statistical differences in OC. A statistically significant relationship was also found between PE and OC. However, the strongest relationship was found between job satisfaction and OC. Furthermore results, indicate that employees at the multi-national organization are relatively satisfied with the nature of the work they perform, with the supervision that they receive, as well as with their co-workers. Opportunities for promotion and compensation appeared to be, however, the main sources of dissatisfaction. With regards to OC employees express below average belief in the organization's goals and values, willingness to exert extra effort on behalf of the organization and desire to maintain membership of the organization.

12. Dickson and Lorenz,(2009). *Psychological Empowerment and Job Satisfaction of Temporary and Part-Time Nonstandard Workers: A Preliminary Investigation.*

Dickson and Lorenzo's study examined several relationships between PE and job satisfaction of temporary and part-time nonstandard workers. Data were collected from random sample of 1,500 students who lived in the residence halls on-campus and employed in short-term jobs outside their field of study. This study find two cognitions of PE (meaning and impact) to be positively associated with job satisfaction. This study also tested the relationships between organizational tenure, PE, organizational tenure and job satisfaction for temporary and part-time nonstandard workers.

The results indicated a positive relationship between organizational tenure and PE and a negative relationship between organizational tenure and job satisfaction.

13. Chen and Chen, (2008).*The Impact of Work Redesign and Psychological Empowerment on Organizational Commitment in a Changing Environment; An Example from Taiwan's State-Owned Enterprises, Public Personnel Management.*

The purpose of Chen and Chen's study was to establish a framework to explain how to use work redesign and PE to strengthen employee commitment to an organization that is undergoing change. A questionnaire was distributed to a sample of 213 employees at three of Taiwan state-owned enterprises undergoing privatization or reorganization was conducted.

The results showed that the significant influence work redesign had impact on employees' commitment to their organizations. PE plays an intermediating role between work redesign and OC. The results show also that the perceptions of work redesign by employees who have an external locus of control had a more significant positive impact on their OC.

14. Faulkner &Laschinger, (2008) *The Effects of Structural and Psychological Empowerment on Perceived Respect in Acute Care nurses, Canada.*

Faulkner &Laschinger's study aimed to examine the relationships between structural and PE and their effects on hospital nurses-perceptions of respect. A secondary analysis was conducted of data from a larger study of 500 hospital staff nurses randomly selected from the provincial registry in Canada.

Results showed that both structural and psychological variables were significant independent predictors of respect. Although structural empowerment had considerably greater explanatory power, hospital nurses who perceived themselves to be structurally and psychologically empowered were more likely to feel respected in the workplace. Implications for nursing management changing workplace structures are within the mandate of nurse managers in their roles as advocates for and facilitators of high quality care. Nurse managers had the influence and resources to facilitate empowering work conditions that can increase nurses-feelings of being respected. In addition, promoting

collaborative inter-professional and intra-professional relationships and assuring continuous support to nurses were particularly important strategies for building respect.

15. Krishna, (2007). *Psychological Empowerment and Organizational Commitment, CMED School of Management, Hyderabad, India.*

Krishna's study investigated the validity and reliability of Menno's (2001) PE instrument in the Indian context. It examined the relationship between individual dimensions of PE and affective and normative commitment. Empowered employees were hypothesized to exhibit higher levels of commitment. 235 software programmers completed the Menno's PE and Meyer and Allen's commitment questionnaires.

Results found that perceived competence emerged as the most dominant factor of PE. In addition, the results reveal significant and positive relationships among the components of PE, affective commitment, normative commitment and perceived commitment except that no significant relationship was found between perceived competence and affective commitment.

16. Bhatnagar, (2005). *The Power of Psychological Empowerment as an Antecedent to Organizational Commitment in Indian Managers*

Bhatnagar study aimed to measure PE and organizational commitment in a sample of 607 managers drawn from various organizations in India. They are grouped together in terms of the technology they adopt. The study attempts also to predict psychological empowerment (measured through Spreitzer's (1995) standard scale) through the OC variable (measured through Allen and Myer's (1990) scale). The study was based on two-stage sampling design. In the first step, fifty Indian organizations were chosen randomly from the national capital region of India. In the second step, out of these fifty organizations, 1000 managers were randomly selected to fill in the questionnaires. Those managers were from the top, middle and lower levels, either HR or line managers. The response rate to the survey was 60.7%. The data are treated to univariate, bivariate and multivariate data analysis methods. Mean, standard deviation, correlation analysis and multiple regression analysis, using the SPSS 11.5 statistical package, are administered on the sample.

The results of the study revealed that PE being predicted by affective, normative and continuance commitment in Indian sample.

17. Liden et al., (2000). *An examination of the Mediating Role of Psychological Empowerment on the Relations between the Job, Interpersonal Relationships, and Work Outcomes.*

Liden et al.'s study investigated the mediating role of empowerment in relations between job characteristics, leader-member exchange (LMX), team-member exchange (TMX) and work outcomes. The sample was composed of 337 employees and their immediate superiors.

The results show that meaning and competence dimensions of empowerment mediated the relation between job characteristics and work satisfaction. The meaning dimension also mediated the relation between job characteristics and OC. Contrary to prediction, empowerment did not mediate relations between LMX, TMX and the outcome variables. Rather, LMX and TMX were directly related to OC. In addition, TMX was directly related to job performance. These findings suggest that work satisfaction is explained largely by job characteristics (through empowerment) but that LMX and TMX combine with job characteristics and empowerment to explain variation in OC and job performance.

18. Kraimer et al.,(1999). *Psychological Empowerment as a Multidimensional Construct: A Test of Construct Validity.*

The aim of this study was to examine the construct validity of scores on Spreitzer's PE scale. Confirmatory Factor Analysis (CFA) of data from a sample of 160 nurses show substantial support for Spreitzer's four empowerment dimensions: meaning, competence, self-determination and impact.

In contrast to Spreitzer's findings, the results of this study indicate that self-determination is a precursor of impact. This finding was cross-validated with data from a subset of the same sample 1 year later after implementation of a job redesign program. In addition, results demonstrate job characteristics are related differentially to the empowerment dimensions, providing evidence for both convergent and discriminate validity of scores on the four empowerment dimensions. Finally, this study found that the four empowerment dimensions differentially related to OC and career intentions, providing evidence for the predictive validity of the empowerment scale scores.

19. Spreitzer et al.,(1997) *Dimensional Analysis of the Relationship between PE and Effectiveness Satisfaction and Strain, USA.*

This study examined the effect of the four dimensions of PE (i.e., meaning, competence, self-determination and impact) on the three expected outcomes of empowerment: effectiveness, work satisfaction and job related strain. The relationships are tested on a sample of 393 managers from diverse units of a manufacturing organization. Then, the relations were replicated on an independent sample of 128 lower-level employees in a service organization using alternative measures of the outcome variables.

The results, largely consistent across the two samples, suggest that different dimensions are related to different outcomes and that no single dimension predicts all three outcomes. These results indicate the significance of multidimensional perspective on empowerment in achieving all the anticipated outcomes of empowerment.

1.8.4 Comments on previous studies

Through reviewing the previous studies, it is noticed they are varied in respect of their aims, variables, organizational contexts, results. Accordingly, the researcher concluded the following comments on them comparing with the current study.

- Because of lacking for Palestinian local studies related to psychological empowerment in general, this study has contributed to local literature on PE . Local previous studies like Al-Attar (2012) focused on administrative approach of empowerment). This study emphasizes on psychological empowerment only, while both Al-Jaba'aree (2010) and Abu- Amra (2015) concentrated on both psychological and administrative approaches of empowerment
- In the local context, this study is the first one that investigates the relationship between psychological empowerment and organizational commitment. The local studies of Al-Attar (2012) investigated the relationship between administrative empowerment and employee innovation, Al-Reqab (2010) investigated the relationship between transformational leadership and employee empowerment and Abu-Amra investigated the relationship between empowerment and job performance.
- The current study tests the relation between the two variables in one of the most Important economic sector, banking sector ,particularly, local commercial banks. While the local studies like Al-Jaba'aree (2010), Al-Reqab (2010), and Al-Attar (2012) concentrated on employees working in the universities . The study of Abu-Amra targeted employees working in Palestinian police.
- The population and sample of the current study are different from those of the previous studies in targeting the employees in local commercial banks in Gaza Strip.
- The current study has agreed with the previous studies like Ambad and Bahron (2012) ,Rawat (2011), Bhatnagr (2005) and Krishna (2007) in investigating the relationship between the psychological empowerment as an independent variable and organizational commitment as a dependent variable. But other previous studies investigating PE relationship with other dependent variables such as job satisfaction, work performance, citizenship behavior, service quality, perceived respect and job alienation. But, Fook et al. (2010) considered PE as a dependent variables and examined its relation with work motivation and withdrawal intention.
- The current study has agreed with most of the previous studies in using the questionnaire as a tool for data collection, particularly Spretzer's PE scale (1995) like Bahtnagar (2005), Rawat (2011), Kishna (2007) and others.

- Based on previous studies results and recommendations, the researcher designed this study to examine the impact of PE ,with its four dimensions, on OC. It would get benefit from previous studies in identifying its variables and scales and they were so helpful during the construction of the theoretical framework .As well as, those previous studies constituted yardsticks with which results of the current study are compared.
- Previous studies are arranged chronologically. They are grouped into three clusters: local, regional and international.
- It is noticed that PE was investigated in several fields of organizational behavior such as job satisfaction, turnover, burnout and etc. Additionally, they are varied in organizational context e.g., schools ,security sciences, banks, construction sector, and others.

Summary

This chapter presented the study framework. It included clarifying the study statement and its question and hypotheses. The variables and objectives of the study were addressed. As well as the study basic terms were defined. This chapter included also previous studies related to this study variables and most important comments regarding them .

Chapter Two

Theoretical Framework

2.1 Introduction

2.2 Empowerment

2.3 Organizational commitment

2.4 The Relationship between psychological empowerment and Organizational commitment

2.5 Banking sector and local commercial banks

2.1 Introduction

Empowerment is one of modern management practices .It is a significant factor for HR's distinctive performance and work control at the individual, team and organization levels. Empowerment has obtained an exceptional importance by management literature as it is viewed as an effective management method to deal with various environmental opportunities and challenges. Empowerment has two approaches: structural and psychological empowerment. PE has become a very popular topic in management for academic researchers and business practitioners. PE and its relation with organizational commitment will be discussed in detail in sections of this chapter. This chapter provides a comprehensive literature overview of the constructs being reviewed as follows:

Section 2.2: includes empowerment definition, approaches, models, advantages, obstacles and psychological empowerment and its dimensions.

Section 2.3: is about organizational commitment and its components and approaches.

Section 2.4:includes the relationship between psychological empowerment and organizational commitment.

Section 2.5: includes background on the Palestinian banking sector with concentration on LCB in Gaza Strip.

2.2 Empowerment

Empowerment is strongly connected with human resource that represents one of the organization's cornerstones and its strategic resources. Organizations that have qualified, skillful and efficient HR possess vital guarantees for their sustainability and superiority (Alasga,2010). In addition, HRs are strongly relied on by organizations to retain their competitive edge (Malik et al., 2013). Spreitzer (1995) calls for HR who can take initiative, embrace risk, rouse novelty and deal with uncertainties. Organizations are in need to have committed motivated personnel for implementing current environment targets. Delegating authority towards personnel leads to employee commitment and enhances individual and organizational performance (Conger and Kanungo, 1988). Therefore, there is a need to focus on empowerment construct, as it is accountable for gratifying, committing and retaining personnel by nurturing the vigorous workplace (Malik et al.,2013).Al-Attar (2012) views that empowerment is more comprehensive concept than authority delegation which emphasizes on granting subordinates some authorities for a limited period of time and specific purpose. He considers empowerment as a base for employees motivation ,innovation and independency. As well as Melhem (2006) views that the concept of authority delegation is limited and lack the empowerment process requirements. The latter include self-sense of responsibility , self-confidence, the value to be assigned to the employees, and the level of employees impact on their work and on the achievement of the organization aims. Thomas and Velthouse (1990) consider authority delegation as part of empowerment and the first step of it. Also, Conger and Kanungo (1988) argue that delegating or resource sharing is only one set of

conditions that may (but not necessarily) enable or empower subordinates. The process of delegation is too constrictive in scope to accommodate the complex nature of empowerment.

Empowerment success is handled by HR management in the organization as it is the responsible party of performance management, training, job design and salary estimation. In addition, managers must be trained to be contact points between subordinators and other internal or external organization's resources. Also, they must assist subordinators to interact with each other at all organization's levels, as well as, insure those employees are following all new developments in management fields (Jallab and Alhousseini,2013).

The beginning of empowerment concept emerged in 1960s and self-help social movement in 1970s, aimed to explore community psychology, mental health and social work. After 1980s, empowerment was a widely used word within the organizational sciences (Thomas and Velthouse 1990) and discussed in organizational behavior and management, such as businesses, education, psychology, social work and boomed in late 1990s (Li-Fen Lin,2013). A number of high involvement work practices were recommended to enhance strategic organizational performance. However, most important, are self-managing teams, shared governance programs, flexible work settings and employee empowerment (Hashmi,2012).

2.2.1 Empowerment definition

The definition of empowerment terminology in Oxford dictionary is to give (someone) the authority or power to do something and make (someone) stronger and more confident, especially in controlling their life and claiming their rights. Also, empowerment is defined as a management practice of sharing information, rewards and power with employees so that they can take initiative and make decisions to solve problems and improve service and performance (www.businessdictionary.com).

Empowerment term has been frequently studied by academics and practitioners and considered the utmost importance area. However, the conceptualization of the construct has not yet been clear (Jha,2013). As a result, it has taken on various interpretations among researchers and practitioners (Conger and Kanungo, 1988). Some researchers considered empowerment as a new notion in management literature. However, it is based, in its general concept, on authority delegation to lower-level employees for job performance and development in several previous theories. It was expanded and developed to include new meanings such as power transferring, employees motivation by their supervisors, self-efficacy enhancement and self-stimulation increases (Menon,2001). Zimmerman (1990) defines empowerment as participation in decision making that may enhance one's sense of empowerment. He emphasizes that empowered individuals are likely to be active in community, organizations and activities. The researcher also pointed to empowerment as behavioral or performance-related outcomes. Lee and Koh (2001) suggest that the concept of empowerment is concerned with only the relationship between a supervisor and his/her subordinates. They state that empowerment has two aspects. The first one: they consider empowerment as 'behavior of a supervisor'

who empowers his/her subordinates and it represents the cause of empowerment. The second one: they consider empowerment as psychological state of the subordinators resulting from his/her supervisor's empowering and it represent the consequential perception of subordinates. Furthermore, El- Ateeby (2005) considers empowerment as power and authority delegation. It is to give opportunity to employees to participate in information, knowledge and decision-making. Thus, subordinators are responsible for their performance and decision quality. In addition, Abu al Nasser (2007) views that empowerment application is connected with decentralization and releasing latent energy of employees to enhance their abilities and power in performing their tasks. Another deflection is added by Theron (2010) who claim that empowerment is a process of giving employees confidence together with management, to utilize their skills and experience by presenting them with the power to use more judgment and discretion in their work.

Laschinger et al. (2001) view the term empowerment is handled in two separate ways: first are management applications and, second is in which way these applications are understood by the employees. However, the ideal one is handling the two ways together. When the subject is handled in view of executive applications, it's aimed to develop the circumstances needed for empowerment; but the employees' perception is neglected. Empowerment contains the issues how executive applications are perceived and how employees see themselves. In other words, since empowerment has psychological aspect, workplace circumstances may be perceived differently among employees (Çavus and Demir 2010) .

Thamizhmanii and Hasan (2010) clarify that when empowerment is achieved, it does not mean that management has no role or responsibility. On the contrary, management must monitor the skills continuously required for carrying out the ever-changing complexity of jobs of the teams. Also, management should help the teams when they are unable to solve issues. Furthermore, employees should be encouraged to their own responsibility and top management should help them to achieve it. Empowerment is defined by Abazeed (2010) as one of contemporary management concepts greatly interested in HRs role in organizations. Empowerment notion is based on top management orientation to provide power, trust and self-determination to subordinators. This behavior generates a sense of importance, competence and responsibility to them. As a result, subordinators will have internal feeling and motivation as well as positive recognition of their work. An empowered work environment is better able to provide high quality customer service. Therefore, employees empowered by supportive managers are a key to success, to obtain a competitive advantage and to differentiate a company from others in a competitive world (Safari, 2011). As Hasan (2010) viewed it, empowerment is preferred to be implemented by teamwork to achieve organizational goals, identify best methods of task performance and make decisions without obtaining approval of top management in some fields. Meanwhile, this does not mean teamwork is separated from top management. Rather, top management should provide teamwork with required resources to be motivated and empowered to achieve the tasks. Jallab and Al-Husseini (2013) agree with Hasan's (2010) point of view. They consider teamwork as an essential dimension of empowerment. Teamwork is highly adopted in successful implementation of empowerment strategy. Also, it has many advantages in providing creative ideas and

solutions more superior than individuals efforts. Meyerson and Dewettinck (2012) add new definition to employee empowerment stating that it is motivational technique designed to improve performance if managed properly through increased levels of employee's participation and self-determination. Motivation, trust, decision-making and breaking the inner boundaries between management and employees are highly related aspects to employee empowerment to achieve the organizational aims and increase customer's satisfaction. Ibraheem et al. (2013) define empowerment as a multidimensional social process that helps people gain control over their own lives. It is a process that fosters power in people – for the betterment of their own lives, of their communities, and in their society – by acting on issues that people define as important.

