



Participatory Decision-Making:
An Empirical Investigation of Kuwait
Islamic Banks

A Thesis submitted for the Degree of Doctor of
Philosophy By

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September, 2015

Declaration

I affirm that all the content in this thesis that is not mine, to the best of my understanding, has been acknowledged. The substance presented in this thesis has not been submitted in the past by the author for degree at this university or any other.

Under Review Journal Papers

Al-Shamali, F., Irani, Z., and Sharif, A. (2015). "Participatory Decision-Making and Islamic Work Ethics: An Islamic Banking Case". *International Business Review*. (Under Revision).

Dedication

All praise be to Allah, the all-powerful, the all merciful.

To the Prophet (PBUH),

A man, who although I have never met or seen, lived a life that helped me in my most difficult of times. To my greatest supporter, teacher, influence and friend, if any person is to thank, it is you.

My Mother,

Who taught me patience and sacrifice.

My Father,

Who taught me faith and ambition.

My Sister Sarah,

Who taught me perseverance and always found time.

My Brother Ahmed,

Who taught me determination.

Acknowledgment

I am ever grateful for my supervisor, Professor Zahir Irani, for all his support and patience; whose knowledge and kindness aided both my life away from home and my research greatly. Without him I doubt I would have been able to complete this epic task, thank you. Professor Amir Sharif provided me with much direction and help; I am fortunate to have such a respected academic as my guide.

Many thanks to Professor Mohammed Husney of Kuwait University Statistical Department for his kindness and assistance and Professor Thabet Edrees for his sharing of vast knowledge, it was truly priceless. Much appreciation is guided towards Professor Ali Ansari and Dr. Noreen Khan, whose guidance from a bachelor's degree until my PhD has never faded, thank you.

Last, but not least, I would like to thank the senior management of Kuwait Finance House (KFH), Warba, United Ahli Bank, Boubyan, and Kuwait International Bank (KIB) for their full support and enthusiasm in my data collection.

I thank you all from the bottom of my heart.

Abstract

One of the world's fastest growing banking methods today is Shariah compliant banking, with the number of Islamic banking and finance institutions growing from one in 1975 to more than three hundred today in more than seventy-five countries around the world, holding assets valued around US\$1 trillion. However, research and understanding regarding the management in decision-making in the Islamic banking industry is underdeveloped. This study, unlike previous research, applies Islamic Work Ethics (IWE's) and Participatory Decision-Making (PDM) to inspect both their influence and outcomes. However, despite PDM's maturity and validity in different contexts, very little published literature strives to extend its capability in the Islamic banking context. Both PDM and IWE's have found to lead to greater job satisfaction and commitment; however, interrelationships have not yet been studied. As a result, it is unclear if the PDM approach to determining whether or not employees should be involved in the decision-making process is applicable with IWE's or within Islamic banking and developing country contexts. As a result, a need arises for the addition of factors, which may potentially develop the understanding of employee involvement in decision-making, as misuse and lack of understanding of PDM may lead to low job satisfaction and commitment.

The current study is sorted into multiple stages as to carry out the entire research. To start with, the introduction section of this study provides the setting of the research including the background of the study, aims, objectives and research questions. Moving on, a critical literature review is provided as to identify key points in previous studies. As a result, research hypotheses are extracted, which provides the relationships being tested, of which the theoretical framework is based. Next, the methodology, which is applied in the study, is identified and justifications for data collection methods, analysis tools and multiple tests are provided. Afterwards, questionnaires were distributed to front desk employees working within the Kuwaiti Islamic banking industry as the sample for primary data. Following,

data analysis is carried out, from which the findings and accepting and rejecting of analysis is reliant upon. Outcome identified that employee desires to be involved in decision-making was greatly influenced by IWE's. Also, employees desire to be involved in decision-making differentiated significantly based on whether or not decisions were based on actual work or regarding fellow co-workers. Finally, theoretical and managerial implications are provided, as well as suggestions for future research.

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Chapter One: Introduction

1.1 Introduction

The term Islam, when translated to English, means to surrender to the will of Allah in every action one may take in life (Mellahi and Budhwar, 2010). Studies conducted on Islam during earlier centuries have found that during that time period, rulers put great importance in encouraging businessmen towards trade and business activities (Ali and Al-Owaihan, 2008).

It has been reported that it was only after the 1940's that Islamic finance started to become an area of interest for both investors and researchers. Much credit is given to authors such as Qureshi (1946), Uzair (1955), Maududi (1961) and Al-Sadr (1974). All of these authors are recognized for contributing significantly to the modernization and development of Islamic banking and finance. Because of the important contributions from Islamic scholars, as mentioned above, Islamic banking and finance has developed into a more practical model that is widely being used in current financial systems. Islamic banking is one of the fastest international growing banking methods in financial markets today, originating from Arabia; it is now found operating in a number of western countries (Khan and Bhatti, 2008).

The following Chapter provides the background to the thesis including Participatory decision-making (PDM), decision-making within organizations and Islamic bank and financial institutions. Also, the study significance, research aim objectives, research methodology, contributions, novelty and dissertation road map will be reviewed. Furthermore, the importance of the study is emphasised.

1.2 Significance of Decision-Making in Islamic Banking

There is a lack of research on how Shariah compliant banks communicate with their stakeholders. Additionally, there is a shortage of research on Middle Eastern business managerial decision-making. It would be of interest to explore how the relationships of individuals within Shariah compliant banks based in the Middle East affect decision-making. The following sections identifies the link between decision-making in organizations and PDM, as well as discussing the current state of Shariah compliant banks and institutions, in which this study has collected primary data from.

1.2.1 Decision-making in Organizations

The distribution and sharing of influence amongst senior managers non-management employees (Mitchell, 1973) and co-operative decision-making (Locke and Schweiger, 1979), has been a topic of discussion for more than 50 years now and has been focused on by organizational researchers. Influence sharing and joint decision-making has also been referred to as PDM. Previous studies have explored relationships between PDM in relation to employee outcomes including employee commitment, performance and job satisfaction. PDM most comprehensive definitions was proposed by Heller et al., (1998, p. 42) who suggest that it is “the totality of forms, i.e. direct (personal) or indirect (through representatives or institutions) and of intensities, i.e. ranging from minimal to comprehensive, by which individuals, groups, collectives secure their interests or contribute to the choice process through self-determined choices among possible actions during the decision process”.

1.2.2 Participatory Decision-Making

Influence sharing and joint decision-making is referred to as PDM. PDM is defined as shared influence of managers and employees in a firm; it is also used as a motivational program with the function of enhancing both job satisfaction and individual performance (Vroom, 1960; Mitchell, 1973; Wagner and Gooding, 1987; Cotton, 1993).

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Heller et al. (1998) refers to PDM as “the totality of forms, i.e. direct (personal) or indirect (through representatives or institutions) and of intensities, i.e. ranging from minimal to comprehensive, by which individuals, groups, collectives secure their interests or contribute to the choice process through self-determined choices among possible actions during the decision process” (p. 42). Additionally, Cotton et al. (1988) summarizes PDM as explained below:

- involving employees directly within the decision-making process alongside managers;
- managers taking into account the views and opinions of employees when faced with a decision;
- employees being recognized as stakeholders the organization;
- having employee participation unions.

1.2.3 Islamic Bank and Financial Institutions

Many reasons can be identified for the continuous development and demand for Islamic banking. To start with, there is a high demand being set by numerous countries and economies consisting of both Muslims and non-Muslims for Shariah compliant banking services and products. The second reason is because of the growing wealth amongst Arabs in the Gulf region. The third reason is because of the increasing strength of many Islamic products and services has gained the attention of both Muslim and non-Muslim investors around the world. Finally, Islamic banking has been strong and stable in avoiding any serious financial crisis, excluding including a few minor incidents such as Dubai Islamic Bank in 1998 and Ihlaz Finans in Turkey in 2001 (Masood, 2011).

The number of Islamic finance institutions around the world has risen from only 1 in 1975 to over 300 today in more than 75 countries around the world, showing undoubtedly the popularity and trust in Islamic institutions increasing dramatically. The main areas serving as homes to the Islamic institutions are the Middle East and South East Asia (Bahrain and Malaysia being the biggest hubs) whilst Islamic institutions are now setting up in Europe and also the United States. It is estimated that the total assets exceed \$250 million, though cross boarder data remains limited, they show a growth rate of an estimated 15% a year (Masood, 2011).

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The Islamic banking and finance industry have increased dramatically, especially during recent and present times in all international markets. It is noted that Islamic Banks globally have performed well in terms of consistency and reputation amongst customer's investors (Choudhury and Hussain, 2005). A report by Khalid and Amjad (2012) stated that there are more than 500 Islamic financial establishments operating around the world today, with assets being valued at around US\$1 trillion in total. Financial markets can prepare themselves to continue to compete with Islamic financial firms as demand for Islamic products and services are on the rise (Khalid and Amjad, 2012). It has also been concluded that the Shariah compliant banking sector will continue to grow and develop to new markets and demands in the future (Akram et al., 2001).

1.3 Research Aim and Objectives

As a result of identifying the scope of this research, the research aim and objectives will be presented. The aim of this research will be to develop a theoretical model to assist in quantitatively identifying the nature of Islamic banking decision-making within Shariah compliant banks and outcomes with regards to front desk employees, whose role in the Islamic bank is vital as they are responsible for customer inquires, complaints, cash deposits/withdrawals, issuing and handling of bank certified cheques as well as applying regulations from the Kuwait Central Bank. Based upon this the objectives are the following:

- 1) To carry out a critique of the literature on employee involvement in decision-making and related factors as a context to the research;
- 2) To develop a theoretical framework which is suitable for PDM in relation to power distance, IWE's, PDM, job satisfaction, affective commitment and normative commitment within the Islamic banking industry Islamic banking;
- 3) To develop a research design based upon the selection of a research methodology that will seek to capture and address research questions through a primary research data collection instrument and relevant data analysis approach;

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- 4) To evaluate the involvement of employee members in decision-making with regards to its effect on outcomes;
- 5) To revise the theoretical framework in light of the research findings.

By achieving these aims, it will contribute in pursue of understanding stakeholder relationships within the Shariah compliant banks, hence, assisting managers and academics to identify strengths and weaknesses of the involvement of employees within the decision making process.

1.4 Research Questions

As little research has been conducted within the domain of PDM in developing countries (Scott-Ladd et al., 2005), more specifically, the Islamic banking sector in Kuwait, a number of research questions arise. As such, based upon the prior discussion and relevant literature of PDM, this study is directed in a way such to answer a number of research questions, of which the research hypothesis will answer (as can be seen in the hypotheses Chapter), consisting of the following:

- No previous studies have tested or identified whether or not front desk employees within Islamic banks are influence by any factors with regards to the involvement in PDM. Hence, a question that is raised in the research is do IWE's restrain or encourage employees to be involved in PDM?
- There is a scarcity of research regarding if front desk employees within Islamic banks express and desire to be involved in PDM, also, whether managers are meeting the desires or lack of desires to be involved in decision-making. As such, another question raised with regards to the research is whether or not there is a desire from employees within Islamic banks to be involved in PDM, if so, are their desires being met?
- As a result of the previous research questions, outcomes of PDM within Islamic banks are inconclusive. Consequently, a question raised from the research is outcomes such as is employee job satisfaction and employees commitment influenced by the involvement of front desk employees in decision-making?

1.5 Theoretical Contributions

The development of the theoretical framework demonstrates the novelty in the research domain where to the knowledge of the researcher, variables tested have not been studied before, within the Islamic banking sector, which has also not been tested with regards to PDM and both normative and affective commitment. The framework uniquely identifies the inter-relationships between IWE's, power distance, PDM, normative commitment, affective commitment and job satisfaction as a representative of real time involvement/ lack of involvement of employees within the decision making process. More specifically, previous empirical studies conducted in the field of employee involvement in decision-making have not tested the direct influence of IWE's on PDM, affective commitment and normative commitment as to evaluate influences and outcomes. Also, no previous research has examined the influence of PDM on affective commitment. As such, it is viewed that the reviewed framework is unique, as no other study has examined PDM in this manner and results are the first of its kind to be identified.

1.6 Stages of the Dissertation

As can be seen in Figure 1.1, following the introduction Chapter, Chapter 2 sets out to review current and past literature on participatory decision-making and related variables. The Chapter primarily focuses the gathering and analysing of all the relevant knowledge concerning the scope of research for this study supported through the development of the literature. Particular emphasis is placed upon decision-making and commitment as a basis of decision-making. Chapter 3 develops the theoretical framework and presents associated hypotheses. The outcome of this Chapter leads to the implementation of a research methodology in Chapter 4. This Chapter justifies the methodological approach and research design in order to carry out data the collection. Chapter 5 presents the research analysis. Chapter 6 presents the findings as a result of the analysis and discusses these findings in detail; leading way to a revised framework. This is revised based upon the findings. Chapter 7 concludes the thesis and presents contributions and novelty of the research along with the implementations, limitations and recommendations for future research.

Chapter 1: Introduction

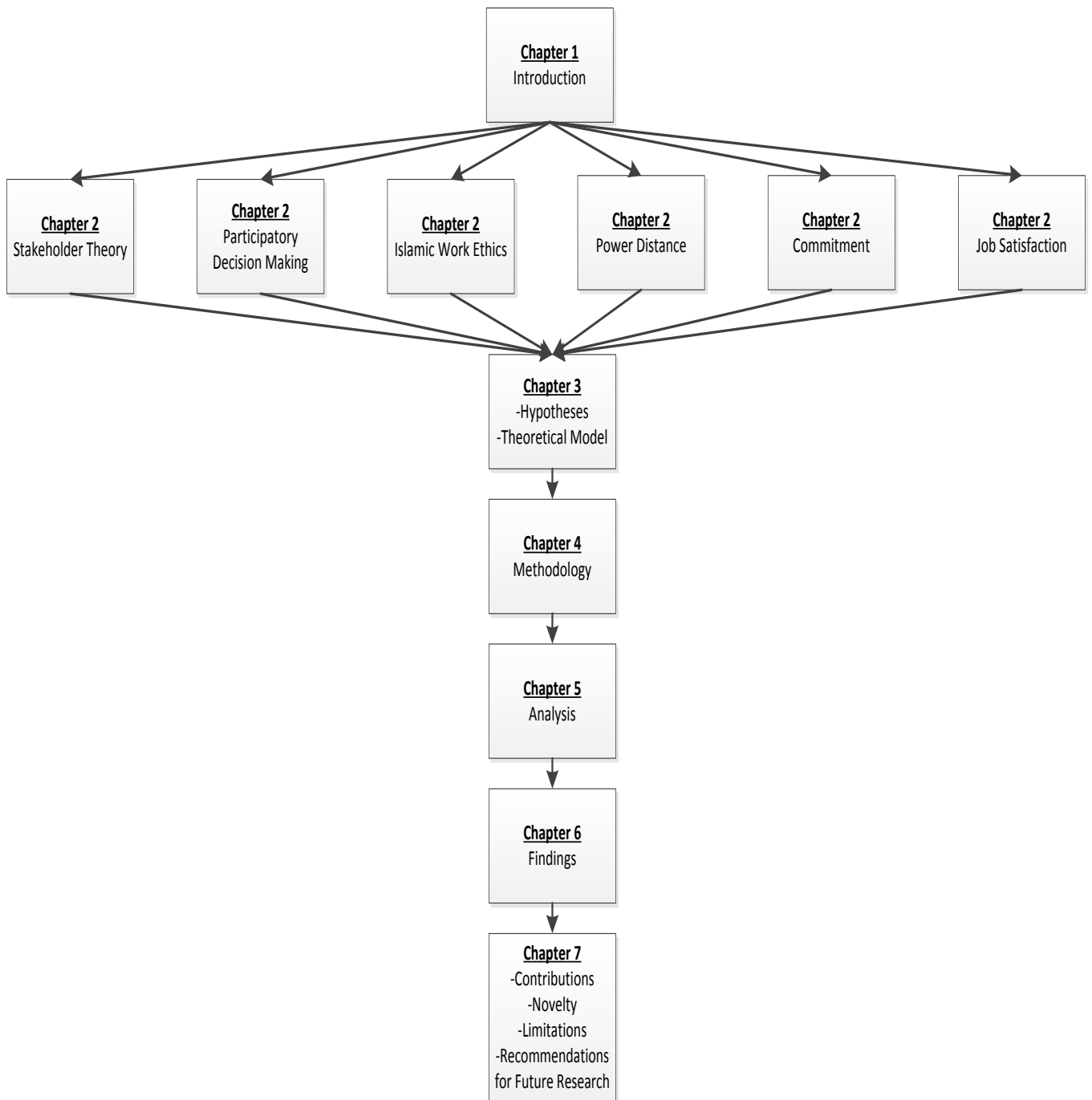


Figure 1.1: Dissertation Roadmap

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Chapter 1 reviewed and assessed the components and stages in which the research has been conducted. Areas of the literature which have been covered include Shariah compliant banks, decision-making in organizations, and stakeholder model and theory. This led the author to identify both the research aim and objectives and the research questions, which have been achieved which underpin the justification of the research. Following this section, the contribution and novelty achieved from the research has been identified. Finally, the stage of the dissertation, which has been provided and followed throughout the research, has been justified.

