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Empowerment of commercial banks and its impact on organizational creativity: A case study of commercial banks in the northern region of Jordan



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ABSTRACT

Article History

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Keywords Administrative leadership Commercial banks Management empowerment techniques Managerial empowerment Managerial support Organizational creativity.

JEL Classification: B55; G2.

This study aims to determine the effect of managerial empowerment of commercial banks on organizational creativity. Data were gathered from employees of commercial banks in Jordan's northern area using questionnaire methodology. Statistical Package for the Social Sciences (SPSS) software was used to analyze the data. This study was conducted in the first quarter of 2022, which is a short period of time. As the study focuses on commercial banks in Jordan's northern area, it may be difficult to generalize the findings to non-commercial institutions. Additionally, senior and middle management staff from commercial banks were included in the study sample. The findings will provide investors and business owners with valuable and practical guidance for using management empowerment techniques in commercial banks to gain more organizational advantages. The results showed a statistically significant effect at the $\alpha \leq 0.05$ level of significance for administrative empowerment with the dimensions of delegation of authority, teamwork, shared information, freedom, and independence. In conclusion, managerial empowerment gives employees a better awareness of how to use the management's creative activities in the framework of achieving the specific benefits of managerial support.

Contribution/Originality: The results of this study will help to improve the effectiveness of productivityboosting empowerment strategies for staff. The study is crucial in establishing whether the employee empowerment strategies employed by commercial banks are significant in boosting employee performance and determining what other strategies might be used to boost staff productivity.

1. INTRODUCTION

In the latter part of the 20th century, when global concepts and practices began to spread, the idea of organizational function changed. Businesses began establishing their competitive positions in the first part of the year, trying to keep them secure and making moves to increase their market share. One of the modern administrative theories that gave rise to both internal and external work methods is often considered as being the organizational function of creativity. Additionally, it gives users a competitive edge and improves performance (Lee, Kim, & Perdue, 2016). Businesses nowadays must increase their rate of innovation in order to succeed and maintain their competitive position to survive the ongoing changes in their environment and the increasing degree of competition. Company skills will be enhanced by hiring competent individuals, giving them greater responsibility, and giving them the tools and resources they require to execute their tasks and provide creative, cutting-edge work

solutions that will help the organization meet its challenges (Hanaysha, 2016). The empowerment of staff members, which tries to tap into their potential energy and motivates them to be more inventive and diligent, is one of the most innovative and effective administrative strategies. This study aims to shed light on the significance and role of empowering employees in fostering creativity through the application of administrative practices, such as sharing information and facilitating their access to it, giving them more autonomy in carrying out related tasks, and encouraging teamwork by relying on the management empowerment model (Al-Magableh & Otoum, 2014).

Currently, one of the most important topics is organizational creativity, which is crucial for any organization that wants to succeed and grow in a competitive business environment. The role of organizations is to nurture the growth of their employees' abilities, talents, and skills as well as their imagination and originality, which are crucial for achieving the organization's goals and enhancing internal communication. Given the contemporary era's rapid changes and developments, individuals are required to think creatively and be able to keep up with changes in their surroundings (Alipour et al., 2013). Organizational creativity, according to Al-Bdareen (2020), is the process by which people working together in a social system to create value or manufacture a clever new idea, irrespective of whether it is related to the production of goods or services, processes, or organizational strategies, policies, and programs.

Administrative empowerment refers to the idea of giving workers power and responsibility, encouraging them to participate and take the initiative to make appropriate decisions, and giving them the freedom and confidence to complete work in their own way without direct interference from management. Moreover, it aims to improve the relationship between management and employees, motivate them to participate in decision making, and break the administrative silo (Marjani & Alizadeh, 2014).

From an administrative standpoint, the introduction of a new management philosophy reflected by productive capacity and organizational strategy symbolize a change in management approaches and shows renewed focus on administrative empowerment. This is due to the fact that organizational changes, such as restructuring, the implementation of management concepts such as overall quality, and the execution of these principles, are necessary to make empowerment within an organization successful (Slavić, Berber, & Leković, 2014). An ex-president of Scandinavian Airlines (Carlsen) suggested that the organizational structure should be reversed so that the company's president (top management) is at the bottom and the employees who assist customers are at the top of the pyramid to demonstrate that all administrative levels cooperate with and support the employees who deal with customers (Al-Asoufi & Akhorshaideh, 2017).