The researcher concludes that empowerment is a contemporary management concept which is concerned with human resources role in their organization. Empowerment notion implies providing the subordinators with more power of decision making ,trust and autonomy that in turn make them feel of their work value, competence and independency in performing their jobs.

2.2.2 Empowerment approaches

According to Menon (2001), empowerment has three categories based on the underlying trust and emphasis:

First: The situational approach emphasizes the redistribution of authority and delegation of decision-making power down the organizational hierarchy. Therefore, the employee has the ability to impact on organizational outcomes, be creative and have more flexibility to take risks.

Second: The leadership approach focuses on the leader who energizes his or her followers to act with the leader in providing future vision. Leadership behaviors such as delegation of authority, accountability for outcomes, self-directed and participative decision making, information sharing and coaching and the developing of people have been identified for empowering people.

Third: The psychological approach refers to the internal processes of the individual being empowered.

According to Conger and Kanungo(1988), empowerment has two constructs; namely the relational construct and motivational construct. The former one, from the management and social influence literature perspective, empowerment is the process by which a leader or manager shares his or her power with subordinates. Here, the emphasis is primarily on the idea of sharing authority. Empowerment deals with participative management techniques such as management by objectives, quality circles and goal setting by subordinates as the means of sharing power or delegating authority. It includes practices that decentralize power by involving employees in decision making (Carless, 2004). In this approach, structural empowerment based on organizational theories is considered to be a set of activities and practices that give power, control and authority to

subordinates (Kuokkanen and Kilpi, 2000). Structural empowerment is defined by Mills and Gerardo (2003) as power delegation and decision making authority. Structural empowerment includes several conditions like high uncertainty and information asymmetry where organizational participants exchange information and resources. In addition, structural empowerment can be represented in a formal horizontal decentralization of authority, as this decisional power flows to employees from the formal structure empowerment. This formal structure empowerment entails the delegation of decision-making prerogatives to employees, along with the discretion to act on one's own. Structural empowerment is defined by Brein (2010) as the access to organizational structures in the work environment through lines of communication, support, information and resources which offer workers opportunities to share in decision making processes assist in control of resources and grow in their jobs. The second construct is the motivational one which is referred to as encouragement approach. In psychology literature, power and control are used as individuals' internal motivational and/or expectancy belief states. For instance, individuals are assumed to have a need for power where power implies an internal urge to influence and control other people. Power in this motivational sense refers to an intrinsic need for self-determination or a belief in personal self-efficacy (Conger and Kanungo, 1988). Under the motivational approach, employees will have the feeling of empowerment when they are encouraged (Yao et al., 2010). Also, there will be less emphasis on delegation of power itself. Furthermore, it focuses on open communication, inspirational goal setting and giving encouragement and feedback to increase commitment and involvement. The motivational approach of empowerment is a constellation of experienced psychological states or cognitions. Also, this approach focuses on employees' perceptions of their individual power to cope with events, situations and people they encounter at work (Carless, 2004). Accordingly, the researcher considers that empowerment has a psychological effect on employee's work. Also, contemporary empowerment approaches can be classified into the following types:

1- Leadership approach

Subordinates empowerment is one of modern leadership approaches contributing in organizations efficiency. This approach is based on the leader or manager's role in employee's empowerment. In addition, it has a great effect on employee's psychological feeling of empowerment. This approach points out that empowered organization has a wide supervision level, i.e. rate of employees to managers is high compared with traditional organizations. Therefore, it implies providing more authority delegation to low management level in the organization (Melhem, 2006).

2- Individuals empowerment approach

This approach focuses on self-empowerment. In this context, empowerment is clear when individual's cognitive orientation starts with holding autonomy and responsibility in decision-making. An empowered employees have high level of control on job requirement and information and resources access (Spreitzer, 1996).

3- Team empowerment approach

The emphasis on individual empowerment leads to neglect the team work. Team or collective empowerment has a particular significance because collective work has more advantages than individual work. Team work is a method of employees empowerment, developing their capacities and enhancing organizational performance. Team work copes with organizational structure changing in terms of increasing supervision level and transforming into flat structure (Melhem,2006).

4- Multidimensional empowerment approach

This approach connects all previous approaches together; it does not adopt one of them alone to explain empowerment notion. For a successful and effective empowerment process, empowerment should be based on education, successful leadership, effective control, continuous encouragement and support, appropriate structuring as well as interaction among each other (Jabaree,2010) .

Managers and subordinators must work as partners and hold collective initiatives through organizational team interaction and strategic decision-making (Al-Wady,2012). Trust, knowledge, skills, information, support incentives and power are essential constitutions for establishing empowered personnel and teams capable of managing their work (Conger and Kanungo,1988).

2.2.3 Models of empowerment

To achieve empowerment, each organization needs to understand empowerment according to its conditions and its external and internal environment. Literature on empowerment included various empowerment models that help to recognize and analyze empowerment concept (Androws and mua'ayaa,2008). In this study, three models of empowerment are clarified as follows:

1-Conger and Kanungo Model (1988)

Conger and Kanungo (1988) adopt the model of an individual self-efficacy and suggest that empowerment is similar to the power concept in two perspectives. The first perspective considered empowerment as a relational construct, empowerment implying authority delegation. The second perspective considered empowerment as a motivational construct which implies more than power or authority participation. Conger and Kanungo (1988) study emphasizes on motivational process of empowerment that made other researchers study the impacts of empowerment in different interventions. Conger and Kanungo established a model related to organizational conditions causing powerlessness feeling. Also, the model included how to remove those conditions through formal and informal organizational practices based on information availability on self-efficacy which can produce empowerment and its behavioral effects. Empowerment model of Conger and Kanungo includes the following five stages :

Stage 1: Identifying the organizational factors causing powerlessness feeling among employees such as significant organizational changes, management bureaucracy, competitive pressure, poor communication. Other factors include organization resources centralization, high control, arbitrary reward allocations, low incentives value of rewards. Furthermore, the lack of innovation- based rewards, lack of role clarity, unrealistic goals, and lack of training and technical support are some organizational factors causing powerlessness feeling. In addition, such factors include the lack of task variety, highly established routines and limited contact with senior management.

Stage 2: Using modern empowering managerial strategies and techniques like participative management, goal setting programs and feedback system. Other strategies and techniques include merit-based pay systems and job enrichment to remove causes of employees' powerlessness feeling.

Stage 3: Providing employees with self-efficacy information through using four sources; namely enactive attainment, vicarious experience, verbal persuasion and emotional arousal. Self-efficacy describes a belief in one's own effectiveness. Some of the external conditions (contextual factors) responsible for powerlessness listed in stage 1 should be removed as well.

Stage 4: Employees feeling of empowering experience sense through strengthening effort-performance expectancy or belief in personal efficacy as result of receiving self-efficacy information.

Stage 5: Changing in behavioral effects such as employees' initiation and persistence to accomplish task objectives. These behavioral consequences of empowerment include increased activity directed towards task accomplishment. Thus, by helping employees feel more assured of their capabilities to perform well, and by increasing linkages between effort and performance, empowerment can result in positive individual and organizational pay-offs.

- **Thomas and Velthouse Model (1990)**

Thomas and Velthouse (1990) developed the study of Conger and Kanungo (1988). They suggested cognitive empowerment model. They point that empowerment reflects an individual's orientation to his/her work through four cognitions namely meaningfulness, competence, choice and impact (Spreitzer,1995). Those cognitions are considered as the psychological dimensions of empowerment that represent the bases of employees empowerment. The model focuses on individual's cognitions regarding task characteristics and identification main interpretative processes that produce diversity in individuals' cognitions (Andraws and Muaya'a,2008).

- **Spreitzer model (1995)**

Spreitzer's (1995) definition of empowerment implied the psychological perspective that emphasizes on employees orientation towards their work context. This perspective is

embodied in competence, confidence in task performance ability, feeling of impact in work place and self-determination in job performance. Spreitzer points that empowerment begins with PE that generates belief of employees and their organization's management in empowerment importance. Through this belief, structural empowerment can be applied to provide the suitable environment for empowerment. She identified two types of factors contributing to employees empowerment. The first type is factors related to individuals themselves. The other is factors related to the organization represented by its flexibility in providing information and incentives. Those factors together result in employees empowerment with its four dimensions (meaning, competence, self-determination and impact), provided that employees should have the will to achieve superiority. Additionally, the organization must enjoy with stability as a main element to support empowerment beside employees insistence to fulfill their organization's goals. Spreitzer developed a scale that measure PE with regard to four cognitions set by Thomas and Velthouse (1990) with changing choice cognition into self-determination.(Al-Qethami,2009). The researcher adopted Spritzer's psychological empowerment scale (1995)in this study.

It is clear that the above mentioned models emphasize on PE rather than authority participation. The dimensions of PE collectively have positive role in employees orientation toward their work. Also, empowerment process cannot be achieved in one stage. It should be achieved through several stages because of some reasons like managers resistance to have feeling of losing their posts and power. Also, employees may be discouraged to hold new responsibilities or practice new techniques in their job.

The researcher considers the above mentioned models can be adopted in employees empowerment process. Those models concentrate on psychological aspect of empowerment that creates management and employees' convention in empowerment importance to provide the appropriate environment of empowerment. At that time ,they can feel of themselves-determination and control their tasks rather than receiving orders and direction of supervision.

2.2.4 Advantages of empowerment

Empowerment has several advantages at organization and employees' levels as follows:

First: Organization's Level

1. By empowerment, top management can leave daily routine tasks. They will have more time for concentration on strategic affairs, vision, message, goals and long-term plans design(Al-Assga,2010).
2. Empowerment creates the opportunity for more realization of organizational and employees' needs (Al- Jabaree,2010).
3. Improving qualitative and quantitative productivity (Al- Jabaree,2010) .
4. Increasing the opportunity of invention and innovation through employees encouragement for initiative spirit (Al-Wady,2012).
5. Assisting the organization in creating improvement programs (Melhem, 2006).

6. Increasing the competitive advantage and achieving distinct position (Al-Taher,2004).
7. The management becomes more successful, enthusiastic and able to improve resources and individuals utilization.
8. Improving the relationships among employees through internal marketing which is one of the concepts that copes with empowerment in terms of relationship quality among teamwork members or among employees.(Al-Wady,2012).
9. Increasing employees OC and loyalty.
10. Increasing organizational effectiveness and employee well-being (Theron,2010).

Second: Employees level

1. Employees belongingness and undertaking new responsibilities are increased.
2. Empowerment will stimulate employees innovative capacities and knowledge as well as acquiring more skills and capabilities (Al-Assqa, 2010).
3. Satisfying the needs of individuals' self-estimation(Al-Taher and Marzooq,2004).
4. Active feeling of employees is enhanced and they have the opportunity of mental practices for creating substitutions and effective means for job performance (Al-jabaree,2010)
5. Individuals' resistance to work pressures is promoted.
6. The development of responsibility sense is clear (Al-Taher and Marzooq,2004).
7. Employees' job satisfaction and performance are improved (Al-Wady,2012).

2.2.5 The dark side of empowerment

According to Spreitzer (2008), empowerment represents a kind of moral hazard for managers. It relies on the ability of the manager to reconcile the potential loss of control inherent in sharing power. Also, there is the need to empower employees for higher levels of motivation and productivity that often come with empowerment. To reduce the risk of the moral hazard, managers and organizations can:

- (1) Set clear limits and boundaries as to what level of empowerment is appropriate so employees know what is acceptable.
- (2) Build trusting relationships in which employees are less likely to operate on self-interest.
- (3) Measure and reward key performance goals to ensure that individual and organizational goals are aligned. While most researchers found positive outcomes of empowerment at work, other researchers found some tradeoffs regarding empowerment. For example, Spreitzer et al. (1997) state that those who reported more of the meaning dimension in their work also reported more strain. They speculated that those who felt a closer connection to their work, took it more seriously and thus, experienced more stress in their jobs. It may also be that employees who are too empowered become disempowered over time because their bosses are threatened by their empowerment (Spreitzer and Quinn, 1996)

2.2.6 Obstacles of empowerment in Arab organizations

Al-Ateeby (2005) identifies the following obstacles of empowerment application at the Arab organizations:

- Organizational structure.
- Centralization of decision making.
- Top management concern of authority loss.
- Resistance to change.
- Middle management fear of losing their jobs and power.
- Employees fear of responsibility and authority.
- Strict discipline against innovation and initiation.
- Information confidentiality.
- Poor incentives system.
- Traditional management leadership.
- Poor training and self-development.
- Weak management trust.
- Inappropriate reward system

The researcher views some of these challenges face empowerment application in the local commercial banks in Gaza Strip. A top of which may include centralization of decision making, top management concern of authority loss, resistance to change, traditional management leadership and weak management trust.

2.2.7 Psychological empowerment

In the recent era of HR management and behavior, the concept of empowerment and commitment has attracted researchers attention as the potential determinants of employees' performance and high output in a variety of professions and different organizations (Hamid,2013).However, theoretical research on PE has emerged only recently in scholarly journals (Kahreh et al., 2011). The concepts of PE have been given less attention in understanding employees' behavior at workplace (Hamid,2013).

There is a difference between the empowerment process and outcomes. Empowerment process attempts to gain control, obtain needed resources and critically understand one's social environment. It also helps to develop skills so individuals can become independent problem solvers and decision makers. Empowerment outcomes refer to the operationalization of empowerment. The outcomes differ according to the level of analysis. The focus of empowerment outcomes is on studying the consequences of citizen attempts to gain greater control in their communities or the effects of interventions designed to empower participants (Aji et al.,2010).

There are some reasons behind the need for PE in the employee. Namely, the dynamic nature of sector, constant interaction with customers and the need for instant decision making ability as clarified by Spreitzer (2007). PE in any organization does not work by

saying to employees that they are empowered. It requires changes in the system, practices and policies of an organization. Thus, there has to be a change/modification in the managerial practices to make an employee feel psychologically empowered. Managerial practices that promote autonomy and freedom and which also create an atmosphere of service may develop the feeling of PE among employees (Jha, 2013).

Psychological empowerment is related to a set of psychological states which are important for individuals to have the feeling of authority and control in relation to their job. This perspective refers to empowerment as the personal beliefs that employees have about their role in relation to the organization (Spreitzer, 2007). According to Conger and Kanungo (1988) empowerment is a process of enhancing feeling of self-efficacy among organizational members. This takes place through the identification of conditions that foster powerlessness. Also, through their removal by both formal organizational practices and informal techniques of providing efficacy information. Furthermore, Cavus and Demir (2010) define PE as a process which in turn motivate individual behavior. They call it as process because it begins with the interaction of one's personality characteristics within the work environment; then the interaction of environment with personality shapes the empowerment cognitions. Thomas and Velthouse's (1990) empowerment concept definition was conceptualized in terms of changes in cognitive variables (task assessments), which determine the motivation of individuals. They state that an individual's assessment of how high his or her feelings are concerning these assessments is positively related to feelings of empowerment. PE has four sub-variables meaningfulness, competence, choice and impact. The researchers point that positive worker outcomes are determined by the workers' personal perceptions of empowerment, i.e., PE, and not entirely by the empowerment structures of the organization. The workers shape their perceptions based on their interpretation of the organizational climate, i.e., constraining or empowering (Conger and Kanungo 1988 and Thomas & Velthouse 1990) Zimmerman (1990) views PE as a contextually oriented conception of empowerment that embraces the notion of person-environment fit. It includes, but is not limited to, collective action, skill development, and cultural awareness. Also, it incorporates variables such as motivation to control, locus of control and self-efficacy. It requires a contextual analysis to be fully understood. Empowered individuals may not always make the best (or correct) choices, but they may know that they can choose whether to fight or retreat, to be dependent or independent and to organize or wait. Additionally, Zimmerman (1995) views that PE is comprised of the individual's interaction with their environment and intrapersonal perception of empowerment. Another definition of PE is suggested by Peterson and Zimmerman (2004). They define PE as a process through which individuals gain control. Furthermore, Spreitzer defines PE as follows: "*a motivational construct manifested in four cognitions: meaning, competence, self-determination and impact. Together these four cognitions reflect an active, rather than a passive, orientation to a work role. By active orientation it is meant an orientation in which an individual wishes and feels able to shape his or her work role or context*" (Spreitzer, 1995).