Chapter 2: Literature Review

2.1 Introduction

The following Chapter will review relevant literature regarding internal stakeholder involvement and PDM. This literature review will include the background of stakeholder theory, development of stakeholder theory model and stakeholder involvement in decision-making, to give the reader a better understanding of major developments that have shaped the study topics. Also, the literature review will highlight literature gaps which this study will identify and test within the Islamic banking sector in Kuwait.

Additionally, this Chapter discusses PDM with regard to its application and outcomes. It has been established that the likelihood of PDM application is often subject to the context in which it is found. Often, the condition of PDM can be categorized according to developed or developing country. The benefits of practicing PDM have also been found to vary within the literature according to context. For example, task significance, employee commitment and supervisory communication have been documented, which have also been found to influence job satisfaction, in developed countries but not commonly investigated within developing countries, which is the context of this research. This management style is also confronted by challenges, which can be linked to swaying the condition and outcomes. Firstly, managers have often neglected the involvement of employees in decision-making, in fear that supervisory power may be reduced. Additionally, cultural factors which have been reported as strong influencers of employee involvement in decision-making are the power distance between employees and managers; and individual collectivism. As it has been established that employees within high power distant culture are less likely to be involved within the decision-making process. Commonly, in individualistic cultures, individuals tend to make decisions regardless of suggestions made by coworkers. Finally, individuals within collectivistic

Chapter 2: Literature Review

cultures tend to welcome assistance and input from coworkers when faced with tasks or decisions, hence, increasing involvement within decision-making.

As identified in the literature, Middle Eastern countries have high power distance. Therefore, managers may be less willing to involve employees in decision-making, fearing a loss of power and also because supervisors may feel a sense of entitlement to make decisions independently. However, as there is a lack of research and evidence regarding PDM in the Middle Eastern region, as such, conclusions cannot be made. Furthermore, this context serves and as interesting backdrop for this study, as the competitive Islamic banking industry in Kuwait has been chosen. Although PDM implementation and outcomes have been tested in conventional banks within developed countries, the same cannot be said about Islamic banks, which is an innovative banking system that has seen much growth and fierce competition in the past decades.

After the 1940's Islamic finance started to become an area of interest for both investors and researchers. A reason for this rise in interest is due to it developing into a more practical model that is widely being used in current financial systems and is rapidly expanding in international markets including a number of Western countries. However, there has been a dearth of research regarding managerial approaches with regards to decision-making aspect of Islamic banking and in the developing countries, which it operates.

Therefore, Chapter 2 will provide a critical analysis of existing literature regarding the involvement of non-management employees in decision-making. Due to the lack of literature regarding PDM in the Islamic world, there is a need to advance on existing literature on PDM and outcomes. As a result, a theoretical framework will assist in developing on existing knowledge. Also, the theoretical framework has been explained by the hypotheses.

2.2 Stakeholder Theory and Stakeholder Involvement in Decision-making

Jongbloed et al. (2008) discussed that stakeholder theory has been a topic under development since 1963. Stakeholder theory has been under speculation since before Freeman's 'Strategic Management: A Stakeholder Approach', published in 1984 was one of the first bodies of literature to holistically discuss the stakeholder framework. Gathering numerous strings of literature to develop stakeholder theory, Freeman merged corporate planning, systems theory, and corporate social responsibility. By doing this, a managerial understanding that identified four key stakeholder groups, composed of; owners, customers, employees and suppliers was developed. Suggesting that the state of literature on the topic of management theories at the time was not fit to "quantity and kinds of change which are occurring in the business environment" (Freeman, 1984), in addition to new industrial relations and changes in communication, amongst other things.

2.2.1 Stakeholder Management and Processes

Stakeholder management developed from stakeholder theory, and views that organization that take into consideration the opinions of stakeholder interests will have a competitive advantage over organizations that do not (Post et al., 2002). Scholars have reported that by collaborating with stakeholders e.g. employees, uncertainty will decrease and organizations will prove to be more flexible to different situations (Freeman, 1984; Harrison, 2003; Yin-Hsi Lo, 2013). Organizations have found to increase decision-making effectiveness by interacting with employees, customers, communities and governments (Harrison and St. John, 1994; Kotter and Heskett, 1992; Hillman and Keim, 2001). Primary stakeholders consist of the following (Clarkson, 1995; Starik, 1995):

- Capital suppliers (shareholders);
- Employees;
- Suppliers;
- Customers;
- Community;
- Environment.

A four-step stakeholder management process has also been designed to enhance management and decision-making effectiveness, as explained by Michael (1995) and Freeman (1984):

- Categorize noteworthy groups of stakeholders with regards to issues being raised;
- Identify weight of importance for relevant stakeholder groups;
- Define to what extent expectations and demands of stakeholder groups are being fulfilled;
- Adjust company policies and main concerns to fit with stakeholder interests and expectations.

2.2.2 Stakeholder Theory and Models

The stakeholder model shows that all stakeholders, regardless of power or influence, are connected to a company by dyadic relationships. In other words, the actions and decisions made by stakeholders can have a direct effect on other stakeholders (Freeman, 1984). Most popular management models have been represented in the form of visual representation, as it is particularly effective. Research has demonstrated a preference for narrative and visual knowledge among practitioners over the prevailing prepositional mode found in academia (Worren et al., 2002). A graphical framework has supported stakeholder theory, known as Freeman's "Stakeholder Model". The original model is the most common version of the stakeholder model; it involves the firm as the central role surrounded by shareholders, suppliers, civil society, employees, customers, competitors and the government. The beginnings of stakeholder theory developed from four main academic areas, which were sociology, economics, politics and ethics (Freeman, 1984). Freeman (1984) explored the relationship between the company and its external environment, and the behavior within the environment.

Chapter 2: Literature Review

The significance and value of Freeman's stakeholder model amongst practitioners can be based on the power of visual representations to stakeholder's theory (Fassin, 2008). Freeman created his visual representational model in which the firm was positioned at the center and is surrounded with stakeholders connected with the company. The model created by Freeman (1984) has been said to be a result of inspiration from a tool of sociology, which looks at the interactions/communication between individuals or groups (Fassin, 2009).

Freeman added more groups that were influenced or could influence firm's activities and acknowledged a firm as being the center of a number of relationships (Crane and Matten, 2004). The framework of the stakeholder model visually shows the relationships between the various groups of participants that affect or can be affected by the firm. Later on, Freeman (2003) developed the model even further by updating it with more stakeholder groups and pressure groups being the biggest development and contribution to the model as shown in the developed version of the stakeholder model.

Hence, the model was reduced to five internal stakeholder groups, after competitors were removed from the internal category. As a result, internal stakeholders now consist of financiers, customers, suppliers, employees and communities. The six external stakeholders consist of governments, environmentalists, Non-Governmental Organizations (NGO's), critics, media and others. However, as reported by Mainardes (2012), Freeman's model of stakeholder influence has been faced with criticism for failing to differentiate between firms multiple stakeholder levels of influence (Fassin, 2009). As such, the following section takes a closer look at the internal aspect of the stakeholder theory and model with regards to the internal stakeholder's involvement in decision-making.

2.2.3 Internal Stakeholder Involvement in Decision-making

Stakeholder management developed from stakeholder theory, and views that organization that take into consideration the opinions of stakeholder interests will have a competitive advantage over organizations that do not. (Post et al., 2002). Scholars have reported that by collaborating with stakeholders e.g. employees, uncertainty will decrease and organizations will prove to be more flexible to different situations (Freeman, 1984; Harrison, 2003; Yin-Hsi Lo, 2013).

Hence, organizations will prove to be more successful in decision-making by interacting with customers, employees, communities and governments (Harrison and St. John, 1994; Kotter and Heskett, 1992; Hillman and Keim, 2001). Stakeholders should be looked at as real individuals and not as intangible individuals, so that managers of the firm consider co-operative aspects to help in making the proper organizational decision that have stakeholder interest as the main focus. In other words, normative stakeholder theory must focus on the construction of value, decision-making processes and relationships/communication with real individuals, specifically internal stakeholders (McVea and Freeman, 2005). Research involving normative aspects of stakeholder theory propose those organizations incorporate stakeholder interests into organizational management, and demand full participation of internal stakeholders within the decision-making processes (Hendry, 2001; Flak et al., 2008).

Organizations will prove to be more successful in decision-making employees (Harrison and St. John, 1994; Kotter and Heskett, 1992; Hillman and Keim, 2001). An approach, which has been identified to involve internal stakeholders within the decision-making process making, is PDM (Scott Lad and Marshal, 2004). This management style will be discussed in the following sections. This will consist of the identification of key authors in relation to PDM and a review this decision-making approach. Also, the importance of involving employees in the decision-making process will be discussed in relation to job satisfaction, performance and commitment.

Finally, employee's actual and desired levels of PDM will be reviewed.

2.3 Participatory Decision-making

Influence sharing between hierarchical superiors and their subordinates in joint decision-making, has been a topic of discussion for more than 50 years. Influence sharing and joint decision-making is referred to as PDM. It is also defined as shared influence of managers and employees in a firm; it is also used as a motivational program with the function of enhancing both job satisfaction and individual performance (Mitchell, 1973; Wagner and Gooding, 1987; Cotton, 1993). Heller et al. (1998) refer to PDM as "the totality of forms, i.e. direct (personal) or indirect (through representatives or institutions) and of intensities, i.e. ranging from minimal to comprehensive, by which individuals, groups, collectives secure their interests or contribute to the choice process through self-determined choices among possible actions during the decision process" (p. 42). Additionally, Cotton et al. (1988) summarizes PDM as explained below:

- involving employees directly within the decision-making process alongside managers;
- managers taking into account the views and opinions of employees when faced with a decision ;
- employees being recognized as stakeholders the organization;
- having employee participation unions.

Concerned with the decisions that typically fall within the area of the management, PDM includes employees in this process. The PDM process refers to the distribution of influence between superiors and hierarchically inferior employees (Mitchell, 1973). This approach presents high levels of participation from employees in decisions, increasing the communication between them (Whitney, 1994). It can also be referred to as involving employees in decision-making which are most likely to be made only by managers. PDM commonly refers to the distribution of power and decision-making duties of managers towards employees. In other words, PDM is the cooperative method of sharing responsibility of decisions in the workplace (Heller et al., 1998).

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Studies have pursued to conceptualize multiple levels of participation with regards to internal primary stakeholders involvement in decision-making (Tannenbaum and Schmidt, 1958; Scott-Ladd and Marshall, 2004). An example of this can be observed by a study conducted by Tannenbaum and Schmidt (1958), in which they discussed autocratic-democratic continuum model. The autocratic-democratic continuum model puts forward the assumption that individuals primarily liable in the decision-making process (e.g. managers) can use a ranging amount of commanding behaviours. This amount of commanding behaviour can array from “boss centre leadership” (autocratic) to “employee-cantered leadership” (democratic). When choosing to use the boss cantered leadership or the employee-cantered leadership approach; often depends on the level of “freedom” in which managers are willing to distribute amongst other employees when faced with decision-making. It is important to keep in mind that authority and freedom are not limitless and neither extreme is preferred (Tannenbaum and Schmidt, 1958).

Also it is important to recognize that conditions vary regarding PDM in terms of the desired amount of PDM, the extent which employees want to be involved in decision-making, and the “actual” amount of PDM, how much employees are actually involved in decision-making. Three conditions have been reviewed below with regards to the influence of desired and actual levels of PDM consisting of decisional deprivation, decisional equilibrium and decisional saturation (Alutto and Belasco, 1972):

- decisional deprivation: desired participation is higher than actual participation;
- decisional equilibrium: desired participation is roughly equal to that of actual participation;
- decisional saturation: desired participation is less than that of actual participation.

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Previous studies suggest that diversity can be of great valuable because it can possibly enrich the firm's cognitive ability, in turn, benefiting more effective decision-making. Employee involvement allows for the integration of different knowledge and information to multiple issues, which is highly beneficial for the quality of the decisions being making (Black and Gregersen, 1997). This can be achieved with the use of interaction between management and employees, as when interaction increases, more information is being shared within the hierarchy structure (Eisenhardt et al., 1998). The importance of involving employees in decision-making is also apparent according to Miller and Monge (1986), in which it was reported that employees commonly obtain richer information and knowledge than that of managers, assisting in more informed decision-making.

When referring to the PDM approach, the key principal is to increase improvements in productivity, in which employees at all levels are more knowledgeable regarding decisions made in order to benefit the organization (Miller and Monge, 1986). As suggested by Miller and Monge (1986), the use of engagement will enhance the information use and flow within the organization. The reason for importance placed on PDM is because managers will have a better understanding of problems and also may have a better understanding of how to solve problems (Rodgers and Hunter 1993). Preventing PDM may result in a loss of innovative suggestions and organisational efficiency and productivity.

Anglo derived managerial approaches (e.g. PDM) can differ in results when implemented in numerous contexts; this is commonly found when contexts are different to cultural factors commonly found in Western countries (Hofstede; 1980). Research that has been conducted on PDM has been criticized for avoiding the acknowledgment of cultural settings (Hofstede, 2001; Sagie and Aycan, 2003). A study conducted by Ali (1993) concluded that participation of employees is viewed positively within America by managers, however, viewed negatively by managers within

Egypt. Little is known regarding the relationships and correlations of these relationships within developing countries.

Employee involvement in decision making has primarily been researched in developed countries such as North America, Europe, and Australia, however, there is a lack of research with regards to the implementation of PDM within developing countries, more specifically as stated by Parnell and Crandall (2003) lacking within the Middle East (Sagie and Aycan, 2003; Scott-Ladd et al., 2005). Also, as reported by Cotton et al., (1988, 1993), PDM resulting as a failure or success is also dependent on whether or not managers are supportive of the approach or not. A study by Hambrick (1994) found that organizational performance that is poor often results from managers failing to engage in a co-operational information process with employees. Even though employee involvement development courses are increasing, within the business realm, any empirical evidence suggesting that these courses will increase productivity is lacking (Kearney and Hays, 1994).

Multiple studies (Parnell and Crandall, 2003; Scott-Ladd and Marshall, 2004; Scott-Ladd et al., 2006) have quantitatively tested and supported that PDM will result in a positive correlation with individual job performance, increased job satisfaction, and enhanced employee commitment towards the organization within the Australian public, private and local government bodied, as can be seen in Figure 2.1. Today, researchers do not have evidence of a universal positive correlation between participation and productivity within an organizational setting. As such, highlighting the importance of determining the participation type and contextual setting that participative techniques occur within determine the likelihood of positive outcomes (Cotton et al., 1988; 1993).