2. PROBLEM STATEMENT

The enormous changes that have occurred in the various administrative and organizational situations have made banks understand the importance of having leadership skills and taking the initiative to promote and develop innovation among employees. As a consequence, it is crucial for leaders who value creativity to establish a strong sense of mutual trust between headquarters and employees as well as to give them the power and resources they need to support, nurture, and direct innovative ideas toward achieving the bank's goals. Accordingly, the administrative process encourages individuals to put forth more effort and be more inventive by providing them with opportunities for growth and ambition and by building connections with them based on respect and appreciation.

Giving employees additional authority and responsibility, encouraging participation and initiative, and allowing them the flexibility to choose how best to carry out the duties assigned to them are all examples of administrative empowerment. Through the use of various administrative procedures, such as information sharing and access facilitation, granting them greater autonomy in performing job-related activities, and boosting cooperation by depending on teamwork, we ask the following questions:

- 1. What effect does administrative empowerment have on the innovation of the commercial banks in Jordan's northern region?
- 2. What effect does authority delegation have on the organizational innovation of commercial banks in northern Jordan?
- 3. What effect does teamwork have on the innovativeness of the commercial banks in northern Jordan?
- 4. What effect does information sharing have on the organizational innovation of commercial banks in northern Jordan?
- 5. What effect do freedom and independence have on the innovative organizational models of commercial banks in northern Jordan?

3. ADMINISTRATIVE EMPOWERMENT

The idea of administrative leadership is based on higher management giving employees the freedom and authority to complete their tasks as they see fit. This encourages a sense of fulfillment and importance among workers and fosters a positive attitude that is a significant source of employment motivation. In contrast, empowerment entails giving team members the capacity to create the resources necessary for them to take control of a task's execution. While Adler (2011) defined leadership as the equal transfer of authority and responsibility from managers to subordinates, Marjani and Alizadeh (2014) see organizational empowerment as these same activities plus strengthening teamwork and motivating individuals to take initiative and accept risks. Administrative empowerment, according to Slavić et al. (2014), comprises giving workers the freedom to decide for themselves what to do as well as giving them a voice in how their employers operate.

Employee empowerment, according to Lee et al. (2016), stimulates innovation at work and enhances the organization's front line. After reviewing the preceding definitions, administrative empowerment can be defined as an administrative practice that enhances the role of individuals in an organization by involving them in decision making, motivating them, giving them responsibility, and setting up all necessary conditions for their successful and effective performance.

Administrative empowerment is defined differently by different scholars, although some have separated it into two categories: empowerment granted through delegation (official), and acquired empowerment (legal), which is granted to a person based on his or her experience and knowledge (Al-Qatawneh & Mobaideen, 2017). Internal empowerment refers to a person's commitment to himself and his capacity to take charge and act quickly, whereas external empowerment refers to the strategies and tactics used by the organization's management to support employees' freedom of decision making and action (Alipour et al., 2013). The following two separate references were made to administrative empowerment by Al-Asoufi and Akhorshaideh (2017):

- Associative empowerment: This type of empowerment is connected to the management style, method, and philosophy.
- Motivational empowerment: This type of empowerment refers to the freedom and power a person has over their job and the degree of satisfaction they feel through their efforts.

The objectives and benefits of administrative empowerment include releasing employees from restrictions, as well as encouraging, praising, and supporting them for exercising initiative and not only relying on the strict regulations of the company. Slavić et al. (2014) stated that empowerment can support a number of objectives, such as feeling in control, having a significant influence on how an individual performs their work, acknowledging problems and being able to deal with them, sharing accountability for the effectiveness of the department or unit in which they work, responsibility for the context of their work, and completing tasks more effectively by using the available resources.

4. ORGANIZATIONAL CREATIVITY

Organizations face continuous developments, whether they be political, social, economic, or other factors, that are defined by fast change and which cause organizations to face multiple obstacles and challenges in adjusting to current conditions. These circumstances—political, social, economic, or otherwise—are the outcome of several subsequent changes brought on by openness in knowledge, the economy, information, communications, and other areas. Additionally, they were forced to respond to these events quickly and ingeniously, making it necessary to change existing policies and procedures, employ cutting-edge strategies and novel ideas, and provide individuals with the resources they need to address these issues (Moultrie & Young, 2009).