Spreitzer's definition includes the psychological perception and attitudes of employees towards their organizations. It also includes an individual's experience of intrinsic motivation that is based on cognitions about himself or herself in relation to his or her

work role. In addition, it is the intrinsic process of employees being empowered. The researcher considers psychologically empowered individuals believe that they do make a difference. They feel that their work has an important impact on others and that their contributions are taken seriously. In addition, workers perceive themselves as active participants in shaping organizational outcomes. Also, they believe that they have significant influence in the culture of the organization. These workers perceive a sense of personal control and feel empowered to act and experience less burnout (Brien,2010). While Wang & Zhang (2012) refer to PE as empowerment at the individual level of analysis.

According to Kuokkanen and Kilpi (2000), PE is found on the social psychological theory and assume that empowerment has its base in the perceptions of employees. Lee and Koh (2001) emphasize on the psychological state of a subordinator perceiving four dimensions of meaningfulness, competence, self-determination and impact, which is affected by empowering behaviors of the supervisor. Furthermore, Menon (2001) defines PE as a motivational construct between the manager and subordinators measured through its four dimensions (work meaning ,impact, self-determination and competence). It is a global construct applied in any situation appropriate for its application. Carless (2004) views PE as a management approach. Meanwhile, it is psychological feeling and an instinct feature in employees characteristics. Top management should provide an appropriate environment and climate to support this feeling.

Individuals may feel a sense of intrapersonal or PE as a result of environmental factors (e.g., positive work environment structures). Also, organizational empowerment structures lead to PE that, in turn, leads to positive work outcomes including low levels of burnout. Theorists contend that PE may be the most important contributor of positive worker outcomes (Brien,2010)

Abazeed (2010) defines PE as individuals' inner active feeling and motivation towards their job embodied in four aspects. Those aspects are recognition of their work meaning with possession autonomy, impact and competence. It reflects a democratic leadership and giving decision making to low management. Amedi 's opinion (2012) is that PE is not just an individual feeling. Rather, it needs to appropriate structural underpinnings and organizational elements. It also needs a relationship between managers and their subordinators based on trust, support and information access to feel of responsibility towards job performance outcomes. Trust, knowledge, skills, information and support are important bases to establish empowered individuals and teams in the organizations.

2.2.8 Dimensions of psychological empowerment

The works of Thomas and Velthouse (1990), Spreitzer (1995) and (Menon, 2001) have identified several dimensions that contribute to an overall perception of being empowered (Jha,2013). Those dimensions are meaning (goal internalization, competence (self-efficacy), self-determination and impact (sense of control) (Spreitzer, 1995 and Menon, 2001). These dimensions constitute task assessments or judgments that individuals make as they are engaged in the work task. Employees' perception about

various activities in the organization shapes PE of an employee (Spreitzer, 2007; Menon, 2001 and Thomas & Velthouse, 1990). Thomas and Velthouse (1990), based on the work of Conger and Kanungo (1988), argue that four cognitive assessments represent a comprehensive task-specific evaluation an interpretation that determines intrinsic task motivation that individuals make to explain in their work situation. They are Meaningfulness, Competence, choice and Impact. Furthermore, Spreitzer (1995) made some improvement on the PE construct model by extending and operationalizing the model of four empowerment components of Thomas and Velthouse (1990) model (Choong, 2011). Spreitzer (1995) renames choice cognition as self-determination (Li-Fen Lin, 2013) and the meaningfulness dimension as meaning. Furthermore, she defines empowerment as reflecting a personal sense of control in workplace, as manifested in four beliefs about the person-work environment relationship in four cognitions. The cognitions are meaning, competence, self-determination and impact. Those four dimensions are argued to combine additively to create an overall construct of PE (Bhatnagar, 2005). In other words, when any of these dimensions is missing, the experience of empowerment will be limited (Choong, 2011). The next paragraphs express the definition of these dimensions:

1. Meaning cognition, that is defined by Spreitzer (1995) as the value of a work goal or purpose judged in relation to an individual's own ideals or standards. It involves a fit between the requirements of a work role and beliefs, values and behaviors. While Dickson (2009) defines it as employees sense of their work as purposeful and significant. If this sense is concordant and positive, the job has a value and meaningfulness that the individual will be committed and loyal to his/her organization (Abazeed, 2010).
2. Competence, that can be defined as an individual's belief in his or her capability to perform activities with skills (Spreitzer, 1995). Thomas and Velthouse (1990) consider competence as the degree to which a person can perform task activities skillfully when he or she tries. Competence has been closely linked with self-efficacy (Dickson, 2009).
3. Self-determination, is an individual's sense of having choice in initiating and regulating actions. It reflects autonomy in initiating and constitution of work behavior and processes (Spreitzer, 1995). It produces greater flexibility, creativity and self-regulation (Thomas & Velthouse, 1990). Employees with self-determination have some control over what they will do, how much effort they will put in and when they will start and stop (Dickson, 2009). Furthermore, Abazeed (2010) views self-determination as an individual's independency in achieving the work activities and choosing suitable alternatives that she/he decides according his/her determination.
4. Impact, is the degree to which an individual can influence strategic, administrative or operating outcomes at work. Impact is influenced by the work context (Spreitzer, 1995). It refers to an individual's perception that has effects on his/her work and contributes to related policies and decision-making (Abazeed, 2010).

2.3 Organizational commitment

Research on OC has been launched for more than five decades but still continues to be an area of interest (Hashmi,2012). Its definition has been further refined and developed (Ambad,2012). Therefore, many studies have been conducted on OC for its status as a core job attitude governing how employees attitudinally and behaviorally approach their works career (Allen & Meyer, 1990). Employee's commitment is considered the strength of the organizations. It is important for the development of any organization because whenever employees of any organization are not faithful and honest to it; it is complicated to meet organizational goals (Malik et al.,2013).In organizational behavior and industrial and organizational psychology, OC is the individual's psychological attachment to the organization. The basis behind many of these studies was to find ways to improve how workers feel about their jobs so that these workers would become more committed to their organizations. OC predicts work variables such as turnover, organizational citizenship behavior and job performance. Some of the factors such as role stress, empowerment, job insecurity, employability and distribution of leadership have been shown to be connected to a worker's sense of OC. OC can be contrasted with other work-related attitudes, such as job satisfaction. Job satisfaction can be defined as an employee's feelings about their job. Also, it can be contrasted to organizational identification that is the degree to which an employee experiences a "sense of oneness" with their organization (Wikipedia,2014).OC, the spirit of the organization, is essential for the success of any organization because unless its employees are loyal and sincere to it, it is difficult for the organization to face internal and external challenges and pressures (Hashmi,2012).Mehrabi (2011) suggests that to maintain competition advantage in organizations market and product; it is essential to promote high levels of commitment among their members. OC refers to member's personal feeling toward the organization. It is also a perceived psychological status that ties individuals to activity method about goals and motivation of loyalty toward a method. Indeed, OC focuses on this issue that satisfies employee's needs by reciprocal action with organization.

Marschke et al. (2009) point that the efforts a company make to involve itself within the personal lives of its employees is termed as perceived organizational support. In other words, employees realize that the company cares about their beliefs and values their input and efforts. When the employee understands that the company not only sees him/her as another worker, but also as a valued individual with unique ideas and a sense of spirituality, the employee's work is enhanced because he or she then puts in his or her-whole self while on the job. Ambad (2012) views that OC level shows how long they tend to stay in the organization. Lower commitment level among employee shows that they will leave the organization soon. The commitment level among employee can be seen as a predictor to whether the employee will stay longer or leave the organization. Furthermore, OC is defined by Avolio et al.(2004) as the relative strength of an individual's identification with and involvement in a particular organization. Prior research suggests that work experiences, personal and organizational factors serve as antecedents to OC.

2.3.1 Components of organizational commitment

Allen and Meyer (1990) identified three components of OC that are affective commitment, continuance commitment and normative commitment:

- The researchers defined affective commitment as the employee's emotional attachment to, identification with, and involvement in the organization. Employees with a strong affective commitment continue employment with the organization because they want to do so. Borgei, (2010) views that affective commitment often results from work experiences that satisfy employees' need to feel comfortable in the organization also, it results from the experiences that contribute to their feelings of competence in the work role. Affective commitment develops when the employee becomes involved in, recognizes the value-relevance of, and/or derives his/her identity from the association with the organization. For example, employees tend to be affectively committed if they feel that the organization treats them in a fair, respectful and supporting manner (Rego and Chunha,2008).
- Continuance commitment: that refers to an awareness of the costs associated with leaving the organization. Employees whose primary link to the organization is based on continuance commitment remain because they need to do so (Allen and Meyer,1990). It means that remaining an employee of an organization results from an employee calculating the benefits and weighing them against the costs of membership in the organization. Remaining with an organization tends to result from the accumulation of side bets (investments) an individual has made in the organization those investments would be lost if the individual discontinued membership in the organization (Borgei,2010). Continuance commitment develops when the employee recognizes that he/she stands to lose investments in the organization, and/or perceives that there are no alternatives other than remaining in the organization (Rego and Chunha,2008).
- Normative commitment: reflects a feeling of obligation to continue employment. Employees with a high level of normative commitment feel that they ought to remain with the organization(Allen and Meyer,1990). In other words, employees with strong sense of normative commitment feel obligated to be an employee of an organization. Furthermore, normative commitment is viewed as the totality of internalized normative pressures to act in a way which meets organizational goals and interests (Borgei,2010).Normative commitment develops when people internalize the organization's norms through socialization, receive benefits that induce them to feel the need to reciprocate and/or to accept the terms of a psychological contract (Rego and Chunha,2008).

Affective, continuance and normative commitment are best viewed as disguisable components, rather than types, of attitudinal commitment; that is, employees can experience each of these psychological states to varying degrees. Some employees, for example, might feel both a strong need and a strong obligation to remain, but no desire to do so. Others might feel neither a need nor obligation but a strong desire, and so on. The

'net sum' of a person's commitment to the organization, therefore, reflects each of these separable psychological states(Brown,2003,p.30).

2.3.2 Organizational commitment approaches

Laka-Mathebula (2004) indicates that the definition of OC depends on the following four approaches of conceptualizing and exploring it.

- Attitudinal approach: this approach considers commitment as an employee, or more specifically, as a set of behavioral intentions. Mowday et al. (1970) define OC from attitudinal conceptualization as the relative strength of an individual's identification and involvement in a particular organization. They identified three characteristics of OC as follows: (1) a strong belief in and acceptance of the organization's goals and values,(2) willingness to exert considerable efforts on behalf of the organization and (3) a strong intent or desire to remain with the organization. Some factors are associated with commitment within this approach including positive work experience, personal characteristics and job characteristics. The outcomes include increased performance, reduced absenteeism and reduced employee turnover(Mathebula,2004)
- Behavioral approach implies that an employee continues her/his employment with an organization because of investments devoted. Such investments as time spent in the organization, friendship, training, benefits and experience.
- Normal approach argues that an agreement between employee's goals and values with organizational aims create employee's obligation feeling to his or/her organization (Saqr,2009).
- Multidimensional approach is considered as a recent approach. It indicates that OC develops because of the interaction of all aforementioned approaches (Mathebula,2004). Allen and Meyer (1990) argue that OC is a psychological attachment which has three form. Those forms are the affective, continuous and normative. According to Meyer and Allen (1991), this psychological state can (a) characterize the employee's relationship with the organization and (b) have implications for the decision to continue or discontinue membership in the organization. The researcher adopted this approach in the study.

2.4The relationship between psychological empowerment and organizational commitment

The relationship between PE and OC has been a matter of concern by several researchers. Naeem and Saif (2010) consider that employee empowerment generates sense of belongingness and ownership towards the organization. Empowerment makes employees feel more confident and try to give their best to their employers. Empowered employees are more motivated compared with those who just follow the given instructions.Kirkman and Rosen (1999) point that adopting top bottom management approach encourages employee OC. It also improves individual and organizational performance along with bringing flexibility in the organization. Stander& Rothman (2009) point that employees' involvement and commitment is a major success factor in

today's organizations. (Spreitzer, 1995) views that there is a need for employees who can take initiative, embrace risk, stimulate innovation and cope with high uncertainty. Furthermore, Liden et al. (2000) suggest that higher levels of work satisfaction, OC and job performance can be achieved by individuals empowerment. The researchers add that there are some empowering conditions, such as opportunities for decision autonomy, challenge and responsibility make employees feel of an appreciation. The thing that results in sense of meaning, competence, self-determination and impact. An opinion of several researchers(e.g. Avolio et al. 2004; Spreitzer 1995 and Thomas and Velthouse 1990) is that empowered employees have higher level of OC, as empowered employees, tend to be highly concentrated, self-motivated and resilient. Consequently, they are likely to give back by being more committed to an organization (Avolio et al., 2004 and Eisenberger and LaMastro, 1990). Thus, when employees are empowered, they are highly committed to their organization. More specifically, to each element of PE, employees deriving greater sense of meaning from their work would have higher levels of commitment to their organization and energy to perform (Rawat, 2011). This can be attributed to the following reasons:“(a) a meaningful job provides suitable fit between the requirements and purposes of one's organizational work roles and one's personal value system, (b) a sense of competence gives workers the belief that they are able to perform their work roles with skill and success, stimulating them to exert considerable effort on behalf of the organization, (c) self-determination gives workers control over their work and a voice in work-related decision processes, leading to enhanced involvement in the organization and (d) having impact facilitates workers' possibilities to participate in shaping the organizational system in which they are embedded. In a team-level study, more highly empowered team members were indeed found to develop higher levels of commitment to the organization" (Kirkman& Rosen, 1999).

Psychological empowerment can be a stimulation for an individual's commitment to the organization. A fit between work roles and personal value systems, confidence in an individual's capability to do work well (which in turn encourages him or her to put more effort on the organization's behalf). Also, more extensive participation in decision-making and contribution to the shaping of organizational systems through a greater level of impact are resulted from psychological empowerment (Janssen, 2004). Rawat (2011) state that it is fundamental for effective functioning of modern organizations to have an empowered and committed workforce as empowerment is a motivational process of being enabled and on taking responsibility of work and related activities.

The researcher views that when employees are allowed to hold more responsibilities and tasks that represent an importance to the organization performance, and are given opportunities for decision-making and expressing their personal opinions, they will feel of psychological empowerment. As a result, those psychologically empowered employees tend to have more willingness to stay in their organization and work harder leading to enhanced organizational commitment.

2.4 Banking Sector and Local Commercial Banks

2.4.1 Introduction

The banking sector plays a vital role in the development of the local economy in terms of increasing the effectiveness and efficiency of the role of financial intermediation. Despite mounting barriers and challenges (both structural and non-structural) to the Palestinian economy during 2013, the banking sector continued to grow, demonstrating a capability to weather many local and regional risks, and firmly establishing itself as a key pillar of the economy of the newly founded State of Palestine. The uninterrupted record of the banking sector is an indication of its robustness and the increased public confidence it enjoys. This would not have been possible without the efforts the PMA made and the measures it took in many areas. Examples include developing the banking system's infrastructure and reinforcing the financial safety network. Also, instituting supervisory procedures and instructions in line with the best international standards, reforming weak banks, enhancing the Palestinian payments system and establishing the Palestine Deposit Insurance Corporation (PDIC). In addition, PMA took several precautionary actions which boosted the banking system's performance, as manifested by various financial indicators. The latter include an increase in the size and quality of banks' assets, a boost to banks' capital and therefore an enhanced capability to cope with expected and unexpected risks, fairly low loan default rates, creation of additional reserve for countercyclical fluctuations and increased rates of return on both average assets and average core capital (PMA report, 2013).

The Palestinian banking sector evolution has begun after the advent of the National Authority in 1994 where they built the Palestinian Monetary Authority (PMA). PMA serves as the nucleus of the Central Bank and was assigned to rebuild the Palestinian banking system. Palestinian banking sector started to grow at a rapid pace and followed the developments of banking management and technology in the surrounding countries, and became efficient and highly qualified. The banking sector consists of the Palestinian Monetary Authority & banks offering their services in various Palestinian areas (Harb, 2012). Those banks have reached 237 branches and offices divided by 192 branches and offices in the governorates of the West Bank and 45 branches and offices in the governorates of the Gaza Strip (PMA, annual report, 2013).

Palestinian Monetary Authority promotes sustained economic and financial growth of the Palestinian economy through the following:

- Effective and transparent regulation and supervision of Banks operating in Palestinian territories.
- Development and deployment of Monetary Policy designed to achieve price stability.