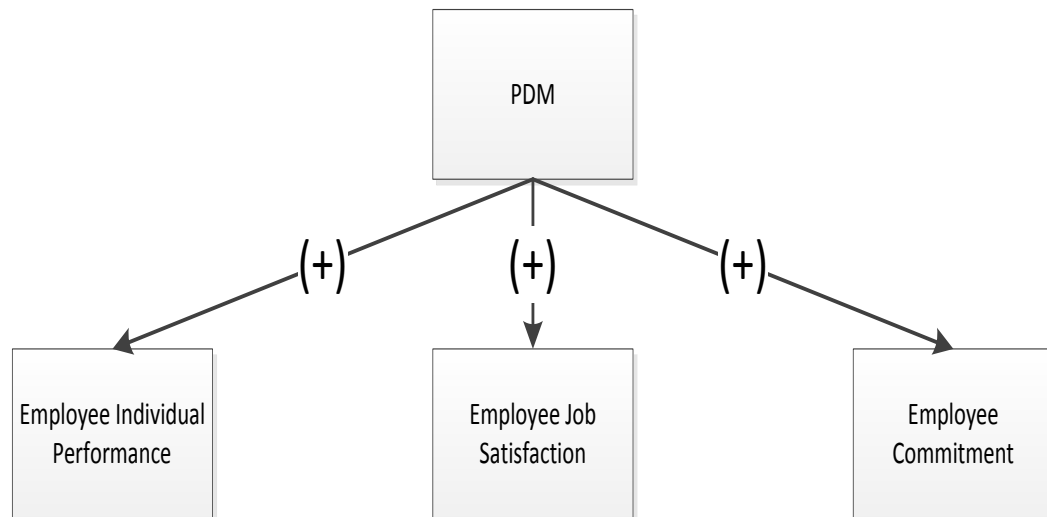


Figure 2.1: PDM Positive Relationships (adapted from literature by author)

Previous studies have explored relationships between PDM in relation to employee outcomes including employee commitment, performance and job satisfaction. Outcomes of implementing PDM have caused various results, according to sampled sectors and settings. For example, PDM has found to have negative results within the public sector (Worsham et al., 1997). As argued by Worsham et al., (1997), employee involvement may have negative impact on job satisfaction; also, Ledford and Lawler (1994) have similarly reported that although employees may desire PDM, it may not necessarily result in positive outcomes. Researchers such as Wagner (1994) have reported that that the relationship between PDM and performance is minimal, while others reports have claimed that the relationship is statistically important (Sagie, 1994; Wagner et al., 1987).

Finally, relationships between PDM employee outcomes include employee commitment, performance and job satisfaction has been tested by numerous researchers including Mitchell (1973); Locke and Schweiger, (1979); Argyris (1957); England (1983); Porter and Lawyer (1968) and Tannenbaum and Schmidt (1958). However, there is still a scarcity of studies regarding these relationships.

Previous studies have concluded that indeed PDM can be used as an effective tool which can benefit managers in making highly effective decision-making. In turn, it is concluded that the implementation of PDM will enhance employee commitment, performance and job satisfaction.

2.4 Advantages of Participatory Decision-making

The following section will review key advantages that have been reported in previous research concerning PDM. First, employee job satisfaction will be reviewed in multiple industries and contexts. Moving on, employee commitment will be identified consisting of employee affective, normative and continuous commitment.

2.4.1 Employee Job Satisfaction

Job satisfaction refers to the level of content an employee perceives with regard to their job. In other words, whether or not an employee enjoys the nature of work supervision (Spector, 1997). The significance and weight of job satisfaction comes from employees being more likely to signify outcomes on the basis that they are capable of influencing decisions being made. When employees are more involved in decision-making, levels of job satisfaction generally tend to be higher, in comparison with employees who are not involved in decision-making (Black and Gregersen, 1997).

A study conducted by Wright and Kim (2004) on the impact of PDM on job satisfaction involved the distribution of a questionnaire to 447 employees working for state agencies within America. Results showed that PDM had a significant positive effect on job satisfaction. The previous study by Wright and Kim (2004) concluded that PDM will also reduce turnover rates and absenteeism of employees. In this regard, supervisors who intend to adjust the organizational culture from traditional approaches of hierarchical structure to PDM should place importance on the effects of employee job satisfaction.

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Research carried out by Scott-Ladd and Marshall (2004) tested PDM in relation to the public and private workforce within Western Australia. Surveys were dispersed with the use of the internal mail systems which included a cover letter contain contents informing the participant that their responses will remain confidentiality. PDM was found to have a direct positive influence on job satisfaction. Another study, also conducted in Australia by Scott-Ladd et al., (2006), examined PDM's influence on job satisfaction medium-sized organizations, including one state and three local government agencies and a private hospital, of which 2000 surveys were distributed. Findings suggested that PDM did promote job satisfaction and commitment, however, literature regarding this relationship is scarce.

In relation to employee job satisfaction, PDM has also been tested within the Pakistani Oil and Gas, Banking and Telecommunication sectors (Bhatti and Qureshi, 2007). After the distribution of questionnaires, results found the implementation of PDM was positively related to employee job satisfaction. Suggestions recommended by Bhatti and Qureshi (2007) for future research included carrying out research in more contexts and organizations in order to shed more light on PDM in relation to employee job satisfaction. Finally, a study conducted by Kim (2002) on governmental agencies set out to test and emphasise the relationship between PDM and job satisfaction. After the distribution of a survey to 4097 employees and the use of multiple regression analysis, manager's use of PDM was positively associated with employee job satisfaction. Evidence supporting that PDM has a positive correlation with job satisfaction has also concluded that employees who were categorized as being in decisional equilibrium (i.e. participating in as many decisions as desired displayed) more job satisfaction compared to employees who were more deprived of making decisions (i.e. not allowed to participate in decision-making) (Schuler, 1980) as displayed in Figure 2.2.

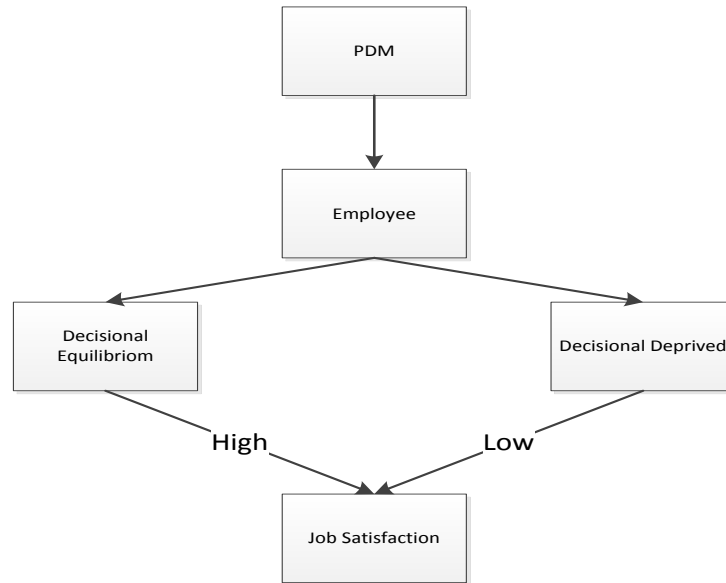


Figure 2.2: Decisional Equilibrium and Decisional Deprived influence on Job Satisfaction.

It can be concluded from these studies that the relationship between how much an employees's desires PDM in comparison to how much PDM an employee actually receives plays an important role in relation to employee job satisfaction. Employees with high job satisfaction also reap their employers with benefits, these include; fewer absentees from employees, lower turnover rates and higher individual performance (Edwards et al., 2008; Harrisonet et al., 2006). Cotton et al. (1988) also explains that involving employees in decision-making can result in higher job satisfaction.

However, the relationship between PDM and job satisfaction has not been without criticism (Ali, 1993; Lam et al., 2002). Although employee involvement in decision-making has demonstrated a generally evident relationship with job satisfaction, this correlation is also often been referred to as vague. Even though relationships between PDM and employee job satisfaction are strongly defended and supported in theoretical literature and research (Miller and Monge, 1986), empirical research does confirm that the implication of these correlations is lacking with regards to PDM and job satisfaction, which can result in mixed outcomes. The generally accepted belief that PDM will automatically influence employee job satisfaction has

been regarded as inconclusive. Moreover, both and positive and weak relationships have also been found to exist between PDM and job satisfaction. Hence, additional research is recommended to tackle such issues.

Researches have concluded that a key advantage of PDM is the influence over job satisfaction. As job satisfaction increases, employee turnover rates and absenteeism have found to decrease. Employees described as being decisional equilibrium (participating in as many decisions as desired displayed) more job satisfaction compared to employees who were more deprived of making decisions (not allowed to participate in decision-making) (Schuler, 1980).

2.4.2 Employee Commitment towards Organizations and Decision-Making

Steers (1977) defines employee commitment as “the relative strength of an individual's identification with and involvement in a particular organization” (p. 46). Commitment has also been defined as the strength of an employee's emotional attachment towards an organization (Allen and Meyer, 1997). Employee commitment suggests that individuals within an organization are willing to be more determined for the success of an organization, by partaking in such efforts such as being creative or resolving work related issues. As identified within the section, research has identified that as PDM increases; employee commitment also increased, displaying a positive relationship between the two factors (Kahnweiler and Thompson, 2000; Scott-Ladd et al., 2006). On the other hand, as decisional deprivation, when desired PDM is higher than of actual PDM, increased, employee commitment decreased.

A study conducted by Alutto and Belasco (1972) also concluded that in America, both decisional deprivation, when desired PDM is higher than actual PDM, and decisional saturation, when desired participation is less than that of actual PDM, resulted in low employee commitment. On the other hand, a study conducted by Alutto and Acito (1974) found that there existed a positive relationship between decisional equilibrium (symmetric amount desired and actual PDM) and organizational commitment. In other words, as presented in Figure 2.3, both decisional deprivation and saturation reduce employee commitment while decisional equilibrium increases employee commitment.

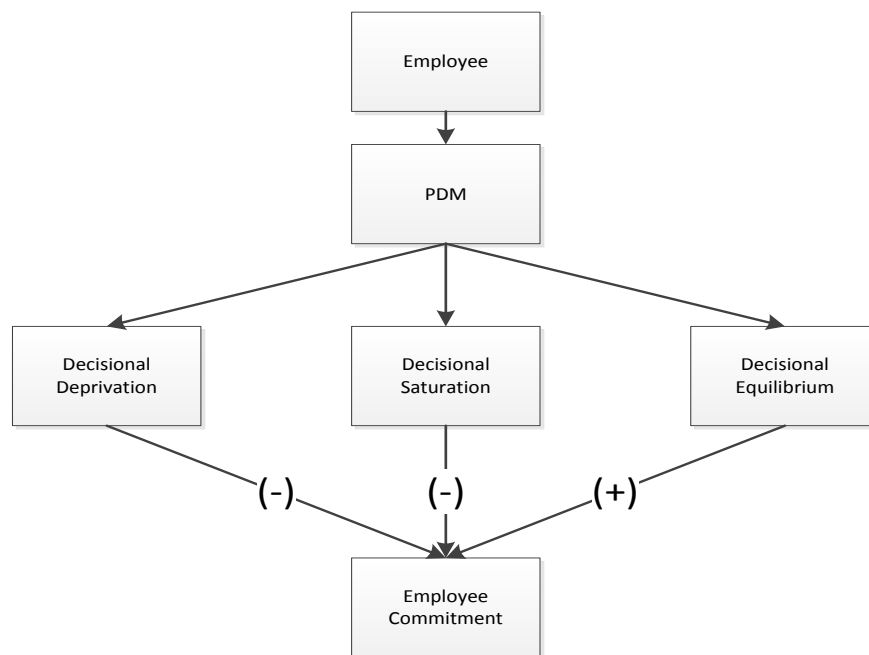


Figure 2.3: PDM multiple influence on Employee commitment (adapted from literature by author)

Commitment has been associated with multiple attitudes of individuals within an organization including performance and organizational behaviours (Carr et al., 2003; Ackfeldt and Coote, 2005). As definite by Sousa and Coelho (2011), employees whom are deemed as committed to their organization are more likely to adopt behaviours which help contribute to the organizations success.

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Committed employees are more likely to work towards the accomplishment of organizational goals, exert high levels of effort on behalf of the organization, show acceptance of the organization's major goals, values, and lower turnover rates (Mowday et al., 1982). Employee commitment has also been related to employee behaviours, individual performance and job satisfaction. Therefore, it is established that a positive relationship exists between employee commitment and job satisfaction.

Scott-Ladd and Marshall (2004) tested PDM employees in the public, private and local government (including a state government agency, three local government agencies, a hospital, a resort hotel and a small manufacturing company) in relation to employee's commitment within Australia. Surveys were distributed through internal mail systems, and covering letters assuring respondents of confidentiality and explaining the purpose of the study. PDM was found to positive relationship with employee commitment. Also, PDM in relation to employee commitment has tested within Pakistan in the Oil and Gas, Banking and Telecommunication sectors (Bhatti and Qureshi, 2007). Results concluded that the implementation of PDM was positively correlated with employee commitment.

Finally, Scott-Ladd et al. (2006) conducted research regarding PDM's relationship on employee commitment within Australian medium sized organizations, including one state and three local government agencies and a private hospital. Findings proposed that PDM promoted employee commitment. Hence, one can notice a trend in which the implementation of PDM influences high employee's commitment. However, research concerning the relationship between PDM and employee commitment is still lacking research.

Moreover, research concerning employee commitment has been scarce within the Arab region, with a few studies conducted in Israel (Dornstein and Matalon, 1989; Koslowski et al., 1988; Tzainer and Latham, 1989; Gattiker and Cohen, 1990). The following section will discuss the three forms of employee commitment. These include affective, normative and continuance commitment. (Allen and Meyer, 1990; Mathieu and Zajac, 1990; Meyer and Allen, 1997).

2.4.2.1 Employee Affective Commitment

The extent to which employees associate themselves to the organization in which they are employed in terms of emotional connection, involvement and identification is referred to as affective commitment. As reported by Porter et al (1974), affective commitment can be characterized in three different factors:

- “belief in and acceptance of the organization’s goals and values;
- a willingness to focus effort on helping the organization achieve its goals;
- a desire to maintain organizational membership”.

In addition, Mowday et al (1979) also reported that affective communication is “when the employee identifies with a particular organization and its goals in order to maintain membership to facilitate the goal” (p.225), in which Meyer and Allen (1997) also reported that employees remain committed to the organization out of free will. Affective commitment is also influenced by positive work involvements and organizational support, and may be measured by the strength of an employee’s involvement within the organization (Mowday et al., 1979). Finally, affective commitment is influenced by a robust belief in the acceptance of both the organization’s values, as well as goals in which the determination to apply a high amount of effort for the organization and to continue to be employed by the organization.

2.4.2.2 Employee Normative Commitment

Weiner's 1982 work considers normative commitment as being a "generalized value of loyalty and duty". Hence, the degree to which staff believes they should be committed to their organization and can be influenced by social norms is referred to as normative commitment. Meyer and Allen (1991) go on to explain this type of commitment as "a feeling of obligation". This feeling of obligation is not just a product of internal organizational culture, but also due to external social culture. Such factors that influence this "feeling of obligation" can include attitudes towards marriage, family and religion.

Therefore, employees may interpret feelings towards their workplace as a moral obligation, similar to other more personal aspects of life (e.g. marriage). Since these feelings of obligation often stem from other personal aspects of life, the foundation for such emotions most probably transpire before an employee is taken aboard an organization (Allen and Meyer, 1996; Schappe and Doran, 1997).

2.4.2.3 Employee Continuance Commitment

Continuance commitment is the degree to which staffs wish stay employed by a particular organization, in comparison to the perceived costs coupled with them exiting. Therefore, factors of their employee package (e.g. benefits, insurance, bonuses) all significant when making a decision (Reichers, 1985). Another important factor to what employees acquire during their time at an organization is the attainment of "non-transferable" investments. Such investments include things like certain retirement plans and relationships (Reichers, 1985). Keeping this in mind, employees who develop a personal relationship or are committed to their employer or organization, will understandably find leaving their position arduous (Meyer and Allen, 1997).