In order to thrive in a highly competitive business environment, all businesses seek to be inventive. Some businesses have even gone as far as declaring a creativity target to differentiate themselves from the competition. Today, the concept of creativity is more widely accepted, and it is described as an action or a task that requires the creation of something new. Others view artistic thinking as a creative cognitive process that produces fresh ideas. Some regard it as a novel productive activity with extraordinary or distinctive traits, which are unfamiliar to the individual or groups you work with (Woodman, Sawyer, & Griffin, 1993).

Fortwengel, Schuessler, and Sydow (2017) defined organizational creativity as aggressively seeking a process of change inside the organization and energizing the surrounding environment, breaking from the norm, and coming up with and putting into practice fresh, original ideas. It includes uniqueness in both the products or services it provides and the organizational policies, practices, and norms. Creativity becomes significant when a business recognizes that it is required to thrive and compete.

As a result of this insight, companies adopt new approaches and generate fresh ideas. The concept of innovation extends beyond adjusting to changes in technology, customer tastes, and economic circumstances. It also entails predicting future client demands, using fresh tactics based on research, boosting performance, constantly analyzing surroundings in order to spot emerging trends, and taking precautions against rivals (Adekola, 2012). Woodman et al. (1993) define organizational creativity as the adoption of a creative approach, concept, or behavior within a company, whether it be an unique product or service, trying to simplify a process, or develop a new technology.

Rokaya and Al-Ghazzawi (2018) claim that the process of developing new ideas is necessary to alter and improve a product or service or adopt a new management style to attain uniqueness from competitors. Adekola (2012) define it as the ability of organizations or people to generate fresh ideas or discover existing ideas but apply them differently to improve administrative and production processes.

According to Rokaya and Al-Ghazzawi (2018), organizational creativity is dependent on the organization's comprehension of the importance, likelihood, and ability to achieve its goals, the inventive use of human resources, the development of a favorable working environment, and the acceptance of creative ideas. Organizational creativity, according to Woodman et al. (1993); Moultrie and Young (2009) and Adekola (2012), is every action or activity that comes from a novel method and reveals a creative idea or a specific relationship, giving the approach or strategic plan a unique creative meaning that unites thinking minds. It is the ability to think creatively, use various methods, find connections between objects, thoughts, and events, and have a strong desire to apply the mind's observations to actual situations to come up with novel and unique results.

Political, industrial, and social companies frequently deal with issues in their environment; consequently, they need to adopt modern procedures to keep up with the most recent developments. In order to manage challenging conditions, gain a competitive advantage, and secure their survival and continuity, organizations need to be able to recognize the creative talents and abilities that will benefit them. Therefore, they should aim to boost organizational creativity and focus on developing original concepts and other creative strategies. Scholars such as Al-Da'abseh, Aljawarneh, and Shwiyat (2018); Fortwengel et al. (2017); and Rokaya and Al-Ghazzawi (2018) concur that there are a number of types:

- Authenticity: Muhammad believed that a concept could only be considered unique if it was novel, farreaching, and unheard of. This pertains to employing clever strategies to manage activities and operations, and discovering the unfamiliar in the long run, whether it be a product, a service, or a process.
- 2. Fluency: This refers to both the organized ability to quickly come up with a large number of ideas or solutions in reaction to a change and the rate at which it is embraced. This is performed through artistically expressing ideas, experiences, or facts.
- Problem sensitivity: This is defined as the capacity of people or groups to recognize different problems or crises and the ability to solve those using strategies, frameworks, or novel ideas that have not been considered before.
- 4. Risk-taking: This includes being prepared to take risks as a consequence of the work done by businesses as well as taking responsibility to adopt new ideas and techniques.
- 5. Flexibility: This is the capacity of a creative organization to alter the way its employees think in reaction to changing circumstances. This refers to the diversity or variations in concepts, methods, or resources that the organization uses.

5. STATISTICAL ANALYSIS

The research population comprises of all the workers in the 13 commercial banks in the northern area of Jordan. A random sample of 400 employees was chosen to represent the study population. In order to gather the data, 400 paper questionnaires were given to the participants. Of those, 370 were returned, 40 of which were either empty or randomly filled, making them ineligible for analysis. This left a final total of 330 questionnaires valid for analysis, which is an overall response rate of 89.18%.

5.1. Study Sample Characteristics

According to Table 1, the proportion of participants with experience of 5 to less than 10 years was the largest (38.5%), while those with experience of 15 years or more was the lowest (8.2%). Regarding educational attainment, the proportion of people with bachelor's degrees was the highest (97.57%), while the proportion of people with doctorates was the lowest (0.61%).