Overseeing the implementation and operation of modern, efficient payment systems. The Palestinian banking sector is well-regulated and operates in an efficient and effective manner. Banks are governed by and fully-adhered to the Banking Law No. (2)

of 2002 and its explanatory instructions. In addition, banks comply with the best international banking practices, particularly, the Core Principles of Banking Supervision and its methodology, principles of good corporate governance, Basel I accord. Work is underway to apply the revised international capital framework or Basel II accord. (Harb, 2012).Palestine still does not have its own currency but deals with four different currencies: the Israeli currency (New Israeli Shekel, NIS), for daily exchanges; the US Dollar (USD); the Jordanian Dinar (JD) and the Euro (€), for savings and commercial exchanges (Jaraiseh,2013).

2.4.2 Palestinian Banking Institute (PBI)

It was established in 1999. PBI provides best services for banks and financial employees through professional training and development courses and workshops. It aims at raising the work quality level of banks. In 2012, 110 training programs were held with participation of 2,459 trainees from various Palestinian banks (www.pbi.ps).In 2013, the PBI inaugurated its special three-stage certification program in anti-money laundering. PBI also conducted a Certified Bank Teller course, which sought to provide bank tellers with up-to-date practical basis for all teller operations in the Palestinian banking sector. The course was composed of 6 training parts: communication skills, banking legislature, detecting fraud and counterfeiting, self-services (electronic), training on teller operations (withdrawal, deposit, currency exchange), AML and Code of Conduct and Compliance. Among its many activities, the PBI held an exceptional program in sign language, where several communication methods were used. Among those methods were the oral method, hand placement and hand shapes to aid speech utterance, lip reading, gesture language, cued speech, changes in intonation, sign language and total communication. Also, for the last three years, the PBI has been distinguished for offering the Six Sigma certification programs (yellow, green and black belts), which focus on the development of quality. The PBI conducts these programs in collaboration with renowned international institutions (PMA report,2013).

2.4.3 Classification of banks operating in Palestine

2.4.3.1 Commercial Banks in Palestine

According to PMA annual report (2013), the banking system in Palestine is divided into local and foreign banks clarified as follows:

First: Local banks

#	Bank name	Branches
1	Bank of Palestine	48
2	Palestine Commercial Bank	7
3	Palestine Investment Bank	13
4	Al Quds Bank	23
5	Arab Islamic Bank	10

6	Palestine Islamic Bank	16
7	The National Bank	8
Total		125

Second :Foreign banks:

#	Bank name	Branches
1	Arab Bank	26
2	Egyptian Arab Land Bank	6
3	Bank of Jordan	34
4	Jordan Commercial Bank	4
5	Cairo Amman Bank	21
6	Housing Bank for Trade and Finance	12
7	Jordan Ahli Bank	5
8	Jordan Kuwait Bank	2
9	Union Bank	1
10	HSBC Middle East Limited	1
Total		112

These 17 banks (2 Islamic and 15 commercial) are supervised and controlled by PMA. (PMA, 2012). Banks in Palestine provide all financial services for Palestinians such as current accounts, overdraft accounts, money transfers, commercial loans and savings. They have an important social role in Palestinian society, which appears clearly in their annual balance sheets (Jaraiseh, 2013).

2.4.4 Bank of Palestine

Bank of Palestine was established in 1960 with the view of promoting financial services in Palestine, financing projects and fulfilling the financial and banking needs of different economic and social segments of Palestinian society. BoP is one of the largest national banks operating in Palestine with abroad range of branches, offices and ATMs. The bank employs a crew of qualified personnel providing services to more than 600,000 customers including individuals, firms and organization (<http://www.bankofpalestine.com>). BoP has 48 branches distributed in all over the country, 35 branches and offices in West Bank and 13 branches and offices in Gaza Strip. Its total Staff number is 1,235. There are 723 employees working in West Bank and 512 in Gaza Strip (PMA report, 2014). BoP has been highly interested in training and developing its human resource as it has a specialized training center providing training courses in various banking fields. Most of BoP's employees obtain training more than once a year. In period of 2013-2014, about 330 local and abroad training programs (courses/workshops) were conducted.

Through keeping abreast and utilization of the latest technology conjointly with adoption of the best policies and international practices including disclosure, good governance, transparency, BoP has been instrumental in contributing to development process allocating 5% of its net annual profit to social responsibility programs. Banks trading shares were listed in Exchange 2005, hence becoming the second largest company listed by its market value amounting about 15% of Exchange value. In 2007, BoP founded AL-Wasata Scurrilities company to operate as Bank of Palestinian's investment arm. In addition, BoP inaugurated palpay @ in 2011 in order to facilitate electronic payments through a large network of 500 points of sales distributed in commercial supermarkets, hotels, restaurants, public services centers, etc. (<http://www.bankofpalestine.com>)

2.4.5 Palestine Investment Bank

The PIB was established by a group of elite Arab and Palestinian bankers who are known for their banking superior experience that was gained from their global banking exposure. P.L.C. was established in Gaza City in Palestine on August 10, 1994 as a public shareholding company with a share capital of U.S. Dollar 20 million, in accordance with the Company's Law of 1929. PIB has 13 branches, 12 in West Bank and 1 in Gaza Strip. Its total staff is 217 employees, 200 employees working in West bank and 17 employees in Strip. PIB started operations during March 1995, and is currently operating through its Head Office in Al-Bireh. Its eight branches and five offices located in Ramallah, Nablus, Hebron, Gaza, Jericho, Bethlehem, Bythoni and Jenen. The capital of PIB has grown incrementally over the past two decades and has reached U.S. Dollar 53 million in outstanding capital and U.S. Dollar 100 million in authorized capital as of Jan 1, 2012. By all exerted effort and diligence, PIB seeks to establish a pioneering financial banking institution in Palestine by providing distinguished financial and banking services to a base of clientele, employing highly qualified & competent staff; who carry out their work in a conducive environment; supported with advanced technology. Also, through carefully chosen banking services, applying top professional and ethical standards, for the purpose of achieving advanced and superior financial results. PIBC transfers have the advantages of speed; accuracy and quality, whereas the beneficiary can receive the transfer in maximum possible speed and fewer charges through the SWIFT system (www.pibbank.com).

2.4.6 Palestine Commercial Bank

Palestine Commercial Bank was established by a number of Palestinian businessmen who realized the urgent need for establishing a banking institution that supports and boosts the birth of a viable Palestinian economy. PCB started to provide its banking services through its main headquarters based in Ramallah in August 1994, with a capital of U.S. \$ 11,255 million to become one of the first Palestinian banks operating under the Palestinian National Authority. A year after the opening of the Bank's main headquarters, it began to prepare an expansion plan by opening new branches in different areas of Palestine. This plan resulted in the opening of Gaza branch in December 1995 which was followed three months by the opening of Al-Ram branch in northern Jerusalem. Then the opening of Nablus branch in July 1996, and-Al Ezaria branch in

October 1997, which brings the total number of operating branches into five. In July 2005, the Bank's capital was increased to U.S. \$ 20 million, and then was raised in May 2008 to U.S. \$35 million, of which U.S. \$30,026,058 million were paid.

The Bank is currently restructuring its work, branches and staff with the objective of starting a new era that would make all the difference. PCB has seven branches, 6 in West bank and 1 in Gaza Strip. Its staff includes 168 employees, 160 in West Bank and 8 in Gaza Strip.

2.4.7 Quds Bank

Quds Bank was established in Ramallah in 1995. Quds Bank has been a trusted partner for individuals and businesses in the Palestine, driving their personal well-being, and offering easy banking services. Focused on offering simple and easy-to-understand products, and led by a commitment to long-term relationship building, Quds Bank today has 27 full-fledged branches and offices across Palestine (West Bank and Gaza). From personal account services to finance for homes and automobiles to commercial loans and project support, the Bank has a wide portfolio of standard banking products, as well as tailor-made solutions in Retail and Corporate Banking. Over the years, Quds Bank has redefined the essence of banking through its four key pillars: relationship building, simplicity, efficiency and convenience. The bank runs its main operations through its headquarter located in Ramallah, Al Massiyoun, beside various branches and offices spread all over the country (<http://www.qudsbank.ps>). Currently, 536 employees are working in Quds Bank (PMA, 2013).

Summary

This chapter firstly introduced the concept of empowerment in general and highlighted the definitions and cognitions . Furthermore, it sought to discuss the major approaches to the construct as well as the stages in the process of empowerment. Also, empowerment advantages, disadvantages and models of empowerment were presented .The psychological empowerment and its dimensions were provided in details.

Secondly, Organizational commitment was conceptualized and the different approaches were introduced.

Thirdly, the relationship between psychological empowerment and organizational commitment were highlighted.

Lastly, definition of banking sector and its importance in the Palestinian economy and classification of banks were presented .Additionally, a brief on each of the local commercial banks in Gaza Strip was presented.

Chapter Three:

Study Methodology

3.1 Introduction

3.2 Study design

3.3 Study method and data collection

3.4 Study population

3.5 Validity of questionnaire

3.6 Reliability of the study

3.7 Cronbach's coefficient Alpha

3.8 Statistical analysis tools

3.9 Test of normality

3.1 Introduction

This chapter describes the methodology used in this research. The adopted methodology to accomplish this research included the following techniques: the information about the research design, research population, questionnaire design, statistical data analysis, content validity and reliability.

3.2 Study design

To accomplish the study objectives specified in chapter 1, this study was conducted in four phases as shown in appendix (D).

The first phase: this phase of the research included identifying and defining the problem study problem and establishment objectives of the research and development research plan.

The second phase: included literature related to PE and OC were reviewed. Based on the literature review results, related hypotheses were produced.

The third phase: focused on constructing and distributing questionnaire, data analysis and discussion. This questionnaire was used to collect the required data in order to achieve the research objective. SPSS was used to perform the required analysis.

The fourth phase: included the conclusions, recommendations and future works.

3.3 Study method and data collection

Analytical descriptive approach has been used to sustain quantitative measurement and analysis. This approach describes the contemporary or current phenomena or events. It is an organized form of analysis and interpretation to clarify the phenomenon or problem. It provides the data on certain characteristics in reality and requires knowledge of the sample that participated in the study and the time of data collection (Al-Hamdani,2006). Data has been collected through different means that include:

First: Secondary resources: To introduce the theoretical literature of the subject, the researcher has depended on the following data resources:

- 1- Books and references in Arabic and English about PE and OC.
- 2- Periodicals, articles, published papers and referred previous studies in different countries which have been conducted on the same subject.
- 3- Web sites and the available electronic versions.

Second: Primary resources

To analyze the qualitative and quantitative characteristics of the phenomena, it has been depended on collecting the primary data by the questionnaire(appendix A) as a main tool for the study as it saves time and effort. The questionnaire was constructed as follows:

1. Making a literature review of previous studies related to the study . Accordingly, the researcher adopted Spreitzer (1995) scale of psychological empowerment and Allen and Meyer (1990) scale. The two English scales were translated into Arabic to be understood by the entire sample when they were surveyed in the commercial banks in Gaza Strip. The translation was revised by English language professors at Islamic University of Gaza.
2. The questionnaire was revised by the supervisor.
3. The questionnaire was also reviewed by twelve professional referees from different universities in Gaza Strip as shown in appendix (c).
4. In light of the referees comments , the questionnaire was amended as some clauses were deleted or modification. The final questionnaire included (33) paragraphs appendices (A &B) .

The questionnaire contains three parts:

Part 1- Includes the primary information about the demographic traits of the sample individuals.

Part 2- To measure PE of the respondents, the researcher selected the PE scale that developed by Spreitzer (1995). It is a twelve-item scale divided into four components, meaning, competence, self-determination and impact. This scale has been adopted by several researchers like Choong et al.(2012),Chen And Chen (2008), Rawat (2011), Al-Qethami (2009) and others.

Part 3- To measure the OC of the respondents ,the researcher selected the OC scale that developed by Allen and Meyer (1990), related to three components of (a) affective commitment (AC); (b) normative commitment (NC) and (c) continuance commitment (CC). This scale has been adopted by several researchers like Jhonson (2012), Borghei (2010), Bhatnagar (2005) and others.

Some refinements regarding items of the OC scale were made to be more suitable to banking sector. It contained 24 items sub-scales - but summarized to 21 items by the researcher upon the supervisor and referees recommendations. Both scales are based on Likert's 5-points scale. The Likert's 5-points scale was used to measure responses on questionnaire items as shown in table 1:

Table 1: Likert scale

Item	strongly agree	Agree	Neutral	Disagree	strongly disagree
Scale	5	4	3	2	1

The aim of the questionnaire is to measure the impact of HR's PE on OC working in commercial banks in Gaza strip.

3.4 Study population

The population of the study consist of employees working in commercial banks in Gaza Strip. There are four LCB in Gaza Strip which are bank of Palestine, Palestine Commercial bank, Palestine Investment bank and Al-Quds bank. The latter refused to cooperate in respect of responding the questionnaire, so it was excluded from the population of this study.

According to statistics of the Palestinian Monetary Authority (2014),there are 537 employees working in the LCB in Gaza Strip distributed as shown in table 1:

Table 2: No. of employees (study population) in LCB in Gaza Strip

#	Bank name	No. of employees
1	Bank of Palestine	512
2	Palestine Commercial bank	8
3	Palestine Investment bank	17
Total		537

3.4.1 The study sample

The study sample has been randomly selected and was composed of 224 employees working in LCB in Gaza Strip excluding service works employees (e.g. cleaners and guards).The sample was calculated according to the following formula:

$$n = \left(\frac{Z}{2m} \right)^2 \quad \text{formula 1}$$

$$n == \left(\frac{1,96}{2 \times 0.05} \right)^2 \cong 384$$

$$n_{mod.} = \frac{nN}{N + n - 1} \quad \text{formula 2}$$

$$n_{mod.} = \frac{384 \times 537}{537 + 384 - 1} \cong 224$$

Z: confidence level at 95% (standard value of 1.96)

m: margin of error at 5% (standard value of 0.05)

N: population size

$n_{mod.}$: sample size

(www.surveysystem.com/sscalc.htm)

After applying the previous formula, it is clear that the sample size was 224 employees. Questionnaires were distributed to banks employees with a descriptive cover letter and were asked to fill out questionnaire. The distributed questionnaires equal 224, and 162 questionnaires fit for study were obtained. Therefore, the recovery rate of questionnaires is equal to 72.32 %. The remained questionnaires were eliminated because of incomplete information and invalidity .

3.5 Validity of questionnaire

Validity refers to the degree to which an instrument measures what it is supposed to measure. Validity has a number of different aspects and assessment approaches. Statistical validity is used to evaluate instrument validity, which include external and internal validity and structure validity (Poilt and Hungler ,1985).

3.5.1 External validity (Validity of referees)

In order to ensure high level of validity, the researcher varies the resources of judgment were communicated. The initial questionnaire has been given to a group of referees comprising of twelve professionals and specialists from various universities in Gaza Strip (appendix C). This was performed to judge its validity according to its content, the clarity of its items meaning and suitability to avoid any misunderstanding and to assure its linkage with the main study aims. After a detailed feedback and comments from the referees, the researcher had studied those comments and proposed changes, and in consultation with the supervisor, incorporated the valid of them into final questionnaire both Arabic and English versions (appendices A & B).

3.5.2 Scale validity

3.5.2.1 Internal Validity

Internal validity of the questionnaire is a statistical test that was used to test the validity the questionnaire through measuring correlation coefficient between each item and its total related field.

First: Results of internal validity of PE scale

Table 3: Correlation coefficient of each item of Meaning and the total of this dimension

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The work I do is meaningful to me.	0.897	0.000*
2.	The work I do is very important to me.	0.921	0.000*
3.	My job activities personally are meaningful to me.	0.858	0.000*

* Correlation is significant at a ≤ 0.05 level

Table 3 clarifies the correlation coefficient for each item of "meaning" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha \leq 0.05$. Therefore, it can be said that the items of this field are consistent and valid to measure what it was set for.