2.5 Participatory Decision-Making and Job Characteristics

The following section will discuss the influence of which arise with the implementation of PDM in relation to job characteristics including task significance, feedback and job specificity; and supervisory communication. Firstly, task significance, the importance of assigned tasks to employees, will be reviewed in relation to perceived social, the level of which employees identify the value of their work. Secondly, feedback will be reviewed as a job specify will be reviewed as a mediator between feedback and employee job satisfaction. Thirdly, the importance of supervisory communication is reviewed in relation to the involvement of employees within decision-making. Finally, employees demographic which have been found in previous studies to influence these outcomes are identified.

2.5.1 Task Significance

When a task assigned to an employee is influential and appreciated by internal and/or external stakeholders, this is referred to as task significance. Nowadays, employees have a growing desires to conduct work which benefits others as well as society, highlighting the importance of task significance (Colby et al., 2001). Organizations have recognized this, and as a result have offered more opportunities for significant tasks to employees (Thompson and Bunderson, 2003; Brickson, 2005). As presented in Figure 2.4, PDM has found to have a positive relationship with task significance. Task significance is also reported as increasing employee individual performance and increases both employee commitment and employee job satisfaction, as reviewed in previous studies.

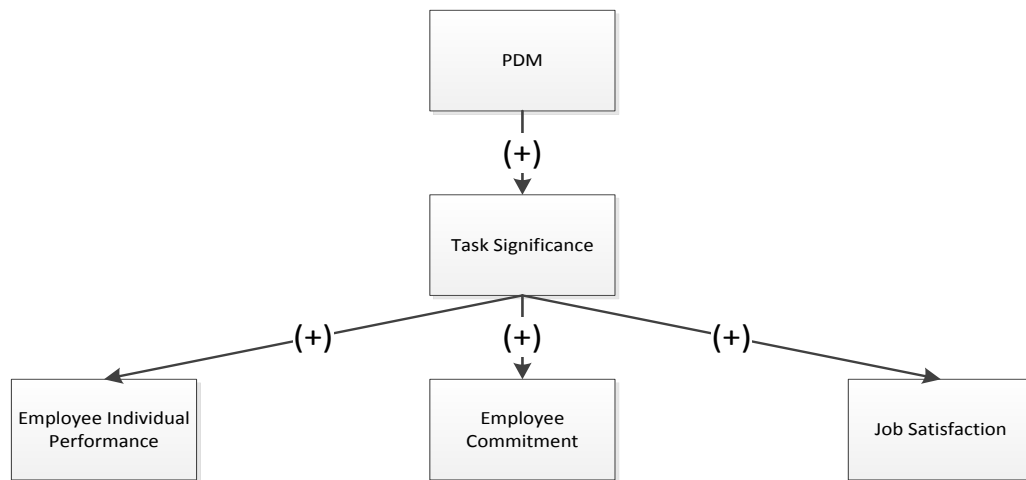


Figure 2.4: Task Significance related factors (adapted from literature by author)

An important aspect of task significance is perceived social worth, which is defined as the extent to which employees perceive the value of their contributions to the organization, and the degree to which it is recognized by others (Leary and Baumeister, 2000; Elliott et al., 2005). Due to this relationship, it becomes more common for employees to receive positive comments from supervisors; hence, employee efforts are not going unnoticed.

Higher levels of task significance also have advantageous outcomes. As task significance increases, employees will be more willing to work overtime time and put more energy and effort towards their tasks; hence, increasing employee commitment, also employee individual performance often increases. Therefore, it can be assumed that employee individual performance is strongly influenced by employee task significance. Additionally, research often concludes that task significance can be enhanced by changing employee perceptions towards tasks, making them more significant (Morgeson and Humphrey, 2006). Key studies conducted by Hackman and Oldham (1980), and Salancik and Pfeffer (1978) support that task significance does indeed influence job performance.

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An example of this relationship between PDM and task significance is supported in a study conducted by Wright and Kim (2004) in American state agencies, in which the researchers concluded that there existed a significant positive relationship between the two factors. On the other hand, results concerning the relationship between PDM has varied, as can be seen in a study conducted by Scott-Ladd and Marshall (2004) in which they tested the impact of PDM on employees in the Australian public, private and local government institutes. Relationships were not found to exist between PDM and task significance, implying that results between PDM and task significance may vary according to context.

Therefore, employees perceive task significance as high, employee individual performance tends to increase as their tasks are noticed and they often are willing to work harder (Hackman and Oldham, 1980; Salancik and Pfeffer, 1978). Although such relationships are significant, little research has attempted to identify a causal relationship between task significance and employee individual performance (Dodd and Ganster, 1996). As proposed by Humphrey et al. (2007), it is encouraged that further research be conducted to examine the relationship between task significance and other performance related factors.

Also, multiple researchers have concluded that task significance has a positive correlation with job satisfaction (Brannon et al., 1988; Farn et al., 1993; Ting, 1997; Ling, 2008). However, results on whether task significance is related to employee job satisfaction have also found to be at times vague (Vroom, 1964). Researchers (Scott-Ladd and Marshall, 2004) have identified that there exists a positive relationship between PDM and task significance. Also, outcomes of high task significance include enhance employee individual performance, higher employees commitment and employees expressing more job satisfaction. Surprisingly, although task significance has been presumed have a positive correlation with job performance, researchers have yet to identify a clear relationship between job satisfaction and task significance.

Very limited amount of studies have attempted to identify the relationships between task significance, PDM and job satisfaction (Scott-Ladd and Marshall, 2004). Hence, it is suggested that further studies be conducted on outcomes related to high task significance in order to better understand factors influenced by PDM.

2.5.2 Feedback

In addition to sharing influence and providing growth opportunities, PDM also requires information. In order to enable employees making accurate and effective decision or problem solving, they need access to relevant information. However, in cases where lower level employees have information, they typically have more knowledge of the work itself but are vague about objectives or results (Lawler, 1986). Therefore, to increase the likelihood of fruitful decision-making outcomes, both lower and upper management need to exchange in a two-way communication route. This aids lower management in understanding the goals, objectives and results of their day-to-day actions. In addition, upper management information of operational activities is enhanced with more details that they can tweak if necessary.

In addition to maximizing organizational efficiency, this exchange of information can also indirectly stimulate job satisfaction. This is due to the participation that is required of individuals during the presentation or distribution of information. Thus, employees may feel more involved, that their positions are of weight and they are required from management during the decision-making process (Miller and Monge, 1986).

Depending on the nature of the feedback, this can be a significant player in the employee-organization relationship due to the amount of information it can attain. Depending on the feedback of an employee, one can determine employee responsibilities, which can give a more detailed

understanding of a job description. Task clarity to begin with, has been found to have a positive effect on employee satisfaction (Ting, 1997). Moreover, depending on the current task responsibilities, organizations may be able to forecast other potential tasks that could be taken on later.

In general, employees attaining clarity with regards to their jobs and responsibilities have numerous advantages, such as decreasing tension accompanying vagueness of job description. Moreover, the probability of employees fruitfully accomplishing tasks surges (Wright and Davis, 2003).

2.5.3 Autonomy Component

The degree to which an employee has the freedom to go about their work schedule and accomplish certain tasks is known as autonomy (Hackman and Oldhan, 1976). Hence, employees who attain this job autonomy, have a sense of independence and authority over certain aspects of their job (Sims et al., 1979). Brey (1999: 15) argues that worker autonomy is related to, “the control that workers have over their own work situation”, and draws on a definition of job autonomy as, “the worker’s self-determination, discretion or freedom inherent in the job, to determine several task elements” (De Jonge, 1995: 13). Such tasks can include methods of doing a certain job, pace and prioritization.

Job autonomy does not necessarily require PDM to manifest. Though PDM does promote employees to participate in the decision-making process, it does not guarantee that they will have any more authority over their own work focus or other organizational operations (Evans and Fischer, 1992). The degree of job autonomy fluctuates, which can influence employee trust in management. As job autonomy is the control employees have over their work, this can also influence how well an organization adapts to change (Weber and Weber, 2001).

Positive outcomes have been associated with job autonomy. This is partly due to giving authority to employees who deal with the work on a daily basis, making first hand decisions that can lead to tasks being accomplished more efficiently (Sanchez and Perez, 2011). Another study in a developing country's service sector reported that autonomy had significant impacts on both job satisfaction and affective commitment. Moreover, this concept has been known to reduce absenteeism and staff turnover rates (Kusluvan et al., 2010). In addition to the mentioned advantages of this approach, commitment towards the organization has also been experienced by employees (Slattery et al., 2010). Lastly, a study conducted by Katsikea et al., (2011) concurs with previous findings suggesting organizational commitment.

2.5.4 Organizational Communication and Dimensions

Sarangi and Swatee (2012) investigated the relationship between organizational culture and communication on employee engagement measured the organizational communication by using a scale developed by Clampitt and Downs (1977) and (1993). The dimensions of the scale have been extracted in Table 2.1:

Dimensions of Scale	Description
Organizational Integration	It refers to the extent to which employees are able to identify themselves as an integral part of the organization and consider themselves as being involved in its processes.
Supervisory Communication	It includes the way in which supervisors reach out and communicate with employees. They perceive the style and nature of supervisory communication as being important
Personal Feedback	It implies the extent to which employees are informed about their progress, performance gaps and career plans.
Corporate Information	This includes the extent to which employees are adequately and transparently communicated about the organization's policies,

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	strategies and standing.
Communication Climate	This includes the extent to which employees are adequately and transparently communicated about the organization's policies, strategies and standing.
Horizontal and Informal Communication	It implies the informal networks and channels of communication, which evolve through interactions with members in the organization. It instills a sense of belonging to the in-group in their members.
Media Quality	It refers to the quality of information shared with employees. It also addresses the channels and mediums, which are chosen for the purpose of communication to improve the speed, accuracy and content of communication.
Subordinate Communication	It includes the communication directed by subordinates towards their supervisors. It refers to the support and trust directed by the subordinates for their supervisors

Table 2.1: Organizational Communication

Sarangi and Swatee (2012) stated that there is a need for future research to conduct similar research in a bigger and broader based sample in order to further support and increase the understanding of the relationship between the organizational culture and communication on employee engagement. Future research is not restricted; it can be also implemented in different locations in banks like head office, branch office, etc., in order to determine interaction and relationships of various factors and effectiveness on employee engagement. These future researches may include managers taken from numerous managerial levels that could include: junior, middle and senior management levels. The scope of the study can also be increased as to expand multiple views of employee engagement including job-engagement and organizational engagement. Case studies of best practices in employee engagement may also be included in the scope of future studies (Sarangi and Swatee, 2012).

2.5.5 Internal Communication Relations with Job Satisfaction

Research conducted by Lucey (2009) found that "Employee engagement is how each individual connects with the company and the customers". Robinson et al. (2004) state that, "engagement has a positive reflection towards the organizational goals and values. An engaged employee therefore understands and appreciates changing business contexts, works effectively as a team member and aims at improving both his own and the organization's performance". Wellins and Concelman (2004) approve, mentioning that employee involvement can supply motivation for exceptional performance.

A study conducted by Muchinsky's (1977) found that certain dimensions of communication are not strictly independent, but in fact, related to both perceived job satisfaction and organizational climate. Numerous studies have focused on the importance regarding communication in relation to success of an organization. Also, showing that the actual quality of organizational communication is directly connected with job satisfaction and motivation of stakeholder within the organization (Orpen, 1997).

There are a number of noteworthy relationships which are proven to be linked with an increase in productivity which include employee job satisfaction, communication and the climate of the organization (Singh and Pestonjee, 1990; Joshi and Sharma, 1997). Furthermore, as reported by Pettit et al (1997), organizational communication has found to moderate the relationship between employee job satisfaction and job performance.

Strong forecasts can be made to employee commitment when the quality and nature of information provided by the management pertaining to their organizational status, policies and business conditions in also of high rate and quality (De Cotiis and Summers, 1987). According to Mathieu and Zadjac's (1990) meta-analysis, communication has a positive affect regarding the organizational commitment. The importance of organizational communication was additional proven by the 2003-04 Watson Wyatt Survey. Also, studies show that firms with high quality communication have

had lower turnover rates in comparison to organizations that don't have the same standard of communication (Gallup, 2006). As noted by Nakra (2006), communication is of great importance when discussing the issue of employee motivation and their identification with their organization due to the relationship that exists and greatly depends on communication.

After discussing the studies and findings presented in the sections above, it can be said that progressive organizational strategy plays a great role with internal communications. As reported by Yates (2008), organizations that identify the importance of increasing the communication skills of its management as a tool to improve employee commitment are regarded as more effective. Thus, the effectiveness of organizational communication in determining engagement levels is evident and should be recognized and used to the advantage of the organization (Nordin et al, 2011).

2.5.6 Supervisory Communication with Employees

Supervisory communication -the code of conduct or methods that supervisors use, can be thought of a package used when communicating with employees. As advocated by Wellins and Concelman (2004), depending on the nature of what employees receive from their superiors, this can supply a weighty drive for employee performance. Furthermore Robinson et al. (2004) reason, "engagement has a positive reflection towards the organizational goals and values. An engaged employee therefore understands and appreciates changing business contexts, works effectively as a team member and aims at improving both his own and the organization's performance". Hence, the main advantage of this is as employees are increasingly included, they are aware of changing surroundings. Several researchers (Hackman and Lawler, 1971; Hackman and Oldham; 1975, 1976; Ting 1996) highlight that personalities can be motivated not solely by an extrinsic need, but that numerous other components such as positive job-related factors, task clarity, skill utilization, task significance and social interactions can also aid the promotion of

motivation. Not only that, studies have confirmed that more precise apprehension of job tasks pacifies job uncertainty employees might experience (Ting, 1996) and that relationships with co-workers and supervisors affect job satisfaction (Brass, 1981; Daley, 1986; Emmert and Taher, 1992).

An obvious trend can be noticed when examining the relationship between supervisory characteristics and levels of job satisfaction (London and Larsen, 1999). For instance, Oldham and Cummings (1996) note that employees generate creativity when tasked challenging jobs and authority administers in supportive, non-controlling way. London and Larsen (1999) believe that employee's immediate supervisor specifically have a vital role in crafting a non-controlling environment that can harvest self-development for staff. Ways in which management can develop such an environment can be by encouraging subordinates to be honest and voice concerns, provide positive and mainly informal feedback, and facilitate employee skill development (London and Larsen, 1999). Emmert and Taher (1992) also find that a social environment and steady job related feedback [being positive and critical] to be important determinates of job satisfaction for both public professional and blue-collar employees.

2.5.7 Employee Frame of Reference and Points of View

Moving on to frame of reference, it is defined as the outlook of the world from the point of view of a stakeholder (de Bruijn and ten Heuvelhof, 2000; Ryan, *et al.*, 2006; van de Riet, 2003) and is unique to that particular stakeholders internal frame of reference. The internal frame of reference can take years to form to a certain state, being influenced by a stakeholder's personal experiences, education, culture, values and in some cases even family relationships (Butts, 2008). This however does not mean that because a stakeholder's internal frame of reference is unique that it will not be similar to that of other stakeholders in a community or firm (Barry and Proops, 1999; Gasper and Apthorpe, 1996).

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These similarities of the internal frames of references are known as “policy discourse”. Policy discourse is important to communication because not only does it refer to how groups of stakeholders view a decisions being made, but how they will communicate with other stakeholders on that particular topic (Kroesen and Broer, 2009; Skelcher *et al.*, 2005). Stakeholders that fail to communicate their policy discourses amongst each other are at more risk to use different vocabularies and terminologies. This can also result in stakeholders using the same vocabularies and terminologies but interpretation or defining them differently creating not only confusion, but also creating problems in the communication of the stakeholders and firm (van Eeten *et al.*, 2002).

Though stakeholders may have similar goals, the motivations to achieve these goals may be completely different. Policy discourses can help identify reasons and driving forces behind why the stakeholder's desire to achieve certain objectives. Also, stakeholders driving forces behind wishing to achieve certain objectives may be similar, but goals that they desire to accomplish may be completely different. Understanding and communicating with these stakeholders and classifying them can considerably improve the effectiveness of engagement, communication practices and project implementation, which in affect will effect decision-making (Gasper and Apthorpe, 1996; McLaughlin, 2005) as can be observed between managers and employees.