Variable	Category	Frequency	Percent
Experience	Less than 5 years	56	17.0
	5 years to less than 10 years	127	38.5
	10 years to less than 15	120	36.4
	years		
	15 years and over	27	8.2
Educational level	Bachelor's	322	97.57
	Master's	6	1.82
	Ph.D.	2	0.61
Total		330	100.0

Table 1. l	Distribution	of respondents	by experience.
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5.2. Data Analysis

In order to examine the participants' responses, the mathematical circles of the study population were designated. To achieve this, a time-weighted average was calculated as 4/5 = 0.8, where 4 represents the number of distances and 5 represents the number of tests. The distribution is shown in the tables below.

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Level	Weighted average
Very low	1.79–1
Low	2.59-1.8
Medium	3.39-2.6
High	4.19-3.4
Very high	5-4.2

Table 2. Weighted media for the responses.

Source: Likert Scale (2013).

Table 2 shows the arithmetic averages of the research variables based on the differing feelings and opinions, and as a result, there is a challenge in assessing the level of satisfaction among the respondents. The following equation has been used to classify the acceptance level into three categories (high, medium, and low).

(Maximum Alternative - Minimum Alternative) / Levels = Period Length.

5.3. Exploratory Factor Analysis

5.3.1. Independent Variable: Administrative Empowerment

To confirm the psychometric qualities of the questionnaire, an exploratory factor analysis was used. The matrix of orthogonal rotations of the variables of administrative empowerment (delegation of powers, teamwork, exchange of information, freedom and independence) is shown in Table 3. According to the results, the saturation for the statements on administrative empowerment vary from 0.72–0.95. Scores above the 0.4 threshold are regarded as stable in the exploratory factor analysis. According to the rotation technique utilized, the Varimax approach, the paragraphs of the administrative empowerment variable were spread among six components, each of which is related to a dimension of this variable, as shown in the table below.

- The first factor (delegation of authority): Statements 1–6 have saturation values ranging between 0.74– 0.87.
- 2. The second factor (teamwork): Statements 7–18 have saturation values ranging between 0.72–0.92.
- 3. The third factor (shared information): Statements 19–23 have saturation values ranging between 0.81–0.92.
- 4. The fourth factor (freedom and independence): Statements 24–28 have saturation values ranging between 0.78–0.96.

Dimensions	Vertebrae			Fa	ctors		
		(1)	(2)	(3)	(4)	(5)	(6)
Delegation of authority	1	0.87					
	2	0.75					
	3	0.74					
	4	0.76					
	5	0.82					
	6	0.79					
Teamwork	7		0.72				
	8		0.82				
	9		0.76				
	10		0.77				
	11		0.92				
	12		0.83				
	13		0.84				
	14		0.88				
	15		0.91				
	16		0.76				
	17		0.81				
	18		0.79				
Shared information	19			0.81			

Table 3. The orthogonal rotation matrix for the statements of the administrative empowerment variable.

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Dimensions	Vertebrae			Fa	ctors		
		(1)	(2)	(3)	(4)	(5)	(6)
	20			0.86			
	21			0.89			
	22			0.91			
	23			0.83			
Freedom and independence	24						0.93
	25						0.82
	26						0.78
	27						0.95
	28						0.96

5.4. Dependent Variable

The results of the exploratory factor analysis of the dependent variable of organizational creativity are presented in Table 4. It is evident from the results that the saturation values of the variable's statements range from 0.73–0.92. The table shows that the variable's statements were dispersed using the Varimax approach.

Organizational creativity				
Saturation	Vertebrae			
0.93	29			
0.89	30			
0.91	31			
0.85	32			
0.73	33			
0.83	34			
0.75	35			
0.83	36			
0.84	37			
0.95	38			
0.75	39			
0.76	40			

 ${\bf Table \ 4.} \ Orthogonal\ rotation\ matrix\ for\ organizational\ creativity\ variable\ paragraphs.$

The organizational creativity variables are dispersed throughout one component (statements 28 to 40), as shown in Table 4, and their saturation levels range from 0.73–0.95. The value of 0.4 was set as a threshold for removing statements with saturation values below this. All of the independent and dependent variable saturation values that were more than 0.50, indicating that the study instrument was reliable.