Table 4: Correlation coefficient of each item of "Competence "and the total of this dimension

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I am confident about my ability to do my job.	0.916	0.000*
2.	I have mastered the skills necessary for my job.	0.900	0.000*
3.	I am self-assured about my capabilities to perform my work activities.	0.907	0.000*

* Correlation is significant at a ≤ 0.05 level

Table 4 clarifies the correlation coefficient for each item "competence" dimension and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha \leq 0.05$. Therefore, it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

Table 5: Correlation coefficient of each item of "Self-determination" and the total of this dimension

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I have significant autonomy in determining how I do my job.	0.836	0.000*
2.	I have considerable opportunity for independence and freedom in how I do my job.	0.912	0.000*
3.	I can decide on my own how to go about doing my work.	0.833	0.000*

* Correlation is significant at ≤ 0.05 level

Table 5 clarifies the correlation coefficient for each item "self-determination" dimension and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha \leq 0.05$. Therefore, it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

Table 6: Correlation coefficient of each item of "Impact" and the total of this dimension

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	My impact on what happens in my department is large.	0.874	0.000*
2.	I have a great deal of control over what happens in my department.	0.883	0.000*
3.	I have a significant influence over what happens in my department	0.900	0.000*

* Correlation is significant at a ≤ 0.05 level

Table 6 clarifies the correlation coefficient for each item "impact" dimension and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha \leq 0.05$. Therefore, it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

Second: Results of internal validity of OC scale

Table (7): Correlation coefficient of each item of " affective commitment " and the total of this dimension.

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I would be very happy to spend the rest of my career with this bank.	0.742	0.000*
2.	I enjoy discussing about my bank with people outside it.	0.776	0.000*
3.	I think that I could easily become as attached to another bank as I am to this one.	0.540	0.000*
4.	I do feel like 'part of the family' at my bank.	0.813	0.000*
5.	I do feel 'emotionally attached' to this bank.	0.822	0.000*
6.	I really feel as if this bank's problems are my own.	0.825	0.000*
7.	This bank has a great deal of personal meaning for me.	0.785	0.000*

* Correlation is significant at $\alpha \leq 0.05$ level

Table 7 clarifies the correlation coefficient for each item "affective commitment" dimension and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha \leq 0.05$. Therefore, it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

Table 8: Correlation coefficient of each item of "continuous commitment" and the total of this dimension

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I worry about what might happen if I quit my job without having another one lined up	0.804	0.000*
2.	It would be very hard for me to leave my bank right now, even if I wanted to	0.834	0.000*
3.	Too much in my life would be disrupted if I decided I wanted to leave my bank now	0.857	0.000*
4.	It would be too costly for me to leave my bank now	0.836	0.000*
5.	Right now, staying with my bank is a matter of necessity as much as desire	0.746	0.000*
6.	I feel that I have too few options to consider leaving this bank.	0.673	0.000*
7.	One of the few serious consequences of leaving this bank would be the scarcity of available alternatives	0.697	0.000*

* Correlation is significant at the 0.05 level

Table 8 clarifies the correlation coefficient for each item "continuous commitment" dimension and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha \leq 0.05$. Therefore, it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

Table 9: Correlation coefficient of each item of "normative commitment" and the total of this dimension.

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I think that people these days move from bank to company too often.	0.486	0.000*
2.	I believe that a person must always be loyal to his or her bank.	0.625	0.000*
3.	Jumping from bank to bank does not seem at all ethical to me .	0.737	0.000*
4.	One of the major reasons I continue to work for this bank is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain	0.697	0.000*
5.	If I got another offer for a better job elsewhere I would not feel it was right to leave my bank.	0.816	0.000*
6.	I was taught to believe in the value of remaining loyal to one bank.	0.780	0.000*
7.	Things were better in the days when people stayed with one bank for most of their careers.	0.729	0.000*

* Correlation is significant at the 0.05 level

Table 9 clarifies the correlation coefficient for each item "normative commitment" dimension and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$. Therefore, it can be said that the paragraphs of this field are consistent and valid to measure what it was set for.

3.5.2.2 Structure validity

Structure validity is a statistical test that was used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one field and all the fields of the questionnaire that have the same level of Likert scale.

Table 10: Correlation coefficient of each dimension and the whole of questionnaire

Field	Pearson Correlation Coefficient	P-Value (Sig.)
Meaningful	0.698	0.000*
Competence	0.577	0.000*
Self-determination	0.590	0.000*
Impact	0.697	0.000*
PE Scale	0.854	0.000*
Affective Commitment	0.808	0.000*
Continuous Commitment	0.752	0.000*
Normative Commitment	0.699	0.000*
OC	0.945	0.000*

* Correlation is significant at the 0.05 level

Table 10 clarifies the correlation coefficient for each field and the whole questionnaire. The p-values (Sig.) are less than 0.05, so the correlation coefficients of all the fields are significant at $\alpha \leq 0.05$. Therefore, it can be said that the fields are valid to be measured what it was set for to achieve the main aim of the study.

3.6 Reliability of the study

The reliability of an instrument is the degree of consistency which measures the attribute; it is supposed to be measuring. The less variation an instrument produces in repeated measurements of an attribute, the higher its reliability. Reliability can be equated with the stability, consistency or dependability of a measuring tool. The test is repeated to the same sample of people on two occasions and then compares the scores obtained by computing a reliability coefficient (Polit & Hunger, 1985).

3.7 Cronbach's coefficient Alpha

The researcher used Cronbach's coefficient Alpha to measure the reliability of the questionnaire between each field and the mean of the whole fields of the questionnaire. The normal range of Cronbach's coefficient Alpha value between 0.0 and +1.0, and the higher values reflects a higher degree of internal consistency. The Cronbach's coefficient Alpha was calculated for each field of the questionnaire.

Table 11: Cronbach's Alpha for each dimension of the questionnaire and the entire questionnaire

Field	No. of items	Cronbach's Alpha
Meaningful	3	0.872
Competence	3	0.892
Self-determination	3	0.823
Impact	3	0.862
PE Scale	12	0.884
Affective Commitment	7	0.868
Continuous Commitment	7	0.891
Normative Commitment	7	0.816
OC	21	0.905
Total items of the questionnaire	33	0.931

Table 11 shows the values of Cronbach's Alpha for each field of the questionnaire and the entire questionnaire. For the dimensions, values of Cronbach's Alpha were in the range from (0.816 and 0.892). This range is considered high; the result ensures the reliability of each field of the questionnaire. Cronbach's Alpha equals 0.931 for the entire questionnaire which indicates an excellent reliability of the entire questionnaire. Also, reliability is high for each dimension that ranging (0.903-944) and reliability of entire questionnaire items is (0.965). Thus, the researcher is assured of the questionnaire validity for responding, results analyzing and hypotheses testing.

3.8 Statistical analysis tools

Both qualitative and quantitative data analysis methods would be used. The Data analysis was based on utilizing (SPSS). The researcher would utilize the following statistical tools:

1. Kolmogorov-Smirnov test of normality.
 2. Pearson correlation coefficient for Validity.
 3. Cronbach's Alpha for Reliability Statistics.
 4. Frequency and Descriptive analysis.
 5. Parametric Tests (One-sample T test and Analysis of Variance (ANOVA)).
- **T-test** is used to determine if the mean of a paragraph is significantly different from a hypothesized value 3 (middle value of Likert scale). If the P-value (Sig.) is smaller than or equal to the level of significance, 0.05 then the mean of a paragraph is significantly different from a hypothesized value 3. The sign of the Test value indicates whether the mean is significantly greater or smaller than hypothesized value 3. On the other hand, if the P-value (Sig.) is greater than the level of significance 0.05, then the mean of the paragraph is insignificantly different from a hypothesized value 3.
 - **The One-Way Analysis of Variance (ANOVA)** is used to examine if there is a statistical significant difference between several means among the respondents

toward the impact of HR's PE on the OC due to (gender, age, education and years of experience).

3.9 Test of normality

Table 12: Test of normality-Kolmogorov-Smirnov test

Field	P-Value (Sig.)
PE Scale	0.075
OC	0.058
Total paragraphs of the questionnaire	0.095

Table 12 shows the results for Kolmogorov-Smirnov test of normality. From Table 11, the p-value for each field is greater than 0.05 level of significance, then the distribution for each field is normally distributed. Consequently, Parametric tests will be used to perform the statistical data analysis.

Summary

This chapter provided a summary and comprehensive outline of the sample, the measuring instruments used, and the procedure followed to collect the data. As well as the various statistical techniques used to analyze the data were highlighted and the statistical techniques utilized to test the hypotheses.

Chapter Four

Study Analysis and Findings

4.1 Introduction

4.2 Sample descriptive analysis

4.3 Questionnaire items analysis

4.4 Hypotheses testing

4.5 Answering the study questions

4.1 Introduction

In this chapter, the researcher presents a qualitative description of study sample; examines the correlation of overall PE and its dimensions with OC; assesses the demographics' relationship to the study variables. Then, the researcher tests and validates the study hypotheses and answers its questions through a qualitative and quantitative analysis. In addition, comparison with the previous findings in other studies is performed in order to assess the impact of employees PE on OC in commercial banks in Gaza Strip.

4.2 Sample descriptive analysis

This section is planned to analyze the demographic traits of the study sample n=162 including (gender, age, educational qualifications, years of experience, number of training courses and yearly incentives delivered by the bank).

Sample distribution due to gender

Table 13: Sample distribution in regard to gender

Gender	Frequency	Percent
Male	114	70.4
Female	48	29.6
Total	162	100

Table 13 shows that 70% of the sample are males while 29% are females. This difference is considered somehow big and is related to some considerations that were identified by (Al-Kahlout, 2013). Such considerations include work chances are preferred for males, the women work fields are limited, the society culture is an essential reason in decreasing the women contribution in work and women obligations and responsibilities toward their homes and families.

Sample distribution due to age

Table 14: Sample distribution due to age

Age	Frequency	Percent
From 20 to less than 30years old	110	67.9
From 30 to less than 40years old	37	22.8
From 40 to less than 50 years old	14	8.6
more than 50 years old	1	0.6
Total	162	100

Table 14 shows that 67% of respondents are of age category (from 20 -less than 30 years old , 22% are of age category (From 30 to less than 40years old) , 8.6% are of age category (From 40 to less than 50 years old) and 0.6% are of age category(more than 50 years old). It can be noticed from the table that 90.7% of the respondents are less than 40 years which indicates that employees working in banks are young.

Sample distribution due to educational qualifications

Table 15: Sample distribution due to educational qualifications

Educational Qualification	Frequency	Percent
High school	2	1.2
Diploma	17	10.5
Bachelor degree	123	75.9
Master Degree	20	12.3
Total	162	100

Table 15 shows that 1.2% of respondents have High school, 10.5% have diploma, 75.9% have Bachelor degree and 12.3% are post graduates. It can be said that three-quarters of respondents are BA holders. In this respect, the researcher's point of view it is related to most of jobs' main educational requirements should be BA. Also, this ratio is an indication of high level of interest in education in the Palestinian society in general.

Sample distribution due to place of work

Table 16: Sample distribution due to place of work

Place of work	Frequency	Percent
Bank of Palestine	147	90.7
Palestine commercial Bank	6	3.7
Palestine Investment Bank	9	5.6
Total	162	100

Table 16 shows that 90% of study sample are working in Bank of Palestine, 3.7% are working in Palestine Commercial Bank while 5.6% are working in Palestine Investment Bank. It is noticed that majority of respondent are working in bank of Palestine as this bank is the oldest and most famous local commercial bank in Gaza strip and West Bank as well. It has 48 branches and representative offices spreading nearly in every region. So, the researcher thinks that those branches need more number of employees.

Sample distribution due to years of experience

Table 17: Sample distribution due to years of experience

Years of Experience	Frequency	Percent
Less than 5 years	1	0.6
5- less than10 years	39	24.1
10 - less than 15 years	84	51.9
15 years and more	38	23.5
Total	162	100

Table 17 shows that 0.6% of respondents have experience less than 5 years, 24.1% of respondents have experience from 5-less than 10 years while 51.9% have experience from 10 years-15 years and %23 of respondents have experience more than 15 years. In general, it is clear that about 75.4% of respondents have working experience more than 10 years. This means that employees possess skills and knowhow in their jobs as well as their jobs represent an important value to them.

Sample distribution due to training courses provided by the bank

Table 18:I participate in training courses

I participate in training courses	Frequency	Percent
once a year	54	33.3
twice a year	30	18.5
more than twice a year	78	48.1
Total	162	100

Table 18 shows that 33.3% of respondents participated in training courses once a year, 18.5% participated in training courses twice a year and 48.1% participated in training courses more than twice a year. The researcher views this result as an indication to the commercial banks' interest in improving their employees skills and knowledge.

Sample distribution due to incentives produced by the bank

Table 19:I get incentives from the bank

I get incentives from the bank	Frequency	Percent
Always	57	35.2
Sometimes	65	40.1
Rarely	40	24.7
Total	162	100

Table 19 shows that 35.2% of respondents always receive incentives from the banks they work in, 40,1% of respondents receive sometimes, while 24.7% of respondents rarely receive incentives. Accordingly, the majority of respondent receive

incentives sometimes. This may be related to regulations of LCB that determine providing incentives in specific conditions.

4.3 Questionnaire items analysis

To analyze the items of the questionnaire, one sample t-test was used to determine if the mean of a paragraph is significantly different from a hypothesized value 3 (neutral value of Likert scale). If the P value (Sig.) is smaller than or equal to the level of significance, $\alpha \leq 0.05$, then the mean of a paragraph is significantly different from a hypothesized value 3. By which null hypothesis is rejected and alternative hypothesis is accepted and vice versa. In addition, the sign of the test value indicates whether the mean is significantly greater or smaller than hypothesized value 3. On the other hand, if the P-value (Sig.) is greater than the level of significance, $\alpha \leq 0.05$, then the mean of a paragraph is insignificantly different from a hypothesized value 3.

4.3.1 Analysis of psychological empowerment scale items

4.3.1.1 Analysis of "Meaning" subscale items

Table 20: Means and test values for the field “Meaning”

#	Item	Mean	Std- deviation	Mean (%)	Test value	P- Value (Sig.)	Rank
1	The work I do is meaningful to me.	4.36	0.712	87.28	24.40	*0.000	1
2	The work I do is very important to me.	4.22	0.786	84.32	19.69	*0.000	2
3	My job activities personally are meaningful to me.	4.14	0.730	82.84	19.92	*0.000	3
Meaning		4.24	0.663	84.81	23.83	*0.000	

* Mean is significant at the $\alpha \leq 0.05$ level

Table 20 shows the mean of "Meaning" dimension equals (4.24), proportional mean = 84.81%, T-values=(23.83) and P-value (sig.) = 0.000 which is less than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. The researcher concluded that the respondents agreed to this dimension because the employees in commercial bank consider their work and job activities are very important and significant.

This result is consistent with results of other studies like Jha and Nair (2008), Al – Ja'abari (2010), Al-Qethami (2009). But ,this result is inconsistent with Theron (2010) which found that the respondents do not feel their work has meaning to them.

- The mean of item #1 "**The work I do is meaningful to me**" equals (4.36), proportional mean=87.28%,T-values=(24.40) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.
- The mean of item #3 "**My job activities personally are meaningful to me**" equals (4.14), proportional mean=82,84%,T-values=(19.92) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.

4.3.1.2 Analysis of "Competence" subscale items

Table 21:Means and test values for the field "Competence"

#	Item	Mean	Std- deviation	Proportional mean (%)	Test value	P- Value (Sig.)	Rank
1	I am confident about my ability to do my job.	4.27	0.746	85.31	21.59	*0.000	1
2	I have mastered the skills necessary for my job.	4.24	0.746	84.81	21.17	*0.000	3
3	I am self-assured about my capabilities to perform my work activities.	4.22	0.819	84.44	18.99	*0.000	2
Competence		4.24	0.699	84.86	22.63	*0.000	

* Mean is significant at a ≤ 0.05 level

Table 21 shows the mean of "Competence" dimension equals (4.24), proportional mean = 84.86%,T-values=(22,63) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this dimension.

The researcher views that the employees of LCB possess the capacities and skills which enhance their job performance. Accordingly, they are confident of their capabilities to achieve their jobs competently. This result is consistent with Al_Ja'abari (2010), Theron (2010), Al_Qethami (2009) and Abu Amra (2015).

- The mean of item #1 "**I am confident about my ability to do my job**" equals (4.27), proportional mean= 85.31%,T-values=(21.59) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.
- The mean of item #2 "**I have mastered the skills necessary for my job**" equals (4.24), proportional mean= 84.81%,T-values=(21.17) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.

4.3.1.3 Analysis of "Self-determination" dimension items

Table 22:Means and test values for the field “Self-determination”

#	Item	Mean	Std- deviation	Proportional mean (%)	Test value	P- Value (Sig.)	Rank
1	I have significant autonomy in determining how I do my job.	3.88	0.807	77.65	13.93	*0.000	1
2	I have considerable opportunity for independence and freedom in how I do my job.	3.79	0.888	75.80	11.33	*0.000	2
3	I can decide on my own how to go about doing my work.	3.67	0.912	73.33	9.30	*0.000	3
Self-determination		3.78	0.748	75.60	13.27	*0.000	

* Mean is significant at a ≤ 0.05 level

Table22shows the mean of "Self-determination" dimension=(3.78), proportional mean= 75.60%,T-values=(13.27) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this dimension.