When comparing frame of reference to stakeholder salience, it can be said that stakeholder's frames of reference are relatively static compared to stakeholder salience (Kivits, 2011). The rate at which frames of reference can change is considerably greater compared to the changes in the stakeholder salience. On the other hand, instabilities in stakeholder salience are more unpredictable and can happen quickly at a daily rate, whereas the same cannot be said about frames of reference, which gradually take place and long periods of time and in many cases decades (Butts, 2008; de Bruijn and ten Heuvelhof, 2004).

2.6 Challenges of Participatory Decision-making

Although PDM reaps numerous positive outcomes, its execution has not been without challenging assumptions. Outcomes that are deemed negative by a number of authors is the risk of a negative relationship with managerial power (Abdel-Halim, 1983; Manz and Gioia, 1983). Tannenbaum (1956) has reported that power may be categorized into two independent traits: total amount of power in an organisation and the distribution of that power. Tannenbaum (1956) reports that PDM is a tool that can be used to relocate power, and at the same time, do so without reducing managerial power; as examined organisations have shown power as an expandable rather than a fixed reserve. Authors such as (Randall, 1984) have argued that managerial power will increase with PDM.

Secondly, employees in several studies in a variety of organisational settings have reported that they do not desire decreased decision-making power for their superiors and that they merely want increased PDM for themselves (Tannenbaum; 1961, 1962; 1974). Moreover, in one recent study of Yugoslavian companies, employees wanted increased power for both managers and non-managers (Kavcic and Tannenbaum, 1981). Collectively, these studies indicate that employees perceive power to be an expandable rather than a fixed resource, findings that are consistent with the perceptions of employees who are actually engaged in PDM.

Moreover, an example of this is a study conducted on ten German companies, in which employees in companies with high PDM considered themselves as having additional power than their low-PDM counterparts (Bartolke *et al.*, 1982). Nevertheless supervisors in companies with high PDM did not consider managers to have less power than did low PDM managers. Although employees within developing countries have presented a desire for power distribution and increase of the total amount of power in the organization, these perceptions have not implied a decrease in managerial power (Bartolke *et al.*, 1982). Evidence of power not being a limited recourse can be observed in a study conducted by Russell and Perry

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(1979), in a worker owned firm, in which workers could hire and fire managers and reject all managerial decisions. Power distribution in traditional firms differed from that of worker-owned firms in three aspects.

Firstly, total power within worker-owned firm was higher than of traditional firms, secondly, power of each hierarchy level was higher in worker-owned forms that that of traditional forms. Finally, power of managers and supervisors over employees in worker-owned firms were greater in comparison to their counterparts in traditional firms. As can be concluded from this evidence provided from this study by Russell and Perry (1979), power is an elastic resource and an increase of employee power did not result of a decrease of managerial power. However, although the general tendency within developing countries of PDM towards power may be widely accepted by researchers, studies have also revealed conflicting results. A study conducted by Wood (1972) on university students engaging in PDM concluded that although power was found to increase with PDM, managers in the high PDM environments viewed their power to be less than their counterparts in low PDM environments. In two further studies, this fixed view of power was also held by non-managerial personnel in a large pharmaceutical company (Wood, 1972) and by health care professionals who desired greater power for themselves and lower-level managers in their hospital, but wanted top management to have less power (Hrebina, 1974).

Together, the research on PDM and power suggests that Tannenbaum's model of power as an expandable resource may not always be perceived as accurate by everyone, but that the majority of people in the majority of studies consider power to be expandable. Finally, another challenge of PDM is the desire of managers for more general participation isn't genuine. As stated by Arnstein (1969. p. 216), "There is a critical difference between going through the empty ritual of participation and having the real power needed to affect the outcome of the process". When PDM is implemented within team environments, it may cause challenges. These challenges may include social pressures, in which one person

dominates the team and impulses everyone to follow that person's decision. Also, negative outcomes of PDM may include being high in costs, disorganized, indecisiveness and ineffectiveness (Debruin, 2007).

2.7 Cultural Influences on Employee Involvement

As reported by Kroeber and Kluckhohn (1952), 'culture consists of patterns, explicit and implicit, of and for behaviour acquired and transmitted by symbols, constituting the distinctive achievements of human groups, including their embodiments in artefacts; the essential core of culture consists of traditional ideas (i.e. historically derived and selected) and especially their attached values' (p. 181). Conceptualizations propose that culture is made up of multiple factors including norms, assumptions, belief systems and behavioural patterns, however, values is placed under much attention. Cultural influences that affect PDM can be identified by addressing the following:

- The purpose of participation;
- The key aim for participation;
- Who is involved in the decision-making process;
- The primary concerns on the participative decision-making plan;
- Whether or not PDM is based on cognitive processes which involves sharing expertise, knowledge, and experience of all participants, and/or on motivational processes which involve the identification with management or the organization.

A cognitive procedure, also known as human resources, assists in developing the effectiveness of decision-making with the use of information exchange. Also, motivational procedures increase acceptance and commitment to the co-operatively decisions made (Sagie and Koslowsky, 2000). As reported by (Heller et al., 1998) the two dimensions extracted from Hofstede (1980) cultural dimensions which have the strongest relationship with involvement in decision-making are power distance and individualism–collectivism (I/C).

2.7.1 Power Distance and Contextual Variations

Power distance is the level in which employees at all levels are involved in making decisions. When examining power, it can be described as when a stakeholder has the ability to intimidate, meaning it can force its ideologies upon the relationship with the firm. Power is recognized as not being in a stable state, meaning that power may increase or completely decrease over a period of time (Parent and Deephouse, 2007). In other words, power distance refers to evaluating an employee's view of the power between the employees and management.

As reported by Hofstede (1980), countries that have low power distance, employees express less reliance on supervisors. Accordingly, employees express a higher degree of freedom; also, employees are able to collaborate in the decision-making, hence, hierarchies within organization in countries with low power distance are flatter. As a result of low power distance, supervisors are likely to be more available to employees. As presented in Table 2.2, countries that have low power distance include Israel, Great Britain and America.

Country	Power Distance	Individualism
Pakistan	55	14
Arab Countries	80	38
Malaysia	104	17
United States	40	91
Great Britain	35	89
Israel	13	54

Table 2.2: Cultural Dimensions of Power Distance and Individual Collectivism (Hofstede and Hofstede, 2005)

In contrast to low power distance, employees within high power distance environments have expressed fear in disagreeing with their supervisors (Hofstede and Hofstede, 2005). When power distance is high, this suggests that there the organization views people higher up the hierarchy level as the 'thinkers' whom independently make decisions and

the employees as the 'performers' whom strictly follow orders. Individuals living within higher power distance cultures tend to be more acquainted with power being centralized, in which managers have the sole privilege to making decisions (Pavlou and Chai, 2002). This distance in power is a result of organizations believing that participating in decision-making is not a right of the employee. As a result of this, employees completely obey supervisory commands. As presented in table 2.2, high power distance countries include Malaysia and Arab countries, which Kuwait would be clustered with.

2.7.2 Individual Collectivism Identification

Individual Collectivism (I/C) assists in identifying which individual or group are participating in the decisions being made. I/C refers to how the individual defines themselves; this could be either as an independent agent or as a member of the collective. Individualism refers to societies where bonds that exist between people are loose. Every individual is likely to look after themselves and family members. When referring to individualism within organizations, it refers to personal time, freedom and challenges.

As reported by McCoy et al. (2007), when people are of an individualist nature, they tend to make decisions based on their own choices and are unaffected by the suggestions of other individuals. America, Britain, and Canada scored highly on individualism, translating into that individuals are more favourable of self-motivation and self-orientation, also meaning that employees are more likely to be working for self-interest and are not as committed to the organisation's interest (Hofstede, 1984).

On the other hand, collectivism refers when individuals protect others in exchange for wholehearted loyalty (Hofstede and Hofstede, 2005 p.76). When referring to collectivism in organizations, it can be linked to numerous factors including physical conditions, training and use of skills. Collectivistic countries decision-making is are likely to be viewed as the

involvement and consultation of the whole body of employees and not decided on the individual basis (McCoy et al., 2007).

As presented in table 2.2, countries low on individualism includes Pakistan, Arab countries etc., in which individuals place more importance on the wellbeing of organisations in comparison to personal beliefs (Hofstede and Hofstede, 2005).

2.7.3 Participatory Decision-making in Developed and Developing Countries

When PDM was applied in state agencies within America, it was found that job satisfaction increased as employees became more involved in decision-making. In turn, it was also concluded that as employees became more involved in decision-making, turnover rates and absenteeism of employees decreased (Wright and Kim, 2004). Another study also conducted in a developed country, Australia, by Scott-Ladd and Marshall (2004) concluded similar results as were found in America, in which PDM had a direct influence on employee job satisfaction.

Also, another study conducted in Australia by examined PDM's influence on job satisfaction medium-sized organizations, including one state and three local government agencies and a private hospital, in which job satisfaction was directly influenced (Scott-Ladd et al., 2006). It can be concluded that PDM is likely to positively relate to job satisfaction within developed countries. When referring to developing countries, PDM was applied in the Pakistani Oil and Gas, Banking and Telecommunication sectors it was found that employee job satisfaction was also positively related.

Recommendations by Bhatti and Qureshi (2007) suggested that future research should be carried out in more contexts and organizations as to increase the understanding of employee involvement in decision-making on related factors (Bhatti and Qureshi, 2007). Similar results were found in governmental agencies, as it was concluded that employee job satisfaction increased (Kim, 2002).

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Alutto and Belasco (1972) investigated PDM in America and concluded that both decisional deprivations, when desired involvement in decision-making is higher than actual involvement in decision-making, and decisional saturation, when desired participation is less than that of actual participation, resulted in low employee commitment. Scott-Ladd and Marshall (2004) tested PDM employees in the public, private and local government (including a state government agency, three local government agencies, a hospital, a resort hotel and a small manufacturing company) in relation to employee's commitment within Australia. PDM was found to have a positive relationship with employee commitment. Findings concluded that as employees became more involved in decision-making, employee commitment increased, although, literature regarding this relationship is scarce (Scott-Ladd et al., 2006). Furthermore, research concerning employee commitment has been scarce within developing countries, more specifically, the Arab region in which this research has been conducted (Gattiker and Cohen, 1990; Dornstein and Matalon, 1989; Koslowski et al., 1988; Tzainer and Latham, 1989).

Finally, as presented in Table 2.3, when PDM was applied in developed countries, such as America, it was found that there existed a significant positive relationship between employee involvement in decision-making and task significance. In contrast, results concerning the relationship between employee involvement in decision-making in Australian public, private and local government institutes concluded that no relationship influence was found in relationship with task significance, implying that results between PDM and task significance may vary according to.

When employee involvement in decision-making was investigated in America, it was found that supervisors viewed the participation of employees positively. However, Egyptian managers regarded involving employees in decision-making negatively (Honeycutt et al., 2001). Hence, developed countries may be more likely to accept PDM in comparison to developing countries.

PDM Factors	Developed	Developing
Desired PDM	High	
Employee Job Satisfaction	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Employee Individual Performance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Employee Commitment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Supervisory Communication	<input checked="" type="checkbox"/>	
Task Significance	<input checked="" type="checkbox"/>	

Table 2.3: Research Taxonomy

Moving on, as this study is to be carried out in Kuwait, a dominantly Muslim country, an important aspect to identify is IWE's. Also, the fundamentals of Islamic banking will be observed, as an understanding of this banking method is needed.

2.8 Islamic Work Ethics and Employee Involvement

Islam is regarded as a holistic religion that offers guidance to many aspects of life. This code of conduct gathered from numerous religious texts and sources is called Shariah law, which stretches a system across social and even economic realms amongst others (Syed and Ali, 2010). Therefore, if followed, traces of Islamic teachings and guidelines can be reflected in business activities, social behavior and laws (Beekun, 1997). Hence, it is Islamic ethics that govern and shape such undertakings, as appose to the opposite (Rice, 1999). Hard work and independence is promoted in Islam, regarding it as a religious duty, which is documented in the Quran particularly. Thus, idle behavior is discouraged, and productive individuals that contribute to the society are advocated.

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The IWE's theory was derived from the theory of Protestant Work Ethics (PWE's), which largely revolves around individualism, goal reaching and accomplishments (Weber, 1905). As a result, a great amount of research has been carried out on PWE's in western contexts. However, the PWE's is not a generalizable phenomena, as the majority of the world's population do not practice Christianity, more specifically, the protestant branch of Christianity. As such, PWE's is not fit to oversimplify all contexts (Arslan, 2001), more specifically, the Muslim population in which Islamic banks are most common. Also, within Islamic populations, social norms are to be structured upon Islamic principal and not cultural backgrounds (Ali and Al-Owaihian 2008). However, as reported by Uygur (2009), PWE's are shown to be mostly universal phenomena. This is supported by the facts that a number of non-Christian Protestant countries resulted in having higher scores of PWE's than that of Christian Protestant countries (Uygur, 2009).

With regards to the comparison of PWE's and IWE's, PWE's are considered to be more concerned with results, where IWE's places emphasis on the intentions of an individual as can be seen in the Quran as "and man has nothing except that for which he strives" (Quran 53:39). IWE's places great importance on dedication to work, co-operation, hard work and creativity. Also, the Quran is a key element in IWE's, as many of the work ethics have been derived from the holy book. Unproductivity and any acts that result in time wasting are forbidden within the religion, which is reflected in IWE's (Yousef, 2000).

As reported by Arslan (1999), PWE's is concerned with an individual's position and stance towards hard work, an undesirable want towards taking extensive relaxation periods, commitment, taking responsibility for one's actions, a positive attitude towards productivity, taking pride in one's work, honesty, being time efficient, believing that poverty is a result of sinful activities, loyalty and finally, hunger for achieving goals and objectives (Furnham, 1990). On the other hand, IWE's is

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concerned with an individual's stance on commitment, honesty, hard work, creativity, a just spreading of wealth within the community, the encouragement of developing and individual's skills and enhancement of technology, justice in business conduct and finally that an individual without work is meaningless and the involvement in economic actions is crucial (Yousef, 2001).

Lawal and Yusuf (2014) explain that the origin of IWE stems from Hadith- the actions and habits of the Prophet recorded by his companions, who claim he often used a consultation technique when making a decision. This is also supported by doctrine in the Quran that advises to obtain more than one individual opinion, an act commonly referred to as the Shura concept. As the Prophet was a leader, one could expect that individuals holding management positions particularly, in the Muslim world today would be imitating similar behavior and attain numerous channels of information, besides their own. Hence, IWE dates back to the revelation of the Quran, and is very much established (Abuznaid, 2006).

Previous work conducted on IWE in the UAE, a predominantly Muslim country, by Yousef (2000) found increased levels of organization change and commitment. Therefore, if IWE is deeply integrating into the lives and actions of Muslim employees, their moral, social and economic actions within their workplace are all influenced somehow by Islamic philosophies. A separate study concluded that employees with IWE traits were also less likely to leave their jobs. Hence, IWE could also be promoting loyalty and job satisfaction amongst employees, decreasing turnover rates (Ahmad, 2011).

Though the practices of IWE have been present since the time of the Prophet, today they are very much alive and well, having a presence within modern day organizations. In addition, these behaviors can actually work towards the advantage of organizations, as they have been found to

decrease turnover rates within organizations based in the UAE. Moreover, IWE can increase levels of commitment within staff that attain such ethics (Khan *et al.*, 2015). The religion of Islam also encourages cooperation in the workplace a major contributor of success (Yousef 2000).

2.9 Shariah Banking Law

Shariah law is a law system based on the teachings of Islam. Islamic banks must obey these rules in order to be considered an Islamic bank. When looking at the outline regarding the ethical view of Islamic banking it includes the disallowance of Riba (interest), Gharar (major risk/uncertainty) and financing based on debt. Their also must be a shred risk system which applies to all relevant parties participating in the business activity, no stakeholder involved in transaction can be treated unjustly, and finally the disallowance of investing or supporting any product or activity including gambling, pork, alcohol etc. in relation with the Islamic bank(Gait and Worthington, 2008).