5.5. Independent Variable: Administrative Empowerment

5.5.1. Delegation of Authority

The first axis of the questionnaire consisted of six items, and the results of the statistical analysis of all sample members' responses to these questions are shown in Table 5.

N	Statement	Mean	Std. deviation
1	The powers delegated to me are sufficient to accomplish my duties.	3.791	1.235
2	Management has confidence in my ability to perform the tasks assigned to me.	3.600	1.241
3	Management gives me the appropriate flexibility to act in the performance of my duties.	3.818	1.362
4	I make decisions about the performance of my duties independently.	3.297	1.671
5	I have the ability to influence the nature of decisions relating to my duties.	3.727	1.616
3	The bank administration adopts the philosophy of delegation and develops this spirit among its employees.	3.475	1.603
Γot	al	3.618	-

Table 5. Arithmetic averages and standard deviations of delegation of authority

5.5.2. Teamwork

The questionnaire comprised 12 items on the first axis, and the statistical evaluation of the responses from the sample members as a whole produced the findings shown in Table 6.

N	Statement	Mean	Std. deviation
1	Bank employees work in collaborative teams and have clear goals.	3.615	1.442
2	The roles of team members are clear and well known.	3.524	1.293
3	All financial and non-financial data and materials needed by the team are provided.	3.473	1.404
4	The team has a desire to take responsibility and perform highly and contribute to the performance of the entire bank.	2.985	1.657
5	An atmosphere of cooperation prevails among the work groups in the bank.	3.203	1.578
6	The bank's senior management focuses on collective performance and empowering employees rather than individuals.	3.270	1.582
7	Trust prevails among the work groups as a result of the strategy of empowering individuals in the bank.	3.675	1.031
8	Senior management supports the teamwork to perform tasks.	3.277	0.931
9	Teamwork helps to accomplish the assigned tasks with high capacity.	3.294	1.081
10	I am very committed to tasks when working in a group.	3.644	1.165
11	The needs of the group take precedence over my personal needs.	0.317	1.554
12	The bank resorts to solving administrative problems through teamwork.	0.364	1.346
Total		3.39754	-

5.6. Shared Information

Table 7 presents five questions on the first axis of the questionnaire that was answered by sample members, and the statistical analysis of their responses produced the following findings:

Ν	Statement	Mean	Std. deviation
1	I have enough freedom in how I do my work.	3.170	1.647
2	I feel free to create the style that I think is right for my work.	2.776	1.545
3	I can change the way I do my work when I want to.	3.367	1.395
4	I have the freedom to set the appropriate schedule for the	3.624	1.594
	performance of my work.		
5	I have the freedom to deal with the problems I encounter in my work.	3.021	1.707
Tot	al	3.192	-

 Table 7. Arithmetic averages and standard deviations of shared information.

5.7. Freedom and Independence

Table 8 shows the five questions regarding the first axis and the responses.

N	Statement	Mean	Std. deviation
1	I push employees to care for each other as a group, not as	3.636	1.707
	individuals.		
2	I seek to combat the individual spirit, conflicts and negative	3.100	1.362
	competition among workers.		
3	I allow workers to participate collectively in solving work	3.364	1.366
	problems.		
4	I am keen to train individuals on teamwork and interaction skills.	3.365	1.517
5	I am keen to collectively reward employees for their ideas,	3.651	1.458
	initiatives and achievements.		
Total		3.423	-

Table 8. Arithmetic averages and standard deviations of freedom and independence.

5.8. Dependent Variable: Organizational Creativity

The second axis in the questionnaire included 12 questions, and the results of the statistical analysis of the responses are shown in Table 9.

N	Statement	Mean	Std. deviation
1		wiean	Stu, deviation
1	The job allocated to the bank is done in a renewable manner while	4.451	0.640
	carrying out its financial and non-financial operations.	4.401	0.040
2	The bank conducts unique operations and activities.	4.324	0.800
3	Repeating the steps used to complete a task is not permitted by the bank.	3.757	1.493
4	The bank's management believes that its workers contribute to the generation of original ideas.	3.701	1.547
5	Bank workers are able to offer effective solutions to common workplace issues.	3.820	1.495
6	Bank employees have the ability to present more than one idea within a short period of time.	4.097	1.000
7	Bank employees have the ability to think quickly and creatively.	4.274	0.894
8	Employees anticipate problems before they occur to ensure the smooth operation of the bank.	4.327	0.785
9	Employees plan well in creative and innovative ways.	3.781	1.478
10	Employees have an accurate view of the problems facing the bank.	3.730	1.511
11	Workers complete the tasks that must be accomplished within a creative framework.	3.820	1.477
12	The workers have the spirit of initiative and search for solutions to work problems.	4.053	1.611
Tota	1	3.959	-

Table 9. Arithmetic averages and standard deviations of organizational creativity.