The researcher views that employees of LCB have the autonomy and freedom in identifying means of doing their jobs and the independency to decide on how to manage their work. This result is consistent with Al_Ja'abari (2010), Al_Qethami (2009) and Abu- Amra (2015).

- The mean of item #1 "**I have significant autonomy in determining how I do my job**" equals (3.88), proportional mean=%77.65%,T-values=(13.93) and P-

value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.

- The mean of item #3 “**I can decide on my own how to go about doing my work**” equals (3.67), proportional mean= 72.33%,T-values=(9.30) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.

4.3.1.4 Analysis of "Impact" subscale items

Table23: Means and test values for the field “Impact”

#	Item	Mean	Std- deviation	Proportional mean (%)	Test value	P- Value (Sig.)	Rank
1	My impact on what happens in my department is large.	4.02	0.870	80.49	14.99	*0.000	1
2	I have a great deal of control over what happens in my department.	3.86	0.905	77.16	12.07	*0.000	3
3	I have a significant influence over what happens in my department	3.88	0.908	77.65	12.37	*0.000	2
Impact		3.92	0.792	78.44	14.81	*0.000	

* Mean is significant at a ≤ 0.05 level

Table 23 shows the mean of "Impact" dimension equals (3.92), proportional mean= 78.44%,T-values=(14.81) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this dimension.

The researcher views that the employees of LCB have a clear influence over their departments as a result of their skills and capabilities. Additionally, their experience promote their ability to control in department that they work in. This result is consistent with Al_Ja'abari (2010) whose study respondents showed a high level attitude towards impact dimension. This result is consistent with Al_Qethami (2009) whose study sample revealed a high level of job experiences enabling them to have a significant influence in departments that they work in.

Also, this result is consistent with Abu- Amra (2015) that revealed the police employees are cooperative and participated together in solving daily work problems .

- The mean of item # 1 "**My impact on what happens in my department is large**" =(4.02), proportional mean equals 80.49%,T-values=(14.99) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.
- The mean of item # 2 "**I have a great deal of control over what happens in my department**" equals (3.86), proportional mean=77.16%,T-values=(12.07) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.

4.3.1.5 Analysis of overall PE scale items

Table 24:Means and test values for each field and total degree for “PE Scale”

Item	Mean	Std- deviation	Proportional mean (%)	Test value	P- Value (Sig.)
Meaning	4.24	0.663	84.81	23.83	*0.000
Competence	4.24	0.699	84.86	22.63	*0.000
Self-determination	3.78	0.748	75.60	13.27	*0.000
Impact	3.92	0.792	78.44	14.81	*0.000
PE Scale	4.05	0.544	81.00	24.46	*0.000

* Mean is significant at a ≤ 0.05 level

Table 24 shows the mean of total PE scale items equals 4.05,proportional mean=81.00%, T-values=(24.46) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3.

It is concluded that the respondents agreed to all items of PE. This indicated that employees in commercial banks in Gaza Strip realize the PE in their work. This result was supported by Çavus and Demir (2010), Al-Ja'abari (2010). Also, Jha& Nair (2008) proved that job characteristics influence intrinsic task motivation of an employee by way of providing meaningful job, making the employee competent as well as self-determined to do the job and by creating a positive impact on the immediate environment.

It is obvious that competence dimension represented the first rank for the bank employees. This result is supported by Abazeed (2010) and Ibraheem (2010) and Al-Qethami (2009).

4.3.2 Analysis of organizational commitment scale items

4.3.2.1 Analysis of "Affective commitment" subscale

Table 25: Means and test values for the field "Affective commitment"

#	Item	Mean	Std- deviation	Proportional mean (%)	Test value	P- Value (Sig.)	Rank
1	I would be very happy to spend the rest of my career with this bank.	4.21	0.759	84.20	20.28	*0.000	1
2	I enjoy discussing about my bank with people outside it.	4.13	0.706	82.59	20.36	*0.000	5
3	I think that I could easily become as attached to another bank as I am to this one.	3.76	0.944	75.19	10.23	*0.000	7
4	I do feel like 'part of the family' at my bank.	4.14	0.771	82.84	18.85	*0.000	2
5	I do feel 'emotionally attached' to this bank.	4.13	0.715	82.59	20.11	*0.000	3
5	I really feel as if this bank's problems are my own.	4.02	0.803	80.49	16.24	*0.000	6
6	This bank has a great deal of personal meaning for me.	4.13	0.781	82.59	18.40	*0.000	4
Affective Commitment		4.07	0.587	81.50	23.29	*0.000	

* Mean is significant at a ≤ 0.05 level

Table 25 shows the mean of "affective commitment" dimension equals (4.07), proportional mean= 81.50%, T-values=(23.29) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this dimension. This is related to employees emotional attachment to the identification and involvement in commercial banks, and harmony of the employees attitudes, work experience and interests that enhances their attention to their organization

Accordingly, the researcher viewed that the employees with this strong affective commitment will likely remain in banks because they have the desire to stay in their work and agree with banks goals.

- The mean of item #1 "**I would be very happy to spend the rest of my career with this bank**" =(4.21), proportional mean equals 84.20%,T-values=(20.28) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this dimension.
- The mean of item #3 "**I think that I could easily become as attached to another bank as I am to this one**" equals (3.76), proportional mean= 75.19%,T-values=(10.23) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this dimension.

4.3.2.2 Analysis of "Continuous commitment" subscale items

Table 26: Means and test values for the field “Continuous commitment”

#	Item	Mean	Std-deviation	Proportional mean(%)	Test value	P-Value (Sig.)	Rank
1	I worry about what might happen if I quit my job without having another one lined up	4.07	0.828	81.36	16.43	*0.000	2
2	It would be very hard for me to leave my bank right now, even if I wanted to	4.01	0.856	80.25	15.05	*0.000	5
3	Too much in my life would be disrupted if I decided I wanted to leave my bank now	4.02	0.891	80.49	14.63	*0.000	3
4	It would be too costly for me to leave my bank now	3.99	0.932	79.75	13.48	*0.000	6
5	Right now, staying with my bank is a matter of necessity as much as desire	4.19	0.776	83.83	19.53	*0.000	1
6	I feel that I have too few options to consider leaving this bank.	4.02	0.884	80.49	14.75	*0.000	4
7	One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice— another organization may not match the overall benefits I have here.	3.88	0.894	77.65	12.56	*0.000	7
Continuous Commitment		4.03	0.674	80.55	19.39	*0.000	

* Mean is significant at a ≤ 0.05 level

Table 26 shows the mean of "Continuous commitment " dimension =(4.03), proportional mean= 80.55%,T-values=(19.39) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this dimension.

This is related to employees in commercial banks take into consideration the advantages and investments they get in case of decision to continue or leave in their work, as well as a result of scarcity of work alternatives opportunities in other organizations. So, the researcher viewed that the employees will keep on their work

- The mean of item #5 "**Right now, staying with my bank is a matter of necessity as much as desire**" =(4.19), proportional mean= 83.83%,T-values=(19.53) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.
- The mean of item #7 "**One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice another organization may not match the overall benefits I have here**" =(3.88), proportional mean= 77.65%,T-values=(12.56) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.

4.3.2.3 Analysis of "Normative continuous" subscale items

Table 27: Means and test values for the field “Normative commitment”

#	Item	Mean	Std- deviation	Proportional mean(%)	Test value	P- Value (Sig.)	Rank
1	I think that people these days move from bank to bank too often.	3.54	1.010	70.74	6.77	*0.000	7
2	I believe that a person must always be loyal to his or her bank.	4.13	0.749	82.59	19.20	*0.000	1
3	Jumping from bank to bank does not seem at all ethical to me .	3.80	0.960	75.93	10.56	*0.000	6
4	One of the major reasons I continue to work for this bank is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain	4.01	0.784	80.12	16.33	*0.000	2
5	If I got another offer for a better job elsewhere I would not feel it was right to leave my bank.	3.88	0.915	77.65	12.28	*0.000	5
6	I was taught to believe in the value of remaining loyal to one bank.	3.94	0.843	78.89	14.25	*0.000	4
7	Things were better in the days when people stayed with one bank for most of their careers.	3.99	0.867	79.88	14.59	*0.000	3
Normative Commitment		3.90	0.607	77.97	18.85	*0.000	

* Mean is significant at $\alpha \leq 0.05$ level

Table (27) shows the mean of "Normativecommitment"dimension =(3.90), proportional mean= 77.97%, T-values=(18.85) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.

This is related to employees' feeling of obligation that is based on their belief of right and moral thing to do. Accordingly, the researcher viewed that based on their personal norms and values, the employees have a commitment to commercial banks they work in.

- The mean of item# 2 "**I believe that a person must always be loyal to his or her bank**" equals (4.13), proportional mean= 82.59%,T-values=(19.20) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.
- The mean of item# 1 "**I think that people these days move from bank to bank too often**" equals(3.54), proportional mean= 70.74%,T-values=(6.77) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to this item.

4.3.2.4 Analysis of all "Organizational commitment" scale items

Table 28:Means and test values for each field and total degree for “OC”

Item	Mean	Std- deviation	Proportional mean (%)	Test value	P- Value (Sig.)
Affective Commitment	4.07	0.587	81.50	23.29	*0.000
Continuous Commitment	4.03	0.674	80.55	19.39	*0.000
Normative Commitment	3.90	0.607	77.97	18.85	*0.000
OC	4.00	0.496	80.00	25.68	*0.000

* Mean is significant at a ≤ 0.05 level

Table 28 shows the mean of overall items of OC equals (4.00), proportional mean= 80.00%,T-values=(25.68) and P-value (sig.) = 0.000 which is smaller than the level of significance. The sign of the test is positive, so the mean of response is significantly greater than the hypothesized value 3. It is concluded that the respondents agreed to OC.

As this level is considered high, the researcher concludes that LCB employees believe in organization's goals and values , express willingness to exert considerable efforts on behalf of the organization and desire to maintain membership of the organization. This result is inconsistent with Theron (2010) which indicated a below average level of OC.

It is obvious that affective dimension represented the first rank of OC dimensions for the employees in commercial banks in Gaza Strip. This result is supported by Bhatnagar (2010).While continuous commitment was in the second rank in this study, it was in third rank in Bhatnagar (2010). In respect of normative commitment, it was in the

third rank that inconsistent with Bhatnagar(2010) which showed normative commitment was in second rank.

4.4 Hypotheses testing

4.4.1 Main hypothesis

There is a statistical relationship at significant level $\alpha \leq 0.05$ between human resource's psychological empowerment and organizational commitment in LCB in Gaza Strip.

Table 29: Correlation coefficient between PE and OC in LCB In Gaza Strip

Hypothesis	Pearson Correlation Coefficient	P-Value (Sig.)
There is a statistical relationship at significant level $\alpha \leq 0.05$ between human resource's psychological empowerment and organizational commitment in LCB in Gaza Strip	0.637	*0.000

* Correlation is significant at a ≤ 0.05 level

Table 29 shows that the correlation coefficient equals (0.637),p-value (sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha \leq 0.05$.Accordingly, it can be said that there exists a significant relationship between HRPE and OC. This means when employees have increased access to PE, they will be more committed to their organizations. The researcher concludes that the human resource's psychological empowerment has an influence on organizational commitment in LCB in Gaza Strip.

This result is consistent with Bhatnagar (2005) including PE is an antecedent of OC of Indian managers. This result is consistent with Theron (2010) and Chen and Chen (2008).Also, Al Qethami (2010) and Borghie (2010) state that there was direct meaningful relationship between empowerment and OC. Rawat (2011) proved that PE significantly influenced all three forms of commitment. The researcher concludes that when psychologically empowered employees see themselves as more capable of affecting their job and organizations in a more meaningful way, they would be expected to execute extra-role efforts, act independently, and to have a higher attachment and involvement in their organization.

4.4.2 Sub hypotheses

Sub-Hypothesis No.1

There is statistical relationship at significant level $\alpha \leq 0.05$ between meaning and organizational commitment.

Table 30: Correlation coefficient between Meaning and OC in LCB In Gaza Strip

Hypotheses	Pearson Correlation Coefficient	P-Value (Sig.)
There is statistical relationship at significant level $\alpha \leq 0.05$ between meaning dimension and OC in LCB in Gaza Strip.	0.571	*0.000

* Correlation is significant at the 0.05 level

Table 30 shows that the correlation coefficient equals (0.571), p-value (sig) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha \leq 0.05$. Accordingly, it can be said that there exists a significant relationship between meaning dimension and OC in LCB in Gaza Strip.

The researcher concludes that when employees find their tasks meaningful and feel that their goals are properly aligned with organizational goals, their level of commitment is enhanced. This finding is consistent with results of Chen and Chen (2008) and Malik et al. (2013) study that found that employees having a greater sense of meaning from their work would have higher levels of commitment to their organization and energy to perform. But, this result is inconsistent with Ambad and Bahron (2012) which found there was no positive relationship between meaning and OC. It indicated that although the respondents value and organization value is similar, its not enough for them to be loyal to the organization.

Sub-Hypothesis No.2

There is statistical relationship at significant level $\alpha \leq 0.05$ between competence dimension and OC in LCB in Gaza Strip.

Table 31: Correlation coefficient between Competence and OC in LCB In Gaza Strip

Hypotheses	Pearson Correlation Coefficient	P-Value (Sig.)
There is statistical relationship at significant level $\alpha \leq 0.05$ between competence dimension and OC in LCB in Gaza Strip.	0.414	*0.000

* Correlation is significant at the 0.05 level

Table 31 shows that the correlation coefficient equals (0.414),p-value (sig) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha \leq 0.05$.Accordingly, it can be said that there is a significant relationship between competence dimension and OC in LCB in Gaza Strip.

The researcher concludes that when employees perceive that they have the required skills, talent and competencies to execute their job, their level of OC is escalated. This finding is consistent with results of Malik et al.(2013) and Chen and Chen (2008). But, this result is inconsistent with Ambad and Bahron (2012) that found there was no positive relationship between competence and OC. It revealed that even though the respondents are confident with their ability to perform a particular task, it does not guarantee their commitment towards their organization.

Sub-Hypothesis No.3

There is statistical relationship at significant level $\alpha = 0.05$ between Self-determination dimension and OC in LCB in Gaza Strip.

Table 32: Correlation coefficient between Self-determination and OC in LCB In Gaza Strip

Hypotheses	Pearson Correlation Coefficient	P-Value (Sig.)
There is a statistical relationship at significant level $\alpha \leq 0.05$ between self-determination dimension and OC in LCB in Gaza Strip.	0.405	*0.000

* Correlation is significant at the 0.05 level

Table 32 shows that the correlation coefficient equals (0.405), p-value (sig) equals 0.000. The p value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha \leq 0.05$. Accordingly, it is concluded that there is a significant relationship between self-determination dimension and OC in LCB in Gaza Strip.

The researcher concludes that when employees are given the autonomy to make decision about work methods, pace and effort; their commitment is enhanced. This finding is consistent with results of Malik et al.(2013) and Ambad and Bahron (2012).

But ,this result does not agree with the study of Chen and Chen (2008) which revealed that self-determination has no significant relationship with organizational commitment,because when employees' believe that they are just following the order from their superior rather than own action, they will feel a lack in the sense of empowerment due to the little autonomy and freedom. A matter may lead to reduce the level of their commitment.

Sub-hypothesis No.4

There is a statistical relationship at significant level $\alpha \leq 0.05$ between impact dimension and OC in LCB in Gaza Strip.

Table 33: Correlation coefficient between Impact and OC in LCB in Gaza Strip

Hypotheses	Pearson Correlation Coefficient	P-Value (Sig.)
There is a statistical relationship at significant level $\alpha \leq 0.05$ between impact dimension and OC in LCB in Gaza Strip.	0.526	*0.000

* Correlation is significant at the 0.05 level

Table33shows that the correlation coefficient equals (0.526),p-value (sig) equals0.000. The p-value (Sig.) is less than a= 0.05, so the correlation coefficient is statistically significant at $\alpha \leq 0.05$.Accordingly, it can be said that there exists a significant relationship between impact dimension and OC in LCB in Gaza Strip. This finding is consistent with results of Malik et al.(2013)) , Ambad and Bahron (2012) and Chen and Chen (2008).

The researcher concludes that when employees feel that their contributions are considered for achieving organizational goals and can influence strategic, administrative or operating outcomes at workplace; their feeling of OC enhances.

4.4.3 Second hypothesis

There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact of human resource's psychological empowerment on organizational commitment due to demographic traits (gender, age, educational qualifications, years of experience, place of the bank, training courses and incentives produced by the bank).