It is part of the role of the firm to appoint a Shariah board that consists of experienced personal as to ensure that all business related activities are of a certain criteria and standard that fit with Shariah law. The Shariah board of the Islamic bank is in charge and held responsible for assuring all stakeholders that all products and services that the bank is involved with are in the boundaries of being Shariah-compliant (obeying Shariah law) both before and after they have reached the approval of going forth with these products and activities. The Shariah board is also responsible for the regulations permitted by the bank. When the Shariah board gets to the stage where they can set approval on a service or product to be labeled as Shariah compliant, it will be released to the current and potential stakeholders as a fatwa.

From there on, the Shariah board must assure that the product/service remains under the approval of Shariah law, ensuring

stakeholder that the activity remains Islamic (Ibrahim et al., 2012). When comparing conventional financial procedures to the Islamic banking and finance system, it is clear that a more ethical financial system that is conducted with a Shariah compliant system (Khan and Bhatti, 2008). Islamic institutions have the task of not only labeling different products and services related to the firm as just business transactions, but also as an ethical choice which the stakeholders have chosen to follow. These Shariah guidelines based organizations are look upon as financial bridges link the stakeholders to their desire to invest in ethical products/services that have the health of the general economy as a factor (Choudhury and Hussain, 2005).

2.10 Principles of Islamic Banking

The following section will identify key fundamental basics of Shariah compliant banking aka Islamic banking. It is necessary to review these principals, as it is the foundation of which Islamic banks lay upon. First, risk sharing will be identified and reviewed. Moving on, the concern in which Islamic banks have towards society, ethics and humanity as a whole is evaluated. Finally, the religious obligation of Zakat (charity) is explained.

2.10.1 Risk Sharing

When looking at issues like unemployment and economic recessions, risk sharing has been regarded as an effective means of decreasing and possibly avoiding these issues that are currently being faced in western countries. Studies show that one of the main factors that cause these issues to arise is the system of having a fixed wage as a system of paying stakeholders, more specifically employees (Weitzman, 1984). It has been argued that if a firm replaces the system of having employees being paid a fixed wag with no consideration of when the firm is performing well or poorly and replace it with a system in which employees agreed to a percentage of a company's profits, issues from prom previous systems would be potentially solved.

This will result in employees receiving higher salaries when the company has high profits and performance, and lower salaries when profits

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and performance is low. This approach will raise security for employees in terms of keeping their jobs because the company would be paying salaries to employees that it would be able to afford because of the percentage salary instead of the fix salary. Not only could this encourage stakeholders to work and perform better, but with the risk of having to pay salaries that can't be afforded would no longer be an issue. Firms could possibly hire more employees, benefiting the environment and marketplace due to the fact that this would decrease unemployment (Weitzman, 1984).

Looking further in to the risk sharing system approach, outcomes resulting from this approach place importance on an unbiased as well as a justifiable distribution and use of both wealth and resources. An example of this can be seen when conventional banks give a loan to an entrepreneur, and the entrepreneur (whom is now a stakeholder) results in a loss, the entrepreneur will still be expected to pay a high and unjustly loan and interest rate.

On the other hand, when Islamic banks and customers/stakeholders both share and benefit from a business project, they will naturally have an expressive relationship and communication in contrast with actions and results from conventional banks. Studies show that a risk sharing means of operation would help investors and stakeholders to withstand financial blows, this can be credited to the fact institution would not face risks alone. Due to this, Islamic banking/financial firms would prove better set in these situations compared to the conventional method of business (Iqbal, 1997).

This Islamic model, based on the sharing of risks between all stakeholders including the lender and entrepreneur, has been under investigation and said to have the ability to solve issues risen from conventional banking including performance, unemployment and even possibly inflation (Khan and Bhatti, 2008b). Islamic finance adopts models and philosophies that have helped it to progress to the stage that now researches have proposed that the solutions needed to help solve issues that

have arisen from the global crisis can be found in the fundamentals of Islamic banking and finance (Quinn, 2008).

2.10.2 Society, Ethics and Humanity

Great emphasis is put on social integrity, because of this; accountability is also applied to financial and banking establishments (Aribi and Gao, 2011). Scholars see this technique of business transactions as mandatory to protect the Islamic state, making the aim of Shariah compliant systems largely for the formation of social security, preservation of community assets and fair trade and rights of property. Meaning that Islamic Banks and corporations must think of their obligations to socio-economic and socio-political factors before setting out their ambitions and strategies to achieve these ambitions (Choudhury and Hussain, 2005).

Islamic finance goes further than just a typical banking system, the ethics of Islamic banking can provide the surrounding society a method to increase the value and standards of living through commercial pursuits. The ethical guidelines, which Islamic banks apply, help promote respect and importance of stakeholder rights between both the entrepreneur and organization. Islamic ethics fight against all who take advantage of different stakeholders/customers or tricks and conduct business based on involving scam or trickery.

This type of conduct can be looked at as anti-Islamic vision, which includes the concept of fairness towards humankind (Saeed, Ahmad and Mukhtar, 2001). The benefit of the rules that Islamic banks must obey significantly is that they enhance standards of code of conduct that currently exists amongst multiple stakeholders including both the bankers and the customers (Hassan et al., 2008).

2.10.3 Zakat: Donation Responsibilities

Zakat is defined as the obligation on Muslims whom fit in the criteria of earning a minimum wage or higher. It is percentage donation of anyone whom fits the criteria of being able to donate to other who are in need of assistance, and act that is for the wellbeing of the community. It is stated in the Quran, “So fear Allah as much as you are able and listen and obey and spend [in the way of Allah]; it is better for your selves. And whoever is protected from the stinginess of his soul – it is those who will be the successful” (The Holy Quran, 64:16).

Islamic banks and financial organizations perform this worship by willingly paying the percentage required of them from their revenues towards Zakat (charity funds) (Khalid and Amjad, 2012). Islamic banks and financial institutions have a responsibility towards the improvement of society by giving funds from its stakeholders to contribute to the greater good of the community. This can be done in the form of Islamic financial institutions funding smaller projects, unlike most large companies.

2.11 Islamic Commercial Products and Services

Khan and Bhatti (2008b) maintain that Islamic products and services have proven to not only keep up with the demands of today’s global markets, but also prosper. Trabelsi (2011) concludes that in order to continue the progress of Islamic-compliant financial companies, various supplementary components should be constantly updated to keep this innovation continuous and the industry competitive.

Islamic financial institutions have been leaving a positive impression on the markets they have entered, and the clients they have served. With these factors in mind, it is thought that the asset base that makes up the foundation of these types of organizations will continue to grow in the future. Table 2.4 defines Musharaka, Mudaraba, Murabaha and Ijarah.

Product/Service	Description
Musharakah	Participation of both the provider of funds and the

	entrepreneur, most commonly in long-term finance
Mudaraba	Partnership consisting of an individual and an Islamic bank up till the time of a pre-agreed date
Murabaha	If a bank finances a goods or services and it is done for a client and not for themselves
Ijarah	In Islamic banking leasing, known as Ijarah, it is the leaser's responsibility to keep the maintenance, and is also responsible for any damages caused to the asset that is being leased

Table 2.4: Common Islamic Products and Services (Wilson, 1997; Siddiqui, 2008; Chazi et al., 2010; Idris, 2011; Khan and Bhatti, 2008b)

2.12 Gulf Countries and Kuwait

It is not surprising to see that most of current Islamic banks and Islamic financial institutions are based and have their business operations in the Middle East, this can be largely credited to governmental support of the expansion of this business and banking method (Ibrahim et al., 2012). Due to the success of Islamic banks in the Middle East; many western countries have been influenced by this banking system (Khan and Bhatti, 2008). Also, because of the close communication and ties that exist between GCC countries, it has also contributed to the growth of Islamic banks (Hussain et al., 2002).

When looking at the Gulf States, the countries that stand out the most are Kuwait, Saudi Arabia, Bahrain, the United Arab Emirates, Qatar and Oman. This is mainly because they are the richest countries compared to others in the region (Branine and Pollard, 2010). It was during the 1970's that there was a significant increase in Islamic banks and Islamic financial institutions, in which they took part in business operations and financial markets (Khan and Bhatti, 2008). before this time period, not many Islamic economists and bankers were interested or attempting to push Islamic banking and finance to a level complex enough in which it could expand and be implemented at a global level (Jaffar and Manarvi, 2011). A high number

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of well-known Islamic banks that are functional today were established during this era, which was perceived as the start of the “Islamic Finance Movement”. These banks included of Kuwait Finance House, 1977, Nasser Social Bank, 1972, Dubai Islamic Bank, 1975, and the Islamic Development Bank, 1975, to name a few.

Since the expansion and success of the 1970’s, Islamic banks have proven extremely successful and full of potential. As can be seen today, Islamic banks and Islamic financial institutions are operating in financial markets that are nearly completely Islamic or in markets where Islamic and conventional methods are used side by side. As mentioned by Khan and Bhatti (2008), many Middle Eastern conventional institutions have realized the potential in Islamic banking and finance and have expended into offering Islamic products. Some conventional institutions have even made a complete change in operations and transformed into completely Islamic banks and institutions. Recent banks to invest and offer Islamic services and products include Citi Bank and HSBC. As mentioned before, the origins of Islamic banking can be traces back to the Middle East; also, this is where Kuwait is located (Khan and Bhatti, 2008). This helps Kuwait greatly, due to the fact that it is located in the centre of Islamic business operations and activities happening in the region (Karaev et al., 2007).

Pouder and St. John (1996) explain that it is to a companies and banks advantage to be in highly competitive markets of all kinds, this is because there will be close and fast communication regarding assets. This process may take longer for banks and companies that are geographically further away, creating less accessibility and communication. Most countries in the Middle East have chosen to conduct their banking sectors in a dual banking system, which means that Islamic banks and conventional banks are not in separate markets, but in one market in competition amongst each other. In the Kuwait stock exchange, there are four listed Islamic banks listed and active with to be listed in the near future (Saini et al., 2011).

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Since 2003, measures to make sure that there is an active and highly transparent and regulated financial practices have been put in place by the Central Bank of Kuwait. This has been put in place so the government can show its support and commitment for Islamic banks and Islamic financial institutions, also being supported by the Kuwait Ministry of Islamic Affairs, acting as policy makers and enforcers. These regulators have been highly successful in regulating both local and foreign Islamic banks and Islamic financial organizations located and operating within Kuwait (Khan and Bhatti, 2008).

Kuwait has benefited greatly since the establishment of Kuwait Finance House in 1977, which has continued to grow and develop. Kuwait Finance House has played as a great inspiration for other Islamic banks and Islamic financial organizations as it has successfully been going head to head with local and regional conventional banks, most notably the National Bank of Kuwait. The National Bank of Kuwait has tried in the past to compete with Kuwait Finance House but has failed in doing so as Kuwait Finance House remains the favored bank in terms of attracting customers looking to invest and purchase Islamic products and services (Khan and Bhatti, 2008).

The Middle East plays the role of being Islamic banking's biggest supporter with Bahrain sitting as the main player in the region. However, Kuwait has accumulated the highest number of Islamic institutions, holding around \$22.7 billion in Islamic banking assets, placing Kuwait third for Islamic asset holding. It was predicted in 2006 that capitals form Islamic banking and Islamic financial organizations in Kuwait will be valued at around \$56 billion in the year 2010 (Khojah, 2006).

2.13 The Progress of Islamic Finance and the Industry Growth

Although the practice of Islamic finance has existed since the time of the Prophet Mohammed (PBUH). However, Muslim countries have only recently used and developed Islamic products and services. Also, it has only been in

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the past thirty years that these practices have been recognized and used in international markets and being offered to non-Muslims (Gaith and Worthington, 2008).

It was during the 1970's that Islamic banks began to receive attention worldwide (El-Qorchi, 2005). This was a result of activities that took place in the 1960's, which included landmark events such as the establishment of the first Islamic bank, which took place in Egypt in 1962 called "Faisal Islamic Banks of Egypt". Thirteen years later in 1975, the establishment of "Jeddah Based Islamic Develop" in Saudi Arabia and "Dubai Islamic Bank" in the United Arab Emirates took place (Ayub, 2008; Hajizadeh et al., 2011; Khan and Asghar, 2012). Dubai Islamic Bank is credited with contributing to Islamic banking greatly when they were the first bank to offer developed and strategic products to the market in 1975 (Khan and Asghar, 2012).

Another major player in the Islamic banking industry is Malaysia. Malaysia's first Islamic bank was "Tabung Haji" established in 1963. Much credit and success has been achieved by Malaysia, as they were the first country to successfully adopt and implement a fully functional dual banking system with much support from the Malaysian government (Mokhtar et al., 2008). A number of banks currently operating in Malaysia are completely foreign owned including "Al-Rajhi Bank" and "Kuwait Finance House", which owns 8% of all assets within this banking environment (Aziz, 2006). Despite not having a geographical advantage, Malaysia has been able to create fifteen banking institutions and compete in the global Islamic banking market as a major player (Sufian, 2007).

It is clear to see that there is a strong growth in Islamic banking and it is still in its primary stages. Not only having interest from Muslims, but also from non-Muslims as well, seeking to invest in other banking systems instead of just the traditional conventional banking system. The amount and power of Islamic banks around the world gives a strong indicator that there

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will be further expansion and development in Islamic banking. And from a competition-based view, this is a very positive sign (Naser and Moutinho, 1997; Rehman and Saif, 2010). It has already been studied that at a global level, the Islamic banking and Islamic financial industry has been increasing at a steady 15% annually in more than 75 countries around the world (Chazi et al., 2010). Researchers have recorded that this banking method increased at a global scale at an impressive 20%-25% annually with assets values at around \$300 billion (Al Suwaydi, 2005; Boodai, 2005; Aloush, 2005). Studies conducted have forecasted that by the year 2015, the sector will accumulate \$2 trillion and be in control of around 40%-50% of total Muslim saving in the next decade (Aayan Rport, 2006; Dubai International Financial Centre, 2010).

These positive forecasts can be understood due to the fact that during the time of the financial crisis, conventional banks went through a decline, whereas Islamic banks not only with stood the recession, but continued to grow. This may largely be due to the Muslim faith being the highest growing in the world, and that there are a reported 1.5 billion Muslims around the world (Mellahi and Budhwar, 2010). Due to the financial crisis, conventional banks have faced regression, especially in countries like Pakistan, where conventional banks have failed to even compare to the growth of Islamic banks. As can be observed in Pakistan, though there exists a dual banking system where conventional banks are offered, consumers continue to choose to go with the Islamic banking option (Ahmad et al., 2010). This may be partially credited to customers feeling comfortable with the attractive approaches in terms of how Islamic banks approach their operations (Khan and Asghar, 2012).

In countries such as Pakistan, Sudan and Iran, Islamic banking is not only operating at a market level, but also at the state level (Chong and Llu, 2008). Empirical studies show that sometimes, Islamic banking systems and operations perform better by implementing the financial sector as seen in Tunisia (Darrat, 1988). In some cases, states operating Islamic banking at

the state level can allow local Islamic banks to conduct business with western markets even though the local market operates under strict Shariah compliant rules and regulations, as can be observed in the case of Iran (Wilson, 1997). Countries operating with Islamic banks have also shown to have a history of more stability in terms of the economic environment (Khan, 1986). Within the past decade, Islamic banking has experienced unprecedented growth (Devaux, 2005). A decent and positive image has also accompanied this Islamic banking growth spurt (Choudhury and Hussain, 2005). With some 500 islamic institutions currently functioning within hundreds of markets, financial markets are expecting this to increase and prosper (Akram et al., 2001; Khalid and Amjad, 2012).

2.14 Conclusions

As has been identified in the literature review, there is a significant lack of knowledge and understanding regarding PDM within developing countries, more specifically, within the Middle East. PDM is the distribution of influence from managers to employees within an organization and has been used to enhance both employee job satisfaction and employee individual performance.