5.9. Multiple Regression Results

To investigate the impact of several independent factors on a dependent variable, a multiple linear regression analysis is utilized. Continuous or categorical independent variables can be used as interpretation. Tables 10–12 display the findings of the multiple regression used to evaluate the primary and supporting hypotheses as follows:

Tuble 10. Wodel Summary.									
Model	R	R-squared	Adjusted R- squared	Std. error of the estimate					
1	0.937ª	0.878	0.878	0.299					

Table 10. Model summary

Note: a denotes a positive correlation coefficient.

According to Table 10, there is evidence that the empowerment of administrative management in commercial banks has an impact with its dimensions (delegation of authority, teamwork, shared information, freedom and inclusion), as shown by the R value of 0.937a, which represents the correlation coefficient of the overall model, and the R-squared value of 0.878, which represents the ratio of the effect or interpretation of all independent variables on the dependent variable.

Model		Sum of squares	Df	Mean square	F	Sig.			
1	Regression	211.409	2	105.705	1180.602	0.000^{b}			
	Residual	29.278	327	0.090					
	Total	240.687	329						
Note below to similar to contract of the second sec									

Table 11 ANOVA

Note: b denotes significance at p < 0.05.

Tables 11 and 12 show that the primary hypothesis is not true and that administrative empowerment has a statistically significant impact on organizational innovation. As a result, the coefficient test was utilized in the manner described below.

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Model	Unstandardized coefficients				Sig.
	В	Std. error	Beta		
(Constant)	0.657	0.073		9.019	0.000
First: Delegation of authority	-0.104	0.017	-0.124	-5.991	0.000
Second: Teamwork	0.934	0.020	0.974	47.211	0.000
Third: Shared information	0.318	0.093	0.845	31.302	0.000
Fourth: Freedom and independence	0.958	0.025	0.621	23.146	0.000

Table 12. Coefficients.

First: Delegation of authority on the organizational creativity of commercial banks in the northern region of Jordan.

Second: The effect of teamwork on the organizational creativity of commercial banks in the northern region of Jordan.

Third: Shared information on the organizational creativity of commercial banks in the northern region of Jordan.

Fourth: Freedom and independence on the organizational creativity of commercial banks in the northern region of Jordan.

6. CONCLUSION

Even though we did not achieve significant results regarding the impact of administrative empowerment on organizational creativity, many Arab and foreign studies have demonstrated the positive impact of administrative empowerment on composite reliability. Empowerment is one of the most significant and most recent methods adopted by major companies to manage human resources; therefore, it was addressed in this study to highlight its importance and the reasons for relying on this method. Every bank must seek to empower its administrative staff in order to maximize their latent potential and foster their innovation if it is to survive and thrive in a highly competitive economic climate. According to the study's findings, all of the administrative empowerment dimensions that were approved in the study were present in the work environment of commercial banks in Jordan's northern region. This is explained by the respondents' answers, which generally agreed with the three dimensions (information sharing, independence, and teamwork). The respondents gave a good response to organizational inventiveness, which is understandable given that the banking industry is highly regulated and employs cuttingedge practices. Through this study on commercial banks in the northern region of Jordan, and after reviewing the outcomes, it can be said that, because of the favorable working conditions in terms of response and accuracy of information, commercial banks are eager to provide quality services by implementing the most recent, efficient, and inspiring administrative methods, such as the administrative empowerment method. They also recognize the need to broaden their organizational creativity in a way that stimulates employees to generate new value for the bank. This means improving the tactics used by commercial banks in the northern area with regard to administrative empowerment.

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Institutional Review Board Statement: The Ethical Committee of the Al Balqa Applied university, Jordan has granted approval for this study on 15 February 2022 (Ref. No. bau/1/17/2022).

Transparency: The author states that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

Data Availability Statement: The data sets supporting the results of this article will be freely available upon request to the Wafaa Salem Abed Almalaheem.

Competing Interests: The author declares that there are no conflicts of interests regarding the publication of this paper.

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