- 1. There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact of human resources' psychological empowerment on organizational commitment due to gender.*

Table 34:Independent sample t-test of the fields and their p-values for gender

Field	Mean		Test value	P-Value (Sig.)
	Male	Female		
Meaningful	4.27	4.16	1.010	0.314
Competence	4.29	4.13	1.313	0.191
Self-determination	3.83	3.65	1.408	0.161
Impact	3.96	3.83	0.995	0.321
PE Scale	4.09	3.94	1.579	0.116
Affective Commitment	4.13	3.94	1.949	0.053
Continuous Commitment	4.08	3.90	1.507	0.134
Normative Commitment	3.91	3.86	0.522	0.602
OC	4.04	3.90	1.667	0.097
Total paragraphs of the questionnaire	4.06	3.92	1.798	0.074

Table 34 shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for each field and all fields together. Then there are insignificant differences in respondents' answers toward each field due to gender.

The researcher concludes that the characteristic of the respondents gender have no effect on each field and all fields together. This can be attributed to work laws and regulations that do not discriminate between males and females in commercial banks in Gaza Strip.

2. *There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact human resources' of psychological empowerment on organizational commitment due to age.*

Table 35:One Way ANOVA of the fields and their p-values for age

Field	Mean				Test value	P-Value (Sig.)
	From 20 to Less than 30 years	From 30 to less than 40 years	From 40 to less than 50 years	more than 50 years		
Meaningful	4.16	4.36	4.48	5.00	1.959	0.122
Competence	4.19	4.34	4.33	5.00	0.920	0.433
Self-determination	3.75	3.87	3.76	4.00	0.287	0.835
Impact	4.00	3.77	3.62	5.00	2.125	0.099
PE Scale	4.03	4.09	4.05	4.75	0.677	0.567
Affective Commitment	4.10	4.03	4.02	4.00	0.149	0.930
Continuous Commitment	4.05	4.03	3.82	4.57	0.709	0.548
Normative Commitment	3.87	3.85	4.19	4.71	1.906	0.131
OC	4.01	3.97	4.01	4.43	0.300	0.826
Total paragraphs of the questionnaire	4.01	4.01	4.02	4.55	0.427	0.734

Table 35 shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for each field and all fields together. Then there are insignificant differences in respondents' answers toward each field due to age.

The researcher concludes that the characteristic of the respondents age has no effect on each field and all fields together. This proves that all employees, regardless of their age, have feeling of PE and OC toward the banks they work in.

3. *There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact of human resources' psychological empowerment on organizational commitment due to educational qualification.*

Table 36:One Way ANOVA of the fields and their p-values for educational qualification

Field	Mean				Test value	P-Value (Sig.)
	High school	Diploma	Bachelor degree	Master Degree		
Meaningful	4.33	4.16	4.26	4.20	0.153	0.928
Competence	3.83	4.37	4.26	4.08	0.786	0.504
Self-determination	4.00	3.51	3.84	3.63	1.303	0.276
Impact	3.50	3.45	4.06	3.52	5.622	0.001
PE Scale	3.92	3.87	4.10	3.86	1.885	0.134
Affective Commitment	3.86	3.74	4.13	4.01	2.503	0.061
Continuous Commitment	3.64	3.75	4.12	3.75	3.171	0.026
Normative Commitment	3.79	3.82	3.94	3.70	1.045	0.374
OC	3.76	3.77	4.07	3.82	3.054	0.030
Total paragraphs of the questionnaire	3.82	3.81	4.08	3.83	3.110	0.028

Table 36 shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for fields of meaning, competence, self-determination, overall PE scale, affective commitment and normative commitment. Therefore, there are insignificant differences in respondents' answers toward those field due to educational qualification. The researcher concluded that the characteristic of the respondents educational qualification has no effect on those fields. However, in respect to both impact and continuous commitment fields and all fields together, p-value (sig.) is less than level of significance $\alpha = 0.05$. So, there are significant differences in respondents' answers toward those two fields and all fields together in the favor of bachelor degree. The researcher believes that the employees holding bachelor degree may have more authority and influence than others.

4. *There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact of human resources' psychological empowerment on organizational commitment due to place of work.*

Table 37:One Way ANOVA of the fields and their p-values for Place of work

Field	Mean			Test value	P-Value (Sig.)
	Bank of Palestine	Palestine commercial Bank	Palestine Investment Bank		
Meaningful	4.22	4.67	4.37	1.528	0.220
Competence	4.20	4.83	4.56	3.423	0.035
Self-determination	3.81	3.67	3.44	1.058	0.350
Impact	3.93	3.50	4.07	1.025	0.361
PE Scale	4.04	4.17	4.11	0.228	0.797
Affective Commitment	4.08	4.14	3.98	0.148	0.863
Continuous Commitment	3.98	4.98	4.21	7.166	0.001
Normative Commitment	3.91	3.83	3.68	0.653	0.522
OC	3.99	4.32	3.96	1.298	0.276
Total paragraphs of the questionnaire	4.00	4.26	4.01	0.860	0.425

Table 37 shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for fields of meaning, competence, impact and all PE scale, affective commitment, OC and all fields together. Therefore, there is insignificant difference in respondents' answers toward each field due to place of work. The researcher concluded that the respondents' place of work has no effect on those fields and all fields together. However, in respect to competences and continuous commitment, p-value (sig.) is less than 0.05. So, there are significance differences towards those two fields in favor of Palestine commercial bank. The researcher views that as Palestine Commercial Bank has fewer employees than other banks, its employees have more opportunity to master the necessary skills for their jobs and self-assured about their capabilities than employees in other commercial banks in Gaza Strip. Also, they considered their staying at their job is a matter of necessity as desire.

5. *There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact of human resources' psychological empowerment on organizational commitment due to years of experience.*

Table 38:One Way ANOVA of the fields and their p-values for Years of Experience

Field	Mean				Test value	P-Value (Sig.)
	Less than 5 years	5- less than 10 years	10 - less than 15 years	15 years and more		
Meaningful	3.00	4.15	4.23	4.39	2.090	0.104
Competence	3.00	4.11	4.20	4.50	3.477	0.017
Self-determination	3.00	3.68	3.86	3.72	0.991	0.399
Impact	3.00	4.00	3.96	3.78	1.047	0.373
PE Scale	3.00	3.99	4.06	4.10	1.551	0.204
Affective Commitment	3.57	4.05	4.09	4.08	0.290	0.833
Continuous Commitment	3.43	4.00	4.00	4.12	0.527	0.665
Normative Commitment	3.29	3.89	3.85	4.02	1.035	0.379
OC	3.43	3.98	3.98	4.07	0.774	0.510
Total paragraphs of the questionnaire	3.27	3.98	4.01	4.08	1.165	0.325

Table 38 shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for each field and all fields together. Therefore, there is insignificant difference in respondents' answers toward each field due to years of experience. The researcher concluded that the characteristic of the respondents' years of experience has no effect on each field and all fields together. However, except of competence field that has p-value (sig.) less than $\alpha = 0.05$. So, there are significance differences toward this field in favor of years of experience. The researcher views that competence is accumulated and developed with increasing years of work and experience.

6. *There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact of human resources' psychological empowerment on organizational commitment due to participation in training courses.*

Table 39: One Way ANOVA of the fields and their p-values for training courses

Field	Mean			Test value	P-Value (Sig.)
	once a year	twice a year	more than twice a year		
Meaningful	4.18	4.24	4.28	0.383	0.682
Competence	4.17	4.21	4.30	0.592	0.555
Self-determination	3.64	3.81	3.87	1.575	0.210
Impact	3.67	3.93	4.09	4.623	0.011
PE Scale	3.92	4.05	4.14	2.675	0.072
Affective Commitment	3.99	4.10	4.12	0.924	0.399
Continuous Commitment	4.02	4.05	4.02	0.026	0.974
Normative Commitment	3.77	3.96	3.97	1.844	0.162
OC	3.93	4.04	4.04	0.932	0.396
Total paragraphs of the questionnaire	3.92	4.04	4.07	1.759	0.175

Table 39 shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for each field and all fields together. Therefore, there is insignificant difference in respondents' answers toward each field due to participation in training courses more than twice a year. The researcher concluded that the characteristic of the respondents' training courses has no effect on each field and all fields together. However, except of impact field that has p-value (sig.) less than $\alpha = 0.05$. So, there are significance differences toward this field in favor of training courses. The researcher views that impact is enhanced as more as employees participated in training courses.

7. *There are no significant differences among respondents at level $\alpha \leq 0.05$ towards the impact of human resources' psychological empowerment on organizational commitment due to incentives delivered by the commercial banks.*

Table 40:One Way ANOVA of the fields and their p-values for incentives

Field	Mean			Test value	P-Value (Sig.)
	Always	Sometimes	Rarely		
Meaningful	4.45	4.15	4.09	4.693	0.010
Competence	4.29	4.15	4.32	0.892	0.412
Self-determination	3.92	3.79	3.57	2.659	0.073
Impact	4.09	3.87	3.77	2.179	0.117
PE Scale	4.19	3.99	3.94	3.155	0.045
Affective Commitment	4.30	3.96	3.94	7.009	0.001
Continuous Commitment	4.17	3.95	3.96	2.009	0.138
Normative Commitment	4.13	3.86	3.64	8.592	0.000
OC	4.20	3.92	3.84	8.021	0.000
Total paragraphs of the questionnaire	4.19	3.95	3.88	7.146	0.001

Table 40 shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for fields of (competence, self-determination, impact and continuous commitment). Therefore, there is insignificant difference in respondents' answers toward those fields due to incentives delivered by LCB. The researcher concluded that the incentives produced by the commercial banks have no effect these fields. However, except the fields of (meaning, affective commitment and normative commitment) as well as PE, OC and total paragraphs of the questionnaire have p-value (sig.) less than $\alpha = 0.05$. So, there are significance differences toward these fields in favor of incentives produced by commercial banks. The researcher views that incentives have a considerable influence and encourage employees to realize more of PE, OC, the value of their work and their belongingness toward the banks they work in.

4.5 Answering the study questions

1. *To what extent does employees psychological empowerment has a role in organizational commitment?*

The study results reveal that employees psychological has a significant role in organizational commitment and there is a positive statistical relationship between those two variables.

2. *To what extent do PE dimensions affect OC in LCB in Gaza Strip?*

The study results find that the four dimensions of PE have a clear effect on organizational commitment.

3. *To what extent are PE dimensions available in LCB in Gaza Strip and what is the most effective one?*

The study proves that PE dimensions are available in LCB in Gaza Strip at high levels and competence dimension is the most effective one.

4. *What is the level of OC in LCB in Gaza Strip?*

The study proves that employees in LCB in Gaza Strip have a considerable organizational commitment.

Summary

This chapter has provided an overview of the most important findings which emerged from the analysis. It presented a discussion of the findings obtained and compares findings obtained with other studies conducted in this field of study.

Chapter Five

Results, Conclusion & Recommendations

5.1 Introduction

5.2 Results

5.3 Conclusion

5.4 Recommendations

5.5 Future studies

5.1 Introduction

The aim of this study is to examine the impact of human resources' psychological empowerment on the organizational commitment in LCB in Gaza Strip. This chapter will consolidate the main results of the previous chapters in the light of research problem and objectives. This chapter focuses also on the conclusion and recommendations of this research. The conclusion explains how this study achieves its goals according to the objectives and problem statement. Finally, brief recommendations will be directed towards enhancing the psychological empowerment and organizational commitment. Suggestions obtained would be taken into consideration for future enhancements.

5.2 Results

Based on data analysis and findings in previous chapter, the researcher summarized the results as follows:

First: Sample demographical characteristics

The statistics show that:

- The majority of responders are males with 70.4% while 29.6% of respondents are females,
- 67.9% of respondents are in category of (20-to less than 30) years old.
- 75.9% of respondents are bachelor's degree holders.
- 51.9% of respondents have experience from 10 to less than 15years and 23.5% of them have experience more than 15 years old. In other words,75.4% have experience more than 10 years.
- 48.1% of respondents participated in training courses more than twice a year and 18.5% participated twice a year. This means that 66.6% of respondents obtained training courses twice or more a year.
- 40.1% of respondents received incentives sometimes from the commercial banks they work in.

Second: Level of psychological empowerment and organizational commitment

1. The level of meaning dimension is high from the perception of employees in commercial bank in Gaza Strip with proportional mean of 84.81%.The employees agree that their work and its related activities are meaningful and very important.
2. The level of competence dimension is high from the perception of employees in commercial bank in Gaza Strip with proportional mean of 84.86%.The employees agree that they are confident of their abilities, have mastered skills and self-assured about their capabilities to perform their jobs.
3. The level of self-determination dimension is high from the perception of employees in commercial banks in Gaza Strip with proportional mean of 75.60%.

The employees agree that they have significant autonomy in determining their jobs. Also, They have considerable independency and freedom in deciding how to go about performing their work.

4. The level of impact dimension is high from the perception of employees in commercial banks in Gaza Strip with proportional mean of 78.44%.The employees agree that they practice a significant influence and control on what happens in their department.

According to the above results, it can be concluded that employees in commercial banks in Gaza Strip realize a high level of psychological empowerment with proportional mean of 81 %. In addition, the most effective dimension is competence followed by meaning and impact, while self-determination is the least effective dimension.

5. The level of organizational commitment is high from the perception of employees in commercial banks in Gaza Strip with proportional mean of 80%.

Third: Hypotheses of correlations and differences

1. There is a significant relationship at level $\alpha \leq 0.05$ between psychological empowerment and organizational commitment. This means that when employees have more realized and access to psychological empowerment, they will be more committed to their organizations.
2. There is a significant relationship at level $\alpha \leq 0.05$ between meaning and organizational commitment. This means that the more the employees have feeling of their jobs are meaningful and important, the more they will be committed to their banks.
3. There is a significant relationship at level $\alpha \leq 0.05$ between competence and organizational commitment. This means that the more the employees are confident and assured of their capabilities, the more they will be committed to their banks.
4. There is a significant relationship at level $\alpha \leq 0.05$ between self-determination and organizational commitment. This means that the more the employees have freedom and autonomy on how to going about doing their works, the more they will be committed to their banks.
5. There is a significant relationship at level $\alpha \leq 0.05$ between impact and organizational commitment. This means that the more the employees have influence and control over what happens in their departments, the more they will be committed to their banks.
6. There are no significant differences among respondents due to gender.
7. There are no significant differences among respondents due to age.
8. There are no significant differences among respondents toward psychological empowerment and organizational commitment due to educational qualifications. However, there are significant differences among respondents in favor of BA holders toward impact and continuous dimensions. This finding is probably explained by the employees who are BA holders who may have more authorities

and influence. In addition, they take into consideration the benefits which they may lose when they decide to leave their work in commercial banks.

9. There are no significant differences among respondents toward psychological empowerment and organizational commitment due to place of work. However, there are significant differences among respondents toward self-determination and continuous commitment dimensions in favor of the Palestine commercial bank. This finding is probably explained by the fewer number of employees who are working in this bank than the number in others commercial banks. This may allow them to practice more opportunity in autonomy and decision-making related to their jobs. Furthermore, they may take into consideration the benefits and personal scarifies that may not be found in other banks when leaving their jobs at Palestine Commercial bank.
10. There are no significant differences among respondents toward psychological empowerment and organizational commitment due to years of experience. However, there are significant differences among respondents toward competence dimension with its relationship with years of experience. This finding is probably explained by that competence is accumulated and developed with increasing period of work.
11. There are no significant differences among respondents toward psychological empowerment and organizational commitment due to participation in training courses. However, except of impact field that has p-value (sig.) less than $\alpha = 0.05$. So, there are significance differences toward this field in favor of training courses. The researcher views that impact is enhanced as more as employees participated in training courses.
12. There are no significant differences among respondents toward psychological empowerment and organizational commitment due to incentives delivered by the bank. However, except the fields of (meaning, affective commitment and normative commitment) as well as PE, OC and total paragraphs of the questionnaire have p-value (sig.) less than $\alpha = 0.05$. So, there are significance differences toward these fields in favor of incentives produced by commercial banks. The researcher views that incentives have a considerable influence and encourage employees to realize more of PE, OC, the value of their work and their belongingness toward the banks they work in.

5.3 Conclusion

According to above-mentioned results, it can be concluded that this study has achieved its objectives and answered its related questions since:

- There is significant positive relationship between human resources' PE and OC Strip in LCB in Gaza Strip. So, employees' PE has an effect on their OC.
- Employees in LCB in Gaza Strip realize high level of PE and OC with proportional means of 80% and 81%, respectively.
- There is significant positive relationship between PE dimensions and OC in LCB in Gaza Strip and competence dimension has the greatest influence in enhancing OC.

- The four PE dimensions meaning, competence, self-determination and impact are available in LCB in Gaza Strip at high levels, as meaning with proportional means 84.81%, 84.86%, 75.60% and 78.44%, respectively. It is obvious that competence is the most effective dimension.