However, PDM implementation and outcomes have found to be influenced by culture, more specifically, power distance between managers and employees, and individual-collectivism dimensions. As reviewed in this Chapter, employees operating in high power distant organization are less expected to be involved within the decision-making process, hence, reducing the likeliness of high employee involvement in decision-making. Similarly, individuals in individualistic cultures commonly make decisions independently without the interference of coworkers. On the other hand, employees functioning in collectivistic cultures are usually more willing to accept involvement and advice from workmates, hence, increasing the level of involvement in decision-making. As a result of the literature, the following findings have been established:

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- Involving employees within decision-making aids organizations to have a competitive advantage. The involvement of employees will aid organizations in decision-making, due to supplementary knowledge;
- PDM, which is the influence sharing between managers and employees, influences outcomes such as commitment and job satisfaction;
- Although PDM is favored by managers within developed countries, these views are not shared with their developing country counterparts. Studies have neglected developing countries, more specifically, the Middle Eastern region. This can be a result of the cultural aspects of PDM which include power distance and individual collectivism (I/C). Power distance is the level of employee involvement in making decisions. I/C is whether individuals view themselves as an independent agent or as a member of the collective group. Also, within collectivistic cultures, joint efforts are more common;
- Although the majority of studies have found a positive link between PDM and employee job satisfaction, literature concerning the relationship between the two has been slight within developing countries. This lack of research may result in management in developing countries implementing PDM, however, finding levels of employee job satisfaction to differ in comparison to their Western counterparts;
- Employee commitment and the strength of emotional attachment towards the organization have found to have a positive correlation with job satisfactions. Studies have largely focused on Western countries and have been lacking in developing countries i.e. the Middle East;

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- Previous work conducted on IWE has found increased levels of organization change and commitment. However, no studies have been conducted on relations between IWE's and PDM, nor has PDM been conducted in the Islamic banking industry.

As countries attain their own cultural factors, this can impact involving employees within decision-making and sometimes even prevent this process from occurring. This is especially relevant for Middle Eastern countries, as they have been identified as high power distance cultures. This leads to the assumption that Middle Eastern managers fear the loss of power and may feel a sense of entitlement to make decisions without interruption from other employees. Also, there is a lack of research concerning the implementation and outcomes of PDM, resulting in a limited understanding. Finally no prior studies have made an attempt as to understand if there exists a correlation between PDM and IWE's.

Chapter 3: Hypotheses and Theoretical Framework

3.1 Introduction

The hypotheses and theoretical framework are built on a foundation based on conclusions extracted from the literature review. The conclusions include PDM leading to outcomes such as higher employee commitment and job satisfaction. Also, commitment and emotional attachments from employees towards the organization have found to have a positive correlation with job satisfactions. However, research regarding the Middle East has been scarce. Similarly, although PDM is favoured within developed countries the same cannot be said about their developing country counterparts. Furthermore, IWE has found increased levels of organization commitment. However, no studies have been conducted on relations between IWE's and PDM, nor has PDM been conducted in the Islamic banking industry or the Middle Eastern region.

This Chapter continues to present a theoretical framework based on literature of PDM in relation to power distance, decisional deprivation, decisional equilibrium and decisional saturation amongst other factors. The development of these hypotheses, in turn, seeks to establish current literature regarding PDM and its influence on employee job characteristics, commitment and job satisfaction are influenced. Hence, the following section will identify and discuss multiple factors including IWE's, power distance, PDM, job satisfaction, normative commitment and affective commitment which have been extracted from existing literature as to produce a theoretical framework which identifies relationships being tested. As a result, this evaluates the fluctuating degree and generalizability of these primarily Western theories from the viewpoint of employees operating within the Islamic banking industry in the Middle Eastern region and more specifically, Kuwait. The theoretical framework will be used as the test subject to identify relationships which have been identified in a developed

country context as well as relationships which have not been previously tested, hence, highlighting the significance of the theoretical framework. From there, the proposed framework for this study which is based on nine constructs will then be evaluated and further examined in Chapter 5.

3.2 Constructs of Theoretical Framework

The following section reviews constructs that will be examined in the theoretical framework developed by this research. To begin, staff employed in organisations that have a high power distance culture are more likely to be tolerant of power being distributed unevenly (Hofstede, 1991). These employees are adapted to hierarchal structures and paternalistic leadership as a result of organizational culture and sometimes, external culture as well, making them hesitant to make decisions without first seeking the approval of their superiors (Chen and Fahr, 2001). Power distance can possibly influence personal values of sharing power in which employees may not practice any optional power offered willingly by managers (Aryee and Chen, 2006; Chow et al., 2005).

Employees working within high power distance environments are most likely to not accept empowerment, which is a condition for its successful implementation of employee empowerment, hence, PDM (Hui et al., 2004). Namely, if empowerment is being implemented by management as a means to reach higher levels of value and performance, it is crucial that employee are willing to accept it in order to be effective (Liden et al., 2000; Bordin et al., 2006; Gumusluoglu and Ilsev, 2009) which high power distant cultures do not support. Therefore, it is unlikely that managers in developing countries (e.g. North African and the Middle East) are willing to involve employees in decision-making, as it is viewed strictly as a managerial responsibility.

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On the other hand, when employees are referred to as being in decisional deprivation, desire to be involved in decision-making is less than that of actual involvement in decision-making as presented in Table 3.1. In other words, employees want to be involved in decision-making but management have not met this desire, leading employees to feel unappreciated, frustrated and unsatisfied with their jobs. The opposite of decisional deprivation is decisional saturation. This occurs when the employee level of actual involvement in decision-making surpasses that of the employees desired level of involvement in decision-making; leads to employees being unsatisfied as well, due to being forced against their will to be involved.

The last form of PDM is decisional equilibrium. Decisional equilibrium is when both desire levels of employee involvement in decision-making and actual levels of decision-making are approximately equal. Thus, at the point of decisional equilibrium, employees are likely to feel most comfortable and display a greater sense of job satisfaction (Alutto and Belasco, 1972). When reflecting on decisional deprivation, saturation and equilibrium; it is generally understandable that managers pursue for decisional equilibrium.

	Actual Involvement (high)	Actual Involvement (low)	Desired Involvement (high)	Desired Involvement (low)	Desired Involvement = Actual Involvement	High Job Satisfaction	Low Job Satisfaction
Decisional Deprivation		✓	✓				✓
Decisional Saturation	✓			✓			✓
Decisional Equilibrium					✓	✓	

Table 3.1: Equilibrium, Saturation and Deprivation Comparisons

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Hence, if employees feel uncomfortable and express low desire to be involved in decision-making, management should not force them to be involved. However, if employees feel comfortable and express a high desire to be involved it is recommended that management give employees the opportunity to be involved in decision-making, as to increase the level of employee job satisfaction. Affective commitment is the extent to which the individuals with an organization identify themselves with regards to involvement and emotional connection. Affective commitment has been dissected into three different factors which consist of (Porter et al., 1974; Meyer and Allen, 1997):

- Acceptance of the organization's core goals and perceived values;
- Individuals will to put forth an effort in assisting the organization to attain set goals;
- Aspiration to uphold organizational participation.

The level of which employees belief that they have a duty to be committed to an organization and may be influenced by social norms is referred to as normative commitment. It widely claimed that normative commitment natural stance is a result of the way in which one is raised and is also influence by other factors such as family, religion, marriage etc. As a result, employees are commonly found to experience a feeling of moral obligations towards the organization and can be centred on social pressure (Wiener, 1982; Meyer and Allen, 1991; Schappe and Doran, 1997).

Job satisfaction refers to the level of content an employee perceives with regard to their job. In other words, whether or not an employee enjoys the nature of work supervision (Brooke et al., 1988; Judge, 1993; Spector, 1997). The importance of job satisfaction arises when employees will be more commonly found to value results based on whether or not they influence decisions that have an impact (Black and Gregersen, 1997; Denton and Zeytinoglu, 1993) in which they may feel a sense of achievement and value.

Finally, IWE's views work in as a virtue, which is of highest importance in order for one to achieve equilibrium between that of work and social life. Through work, an individual is able to achieve independence, which results in self-respect, self-fulfilment and satisfaction. Also, IWE places much attention on commitment to work as being a desire not only to improving one self, but also the whole community and societal welfare. Commitment has been emphasised upon because IWE views that as an individual's commitment increases and avoided unethical methods of increasing wealth, society as a whole will have fewer problems (Ali, 1988). Managers and employees alike require trusting that each individual will carry out and complete their tasks (Ali and Al-Kazemi, 2007). Based on previous work, it is believed that more religious Muslims candidates are to displays high levels of committed to their organization and attain higher levels of satisfaction at work. Though these are interesting findings, and are particularly important to countries with a Muslim workforce, little research has been done on the topic of IWE's in relation to influence on job-related outcomes including employee job satisfaction and organizational commitment (Yousef, 2001).

3.3 Research Theoretical Framework and Hypotheses

The researcher has attempted to enhance empirical knowledge and understanding regarding employee involvement in decision-making, which has primarily been researched in developed countries such as North America, Europe, and Australia. However, there is a lack of research with regards to the implementation of PDM within developing countries, more specifically, within the Middle East (Parnell and Crandall, 2003). Research about PDM has been conducted in multiple geographical locations in western contexts, however, few non-Western countries (Gbadamosi, 2003; Sagie and Aycan, 2003; Scott-Ladd et al., 2005). As such, it is found necessary for further conduct studied of factors which may contribution to further developing a wide-ranging framework of PDM in relation to, employee IWE's, employee commitment and employee job satisfaction.

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Thus, a theoretical framework (Figure 3.1) has been constructed in order to create a more holistic view of the implementation and outcomes of PDM. Power distance is predicted to positively influence PDM, which in turn, will result in three different possible forms of employee involvement. These three possibilities consist of decisional deprivation, decisional equilibrium and decisional deprivation; and accordingly will have varying relationships with employee commitment and job satisfaction. If results derived from Islamic banks show that employees identify themselves as being in a state of decisional deprivation, it is expected that in turn, employees may demonstrate low commitment toward the bank and also experience low job satisfaction. Also, if employees find themselves as being in decisional saturation, results are expected to influence commitment and job satisfaction negatively. On the other hand, decisional equilibrium is predicted to result in all factors being positively influenced.

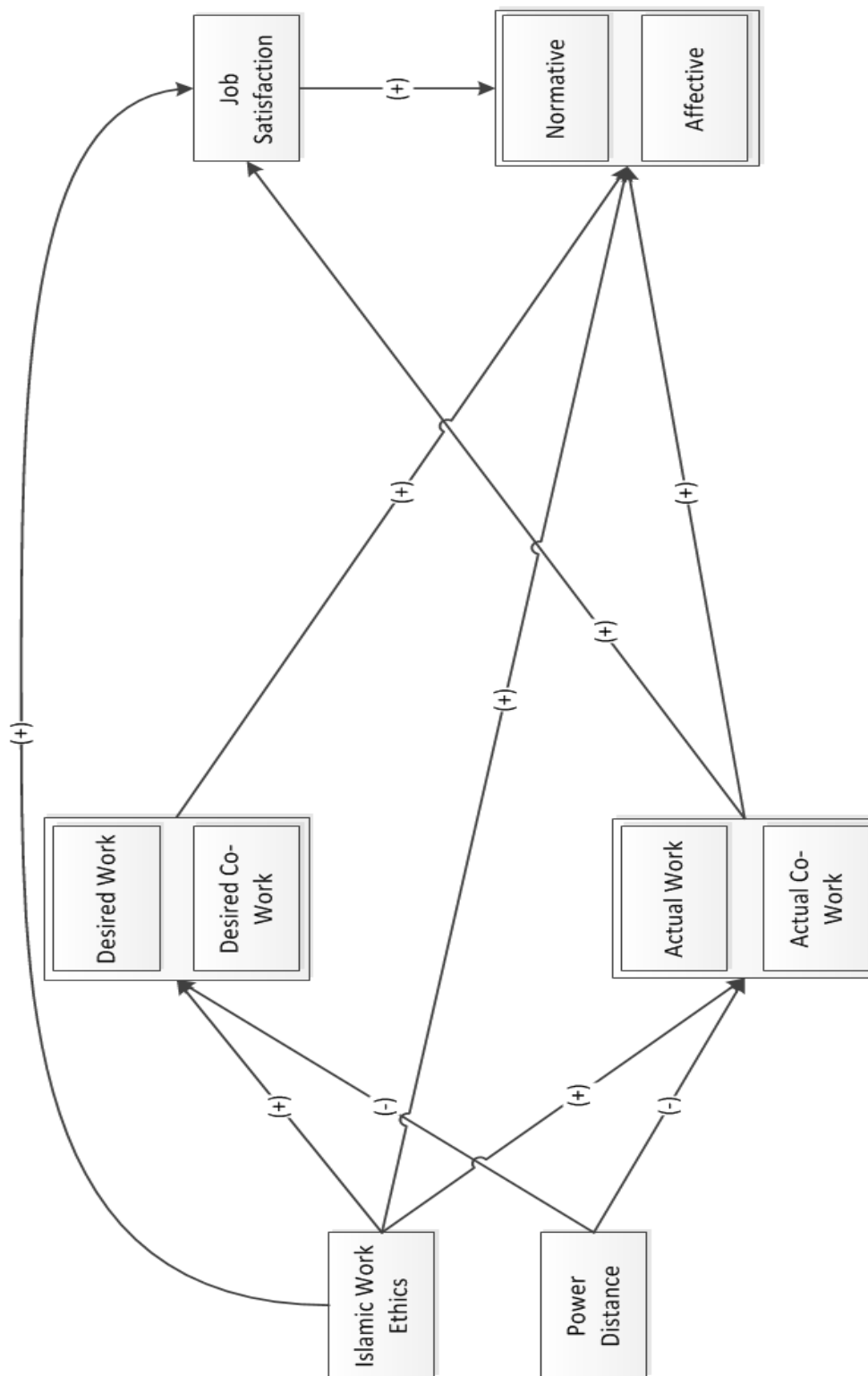


Figure 3.1: Research theoretical framework of implementations and outcomes of participatory decision-making

3.3.1 Power Distance and Participatory Decision-Making

Positive outcomes were found in high, as well as low power distance contexts more specifically when examined within the Chinese hotel industry on frontline hotel workers in which effects of empowerment were weaker with Chinese frontline hotel workers (Hui et al., 2004). However, perceptions of empowerment could differ among developing nations (Li, 1999). While some developing countries may perceive this as a progressing step towards modernization and empowerment, traditional cultural norms might make this seeping innovative method difficult to adapt.

As reported by Hofstede (1980), employees in countries that have low power distance express less reliance on supervisors. Accordingly, employees express a higher degree of freedom; and are able to collaborate in the decision-making process; hence, hierarchies within organization in countries with low power distance are flatter. As a result of low power distance, supervisors are likely to be more available to employees

In contrast to low power distance, employees within high power distance environments have expressed fear in disagreeing with their supervisors (Hofstede and Hofstede, 2005). When power distance is high, this suggests that there the organization views people higher up the hierarchy level as the ‘thinkers’ whom independently make decisions and the employees as the ‘performers’ whom strictly follow orders (Miles, 1975). As such, this suggest that as power distance increases, the desire of employees to be involved in decision making is reduced as the managers are viewed as the “thinkers” and non-management employees as simply carrying out decisions, leading to the following hypotheses;

H1a: Power distance negatively affects desired decision-making regarding work within Islamic banks.

H1b: Power distance negatively affects desired decision-making regarding co-workers within Islamic banks.

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This distance in power is a result of organizations believing that participating in decision-making is not a right of the employee. Employees working within a high power distance setting or culture tend to be more accepting and comfortable when power is centralized to managers, whom will have the last say (Pavlou and Chai, 2002). Studies and findings related to Western contexts have regularly resulted in positive outcomes due to empowerment including employee performance and job satisfaction (Spreitzer, 2008); however, findings in more Eastern countries are not as consistently positive (Humborstad and Perry, 2011). Consequently, this leads to propose the following hypotheses;

H1c: Power distance negatively affects involvement in decision-making regarding work within Islamic banks.