5.4 Recommendations

In the light of the study analyses, results and conclusion, the researcher proposed the following recommendations to top management of LCB in Gaza Strip:

1. To enhance employees psychological empowerment through maintaining an appropriate management environment distinguished by decentralization and organizational justice.
2. Commercial banks can introduce a sense of meaning and impact for employees by rewarding system for their distinguished job performance.
3. To improve and support the employees through more participation in training courses and symposiums. This should take be performed to increase their knowledge, skills and abilities in addition to promote their perception in empowerment and organizational commitment.
4. To listen to employees' ideas clearly outline the work to be executed to encourage them care about the work they perform.
5. To provide the employees with work feedback and encouragement to enhance feeling of their ability to influence their department and perceive themselves as free to choose the work they perform.
6. To exert more efforts to enhance the attachment of employees and desire to remain in their jobs.
7. To Develop new evaluation system that allows employees to participate in setting departmental objectives, recognizing and rewarding personal contributions.
8. To improve employees feeling of obligation to stay with their job. In addition, channels of communication between superior and subordinators should be enhanced to resolve any conflicts that may arise due to organizational norms and individual expectations changing over the time.
9. To allow employees for performing new works, creativity and innovation to enhance employees' commitment and integration.
10. To provide working environment where employees not only feel psychologically empowered, but also become contented with their job. This will eventually lead to higher level of employees' commitment.
11. To enhance incentives system to encourage employees to be more empowered and committed to their organizations.

5.5 Future studies

1. This study can be replicated on Palestinian foreign commercial banks, local Islamic banks, non-governmental organizations and public or private sectors.
2. As this study was applied on LCB in Gaza Strip only, future comparative studies may be conducted on both Gaza Strip and West Bank.
3. Due to the importance of the human resources' psychological empowerment, further researches can be carried on:
 - The role of PE in enhancing competitive advantage of banks.
 - The impact of PE on employees' job quality improvement.
 - The effect of employees' PE on enhancing job creativity and innovation.

Summary

This chapter dealt with the final stage and steps of the study design. Results were reported, with the particular purpose of integrating it with the objectives of the study. The aim of the study was achieved. The results, recommendations and suggestions for future research were put forward.

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APPENDICES

Appendix (A)
Arabic Final Questionnaire



الجامعة الإسلامية-غزة
عمادة الدراسات العليا
كلية التجارة
قسم إدارة الأعمال

استمارة استبيان

الأخ الكريم/الأخت الكريمة
السلام عليكم ورحمة الله وبركاته... وبعد،
يطيب لنا أن نضع بين أيديكم استبانة بعنوان "أثر التمكين النفسي للموارد البشرية على الالتزام التنظيمي في القطاع المصرفي-المصارف التجارية المحلية في قطاع غزة" وذلك استكمالاً لمتطلبات الحصول على درجة الماجستير في إدارة الأعمال بالجامعة الإسلامية-غزة.
يضم الاستبيان المرفق ثلاثة محاور. المحور الأول يتعلق بالمعلومات الشخصية والمحور الثاني يتعلق بالتمكين النفسي بأبعاده الأربعة وهي الإحساس بجدوى العمل والكفاءة والاستقلالية والتأثير. حيث إن التمكين النفسي مجموعة من العناصر الإدراكية والشعورية والنفسية للموظفين لقياس مدى سيطرتهم واندماجهم في وظائفهم ومحيطهم التنظيمي ومدى امتلاكهم للحرية في المهام المناطة بهم، الأمر الذي بدوره سينعكس على تحقيق مستويات عالية من الأداء بينما المحور الثالث يتضمن الالتزام التنظيمي بأبعاده الثلاثة وهي الالتزام العاطفي والالتزام المستمر والالتزام المعياري (الأخلاقي).
أملين التكرم بتعبئة كافة محاور هذه الاستبانة وذلك بوضع علامة (X) أمام كل عبارة في الحقل الذي تراه مناسباً، علماً بأن مساهمتك في تعبئة الاستبانة بدقة وموضوعية سيكون لها أثر كبير في الحصول على نتائج إيجابية، كما أن الإجابات التي ستدلون بها ستعامل بسرية تامة، ولن تستخدم إلا لغرض البحث العلمي فقط. شاكرين لكم حسن تعاونكم.

وتقبلوا خالص احترامنا وتقديرنا،،،

الباحثة

حنان محمد سلمان

الاستبيان

المحور الأول : البيانات الشخصية:

يرجى وضع إشارة (x) في الحقل المناسب

1. الجنس: () ذكر () أنثى
2. العمر: () من 20 إلى أقل من 30 سنة () من 30 إلى أقل من 40 سنة () من 40 إلى أقل من 50 سنة () من 50 سنة فأكثر
3. المؤهل العلمي: () ثانوية عامة () دبلوم () بكالوريوس () دراسات عليا
4. مكان العمل: () بنك فلسطين () البنك التجاري الفلسطيني () بنك الاستثمار الفلسطيني
5. -سنوات الخبرة: () أقل من 5 سنوات () من 5 إلى أقل من 10 سنوات () من 10 إلى أقل من 15 سنة () 15 سنة فأكثر
6. أشارك في دورات تدريبية يقدمها البنك: () مرة واحدة سنوياً () مرتين سنوياً () أكثر من مرتين سنوياً
7. أحصل على حوافز يقدمها البنك: () دائماً () أحياناً () نادراً

المحور الثاني: مقياس التمكين النفسي

م.	الفقرة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
الإحساس بجدوى العمل						
1	العمل الذي أقوم به ذو معنى بالنسبة لي.					
2	العمل الذي أقوم به في غاية الأهمية بالنسبة لي.					
3	النشاطات التي تتضمنها وظيفتي ذات معنى بالنسبة لي على الصعيد الشخصي.					
الكفاءة						
1	أنا واثق من قدرتي على القيام بعمل.					
2	تتوفر لدي المهارات الضرورية للقيام بمهام وظيفتي.					
3	أنا متأكد من قدراتي على أداء أنشطة عملي.					
الاستقلالية						
1	لدي استقلالية كبيرة لتحديد طريقة أداء عملي.					
2	لدي فرصة كبيرة في الاستقلالية والحرية في كيفية أداء وظيفتي.					
3	استطيع اتخاذ قرارات على مسؤوليتي تخص سير العمل.					
التأثير						
1	تأثيري كبير فيما يحدث في القسم الذي أعمل به.					
2	لدي قدر واسع من السلطة فيما يحدث في القسم الذي أعمل به.					
3	لدي تأثير في الآخرين الذين يعملون معي في القسم كبير جداً.					

المحور الثالث : مقياس الالتزام التنظيمي

م.	الفقرة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
الالتزام العاطفي						
1.	سأكون سعيداً لقضاء باقي حياتي في عملي في هذا المصرف.					
2.	يسعدني الحديث مع الآخرين عن المصرف الذي أعمل به.					
3.	يبدو أنه من السهولة بمكان الانتماء لأية مصرف آخر كما أنتمي لهذا المصرف.					
4.	أشعر بأنني فرد من أفراد المصرف الذي أعمل به.					
5.	أشعر بالانتماء العاطفي لهذا المصرف.					
6.	أشعر حقاً أن أي مشكلة تتعلق بالمصرف بأنها مشكلتي الخاصة بي.					
7.	يمثل هذا المصرف الكثير بالنسبة لي على الصعيد الشخصي.					
الالتزام المستمر						
1	أفكر كثيراً بما سيحدث إن تركت عملي هذا بدون الحصول على عمل آخر.					
2	سيكون صعباً علي ترك المصرف الآن، حتى وأن رغبت بذلك.					
3	ستتأثر حياتي كثيراً إذا قررت ترك المصرف الذي أعمل به الآن.					
4	خسارتي قليلة عند ترك المصرف.					
5	بقائي الآن في مصرفي هو ضرورة لي بقدر رغبتني بذلك.					
6	أحد العواقب الخطيرة لترك هذا المصرف ندرة البدائل المتاحة.					
7	أحد الأسباب الرئيسية لاستمراري في العمل أن ترك العمل يتطلب تضحية شخصية كبيرة ومنها أن أي مصرف آخر قد لا يقدم المنافع التي أحصل عليها في المصرف الذي أعمل به.					
الالتزام المعياري (الأخلاقي)						
1	أرى أن كثيراً من الموظفين ينتقلون من مصرف إلى آخر في هذه الأيام.					
2	إن الموظف يجب أن يكون موالياً لمصرفه.					
3	بالنسبة لي يبدو أن ترك المصرف والذهاب إلى آخر أمر أخلاقي .					
4	أحد الأسباب الرئيسية التي تجعلني مستمر بعملي في المصرف اعتقادي بأن الولاء مهم ولذلك أشعر بالالتزام أخلاقياً بالبقاء فيها.					
5	إذا سنحت لي الفرصة لعمل أفضل في مكان آخر ،أشعر بأنه من الخطأ ترك مصرفي.					
6	أؤمن بقيمة الولاء الدائم لمصرف واحد.					
7	تبدو الأمور أفضل عندما يمضي المرء معظم حياته الوظيفية في مصرف واحد.					

Appendix (B)
English Final Questionnaire

Questionnaire

Please put out the signal (X) in front of the correct answer.

Part One: Demographic Information:

1. Gender

Male Female

2. Age

From 20 to Less than 30 years From 30 to less than 40 years
 From 40 to less than 50 years more than 45 years

3. Educational Qualification

High school Diploma Bachelor degree post graduate

4. Place of work

Bank of Palestine Palestine commercial Bank
 Palestine Investment Bank

5. Years of Experience

Less than 5 years 5- less than 10 years 10 - less than 15 years
 15 years and more

6. I participate in training courses

once a year twice a year more than twice a year

7. I get incentives from the bank

always sometimes rarely

Part two : Psychological Empowerment Scale

	Item	strongly agree	Agree	neutral	disagree	strongly disagree
	Meaning					
1	The work I do is meaningful to me.					
2	The work I do is very important to me.					
3	My job activities personally are meaningful to me.					
	Competence					
1	I am confident about my ability to do my job.					
2	I have mastered the skills necessary for my job.					
3	I am self-assured about my capabilities to perform my work activities.					
	Self-determination					
1	I have significant autonomy in determining how I do my job.					
2	I have considerable opportunity for independence and freedom in how I do my job.					
3	I can decide on my own how to go about doing my work.					
	Impact					
1	My impact on what happens in my department is large.					
3	I have a great deal of control over what happens in my department.					
4	I have a significant influence over what happens in my department					

Part three: Organizational Commitment

	Item	strongly agree	Agree	neutral	disagree	strongly disagree
Affective Commitment						
1	I would be very happy to spend the rest of my career with this bank.					
2	I enjoy discussing about my bank with people outside it.					
3	I think that I could easily become as attached to another bank as I am to this one.					
4	I do feel like 'part of the family' at my bank.					
5	I do feel 'emotionally attached' to this bank.					
6	I really feel as if this bank's problems are my own.					
7	This bank has a great deal of personal meaning for me.					
Continuous Commitment						
1	I worry about what might happen if I quit my job without having another one lined up					
2	It would be very hard for me to leave my bank right now, even if I wanted to					
3	Too much in my life would be disrupted if I decided I wanted to leave my bank now					
4	It would be too costly for me to leave my bank now					
5	Right now, staying with my bank is a matter of necessity as much as desire					
6	I feel that I have too few options to consider leaving this bank.					
7	One of the major reasons I continue to work for this					

	organization is that leaving would require considerable personal sacrifice—another organization may not match the overall benefits I have here					
	Normative Commitment					
1	I think that employees these days move from bank to bank too often.					
2	I believe that a person must always be loyal to his or her bank.					
3	Jumping from bank to bank does not seem at all ethical to me.					
4	One of the major reasons I continue to work for this bank is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain					
5	If I got another offer for a better job elsewhere I would not feel it was right to leave my bank.					
6	I was taught to believe in the value of remaining loyal to one bank.					
7	Things were better in the days when people stayed with one bank for most of their careers.					

Appendix (C)

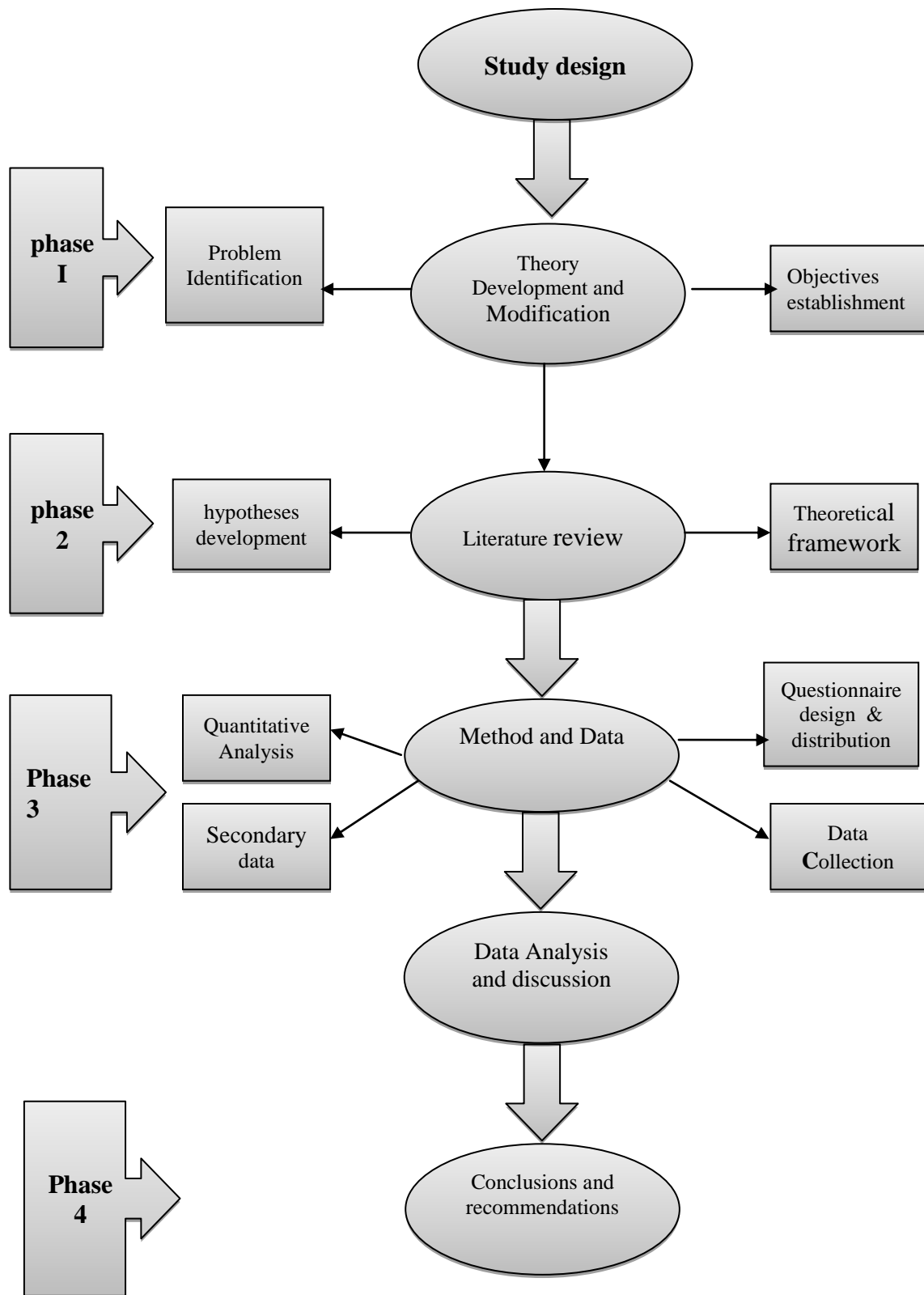
Referees

Referees Who Judge the Reliability of the questionnaire

No.	Name	University
1	Prof. Dr. Yousif Ashour	The Islamic University of Gaza
2	Dr. Wasseem El-Habel	The Islamic University of Gaza
3	Dr. Samir Safi	The Islamic University of Gaza
4	Dr. Sami Abu - Rooss.	The Islamic university of Gaza
5	Dr. Akram Samour	The Islamic University of Gaza
6	Dr. Yasser Al-Shurafa	The Islamic University of Gaza
7	Dr. Yousif Bahar	The Islamic University of Gaza
8	Dr. Jalal Shabat	Al-Quds Open University
9	Dr. Mohammed Fares	Al – Azhar University
10	Dr. Marwan Al-Agha	Al – Azhar University
11	Dr. Nehaia El- Telbani	Al – Azhar University
12	Dr. Ramiz Bdeir	Al – Azhar University
13	Dr. Wafeeq Al –Agha	Al – Azhar University

Appendix D

Study Design



Study design (developed by the researcher)