H1d: Power distance negatively affects involvement in decision-making regarding employees.

3.3.2 Participatory Decision-Making and Job Satisfaction

Job satisfaction is defined as the level of contentment an employee expresses towards their job (Brooke et al., 1988). Wright and Kim (2004) examined the impact of PDM on job satisfaction of employees working for state agencies within America, which displayed that PDM has a significant positive effect on job satisfaction. Scott-Ladd and Marshall (2004) tested PDM in relation to employee job satisfaction Western Australia. PDM was found to have a direct positive influence on job satisfaction. Another study in Australia examined the influence PDM has on job satisfaction in medium-sized organizations, including one state and three local government agencies and a private hospital, of which findings suggested that PDM also promoted job satisfaction (Scott-Ladd *et al.*, 2006).

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Positive results have similarly been found in developing countries. Employee job satisfaction in relation to PDM which was also tested within the Pakistani Oil and Gas, Banking and Telecommunication sectors (Bhatti and Qureshi, 2007) found that the implementation of PDM was positively related to employee job satisfaction. Also, Kim (2002) found a positive relation between PDM and job satisfaction amongst employees in governmental agencies. Consequently this leads to propose the following hypothesis;

H2a: Involvement in decision-making regarding works positively effects job satisfaction.

Correspondingly, on shop-floor employees engaged full-time in export-apparel manufacturing firms in Sri Lanka also concluded that the involvement in decision making regarding both work and fellow employees resulted in a positively influenced over employee job satisfaction (Wickramasinghe and Wickramasinghe, 2012). However, a study carried out in Pakistan in 128 organizations found the involvement in decision making regarding both work and fellow employees to be positive, however a weak influencer over job satisfaction (Iqbal *et al.*, 2013). Consequently this leads to propose the following hypothesis;

H2b: Involvement in decision-making regarding employees positively effects job satisfaction.

Though numerous research has studied and tested the influence of PDM on job satisfaction (Eylon and Au, 1999; Hui *et al.*, 2004; Robert *et al.*, 2000; Littrell, 2007), empirical research regarding the dissimilarities with in high power distance contexts and low power distance contexts is lacking (Powpaka, 2008). An example of this can be seen in a study conducted by Robert *et al.* (2000) in which a negative relationship was found between employee job satisfaction and employee empowerment within an Indian (high power distance) context.

On the other hand, within the same study, positive relationships resulted in both Mexico and Poland (low power distance). Literature regarding this relationship between PDM and job satisfaction is scarce (Scott-Ladd *et al.*, 2006). Suggestions recommended by Bhatti and Qureshi (2007) for future research included carrying out research in more contexts and organizations in order to shed more light on PDM in relation to employee job satisfaction.

3.3.3 Participatory Decision-Making and Employee Commitment

Steers (1977) defines employee commitment as “the relative strength of an individual's identification with and involvement in a particular organization” (p. 46). Commitment has also been defined as the strength of an employee's emotional attachment towards an organization (Allen and Meyer, 1990). Employee commitment suggests that individuals within an organization are willing to be more determined to pursue the success of an organization, by partaking in such efforts such as; being creative or resolving work related issues.

Scott-Ladd and Marshall (2004) examined PDM on employees operating within the multiple sectors including the public, private and local government bodied (these bodies consisted of a state government agency, a hospital, a resort hotel, a small manufacturing company and finally three government agencies) in relation to employee commitment within Australia. By survey distribution through internal mail systems, PDM and desired involvement in decision-making was found to positive relationship with employee commitment.

Also, PDM in relation to employee commitment has been tested within Pakistan in the Oil and Gas, Banking and Telecommunication sectors (Bhatti and Qureshi, 2007). Results concluded that the implementation of PDM was positively correlated with employee commitment. The relationship between PDM and employee commitment was also tested within Australian medium sized organizations, including one state and three

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local government agencies and a private hospital, in which results were positive (Scott-Ladd *et al.*, 2006). The actual level of PDM and actual in comparison to desired levels employee involvement in decision-making were found to influence affective, normative, and continuance commitment differently in a comparison between Nigerian employees (developing high power distant culture) and American employees (developed/low power distant culture). As such, the following is hypothesised;

H3a: Desired involvement in decision regarding work positively influences Normative and Affective commitment.

H3b: Involvement in decision regarding work positively influences Normative and Affective commitment.

With regards to Nigerian employees, actual levels of PDM and actual in comparison to desired PDM were positively related to both affective and normative commitment. However, measures of participation were not related to continuance commitment (Elele and Fields, 2010). When observing American employees, actual PDM vs desired levels of PDM and involvement in decision-making regarding fellow co-workers was positively related with affective and normative organizational commitment (Elele and Fields, 2010). Finally, Wickramasinghe (2008) surveyed employees from export-apparel manufacturing firms in Sri Lanka. Significant positive relationship exists between PDM and involvement in decision-making regarding employees in relation to affective commitment. These findings have proposed that PDM and decision-making regarding employees positively promoted employee commitment. Hence, the following is hypothesised;

H3c: Involvement in decisions regarding co-workers positively influences Normative and Affective commitment.

3.3.4 Job Satisfaction and Employee Commitment

With regards to employees expressing affective commitment, they are likely to perform their duties with a high level of voluntary commitment. On the other hand, employees expressing normative commitment are more likely to commit to their employers and duties due to feeling an obligation to the organization (Ogunleye *et al.*, 2013). As can be observed in a study conducted by Dirani and Kuchinke (2011), findings indicated that a robust correlation existed between both job commitment and employee job satisfaction, in which job satisfaction proved a dependable predictor of the employees commitment. Similarly, employee job satisfaction was also found to be a reliable way of foreseeing employee commitment within the Turkish hotel industry, as reported by Gunlu *et al.* (2010). Consequently, this has led to the following hypothesis;

H4a: Job satisfaction of Islamic bank employees positively effects employee affective commitment.

Moving on, a study conducted on the relationship between organizational commitment and employee job satisfaction Loui (1995) also concluded that a strong influence existed with regards to job satisfaction influencing higher employee organizational commitment. Similarly, Rajendran and Raduan (2005) also concluded that job satisfaction indeed had a positive effect on both employee affective and normative commitment. Also, Adnan et al (2010) tested the relationship between employee job satisfaction and employee commitment within the telecommunications industry, and result showed job satisfaction to positively influence employee commitment. Both employee job satisfaction and commitment were also studied and resulted in positive relationships within research libraries located within the Nigerian context (Tella et al., 2007).

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Ogunleye et al, (2013) examined the influence between both employee job satisfaction and commitment of employees working within the Nigerian banking industry. Findings indicated that employee job satisfaction did indeed have a significant positive influence over the employee's commitment. Ladd and Marshall (2004); and Kittinger et al. (2009) have also concluded that job satisfaction positive influences affective commitment. Finally, a study conducted within the Indonesian context on employees (Kenari et al. 2012) examined the influence of participative management. Job satisfaction was found to have a significant positive influence over both affective and normative commitment, as well as participative management. Consequently, this has led to the following hypothesis;

H4b: Job satisfaction of Islamic bank employees positively affects employee normative commitment.

3.3.5 Islamic Work Ethics and Organizational Commitment

Firstly, Oliver (1990) studied and tested employee work ethic's influence on commitment within the context of the UK in an employee owned firm. Oliver (1990) concluded that employee work ethic indeed had a significant positive influence over commitment within the UK context. Also, employee's whom had a high level of participatory ethic expressed high level of commitment. Secondly, Saks et al. (1996) also tested and observed the correlation between employee work ethics and commitment within the Canadian theme park industry using a sample of 145 employees. The results showed a strong correlation of work ethics was directly influencing higher organizational commitment.

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Other Western scholars have also found a positive relationship between the work ethic and organizational commitment (e.g. Randall and Cote, 1991; Brief and Aldag, 1980; Chusmir and Koberg, 1988; Morrow and Goetz, 1988). Also, outcomes of IWE's have been examined in Indonesia on 10 Islamic microfinance institutions. Empirical testing indicated that IWE's had a positive influence on employee organizational commitment (Rokhman, 2010). As a result, the following hypothesis is;

H5a: Islamic Work Ethics positively affects employee normative commitment.

Finally, a study by Yousef (2001) investigated the impact of IWE in relation to employee organizational commitment. The study was conducted on 425 Muslim employees in multiple organizations located in the United Arab Emirates. Results indicated that IWE's has a direct positive relationship on employee organizational commitment. As a result, the following hypothesis is;

H5b: Islamic Work Ethics positively effects employee affective commitment.

3.3.6 Islamic Work Ethics and Job Satisfaction

The relationship between work ethics and job satisfaction has also been investigated in previous studies (Meglino *et al.*, 1989; Chusmir and Koberg, 1988; Saks *et al.*, 1996; Abboushi, 1990). The findings of these studies indicate that work ethic is strongly related to job satisfaction. Also, a study by Yousef (2001) investigated the impact of IWE's in relation to employee job satisfaction. The study was conducted on 425 Muslim employees in multiple organizations located in the United Arab Emirates.

Results indicated that IWE has a direct positive relationship between on employee organizational commitment. Finally, Rokhman (2010) investigate the effect of IWE's on work outcomes including employee job satisfaction. In Pokhman's study, a sample of 49 employees from 10 institutions of Islamic microfinance in Indonesia was examined. The empirical testing indicates that IWE has positive effects employee job satisfaction. As a result, the following hypothesis suggests that;

H6: Islamic Work Ethics positively effects employee job satisfaction.

3.3.7 Islamic Work Ethics and Participatory Decision-making

In Australia, PDM was found to positively influence job satisfaction in state agencies, government agencies and in private hospitals (Scott-Ladd *et al.*, 2006). Two separate studies were conducted in Pakistan (in which Islam is the dominantly practiced religion at 95-97 percent). Studies were carried out in the Oil and Gas, Banking and Telecommunication sectors (Bhatti and Qureshi, 2007) and in organizations (Iqbal *et al.*, 2013). In both cases, PDM was found to have a positive relationship with employee job satisfaction. Similar outcomes have also resulted with the examining of IWE's. Organizations located within the United Arab Emirates have concluded that IWE's has a direct positive link to employee job satisfaction (Yousef, 2001). Also, Islamic microfinance in Indonesia (the world's most populous Muslim-majority nation) was examined.

Moving on, PDM and IWE's have also shown similar outcomes with regards to employee commitment. PDM was found to have a positive relationship with employee commitment within Australia. PDM was found to positive relationship (Scott-Ladd and Marshall, 2004). Also, PDM in relation to employee commitment has tested within Pakistan in the Oil and Gas, Banking and Telecommunication sectors, in which a positive link was found with employee commitment (Bhatti and Qureshi, 2007). Similar to these findings, outcomes of IWE have been examined in Indonesia on 10

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Islamic microfinance institutions, in which a positive influence on employee organizational commitment was found (Rokhman, 2010).

Finally, the influence of IWE's on employee organizational commitment was supported from result of a study conducted in multiple organizations located in the United Arab Emirates, in which the relationship between the two factors was positive Yousef (2001). As a result, the following hypotheses suggests that;

H7a: Islamic Work Ethics positively affects desired involvement in decision-making regarding work.

H7b: Islamic Work Ethics positively affects desired involvement in decision-making regarding co-workers.

H7c Islamic Work Ethics positively affects actual involvement in decision-making regarding co-workers.

3.4 Employee Demographical Influence on Employee Involvement

Demographic variables in relation to PDM were examined by Witt et al. (2000) within a large public sector. Surprisingly, the demographic variables showed little influence over PDM. Conflicting with the previous study (Witt *et al.*, 2000) Kahnweiler and Thompson (2000) observed industries including service, product and non-profit institutions, in which desired levels of PDM varied amongst employees. Results concluded that the age of employees and desired PDM fluctuated, as ages 37 to 48 were more interested in PDM than employees below 25 years of age.

However, employees between 25 and 48 years old showed greater desire for PDM in comparison to employees younger than 25 years of age. When comparing education levels, employees with at least a bachelor's degree desired more PDM in comparison to the counterparts who did have post high school degrees. Conclusions can be made from these results that demographic variable influence over employees in relation to PDM is influenced by the context.

3.5 Conclusions

It is important to explore and examine the magnitude of employee disposition in order to foretell outcomes of involving or not involving employees within the decision-making process. This helps uncover the understanding of whether or not PDM is an effective managerial tool within the Kuwaiti Islamic banking industry. Potential relationships that have found to exist between PDM employee outcomes include the increase of employee commitment and enhanced job satisfaction.

However, no attempts have been previously made to examine relationships between the involvement of employees in decision-making and IWE's. Although the relationship between PDM and various factors have been examined by numerous researchers, there is still a scarcity of studies and evidence supporting these relationships (England, 1983; Scott-Ladd *et al.*, 2006; Bhatti and Qureshi, 2007). As recommended by Khan et al. (2015), there is a need for future research to study the influence of IWE's on outcomes such as employee engagement in the workplace and work outcomes, which the current research intends to contribute to.

As reviewed in the current Chapter, the cultural aspect being tested is of power distance, which is identified as the most significant cultural component when involving or not involving employees within decision-making. Research that has been conducted on PDM has been criticized for avoiding the acknowledgment of cultural settings, such as power distance (Hofstede, 2001; Sagie and Aycan, 2003). It has also been established in this Chapter that PDM has primarily been researched in developed countries such as North America, Europe, and Australia, however, there is a lack of research with regards to the application of PDM within developing countries, more specifically as stated by Parnell and Crandall (2003) within the Middle East (Gbadamosi, 2003; Sagie and Aycan, 2003; Scott-Ladd et al., 2005).

Chapter 3: Hypotheses and Theoretical Framework

Moving on, PDM has been identified as existing in the form of three sub-categories; including decisional deprivation, decisional equilibrium and decisional saturation, of which all three have been linked to employee commitment. Moreover, PDM has been identified as influencing three components of commitment including affective commitment and normative commitment.

Hence, the researcher has combined the six identified categories (culture, PDM, job characteristics, IWE's, employee commitment and job satisfaction). A theoretical framework (Figure 3.1) has been developed to gain a more holistic understanding of the phenomena and to determine to what degree employees are involved in decision-making may influence these mentioned categories. The following conclusions have been reached:

- As the Middle East is categorized under a high power distance culture, employee involvement in decision-making within Islamic banks is likely to be low;
- There is a positive influence from PDM on job satisfaction. As a consequence, employees in Middle Eastern Islamic banks may experience low job satisfaction because of low involvement in decision-making;
- Finding in the literature support that PDM has a positive influence on employee job commitment. Due to this, employees in Middle Eastern Islamic banks may practice low job commitment due to low involvement in decision-making. Also, as employee in Middle Eastern Islamic banks experience lower job satisfaction, it is unlikely that their commitment towards the bank will be high;

Chapter 3: Hypotheses and Theoretical Framework

- Both PDM and IWE's have shown to influence similar outcomes. These outcomes include a direct positive influence on both employee commitment and job satisfaction. However, no previous studies have identified the relationship between PDM and IWE, as such, it is expected that their indeed exists a relationship between the two constructs.

As a result of the problem domain, the underpinnings of the theoretical framework have been identified. Moving forward, these hypotheses, which identify the effects of the constructs, should be tested empirically in order to confirm or reject the proposed hypotheses.

Chapter 4: Research Methodology

4.1 Introduction

Keeping in mind the objectives that were developed for this study, they will help navigate this research in reviewing possible methodological routes, before deciding which ones will be executed and how. Hence, it is necessary for any researcher to take into consideration multiple options regarding methodological instruments. Therefore, tools and approaches (e.g. paradigms, research methodology, research strategy, elements of the research instrument) will be explored and decided upon accordingly. The study is made up of both primary and secondary data, which both hold diverse variables of data collection and examination.

Lastly, multiple data and statistical tools have been used for the analysis as so that all the dimensions and variables may be captured in the process and are reviewed briefly towards the end of this Chapter. Thus, this Chapter essentially acts as a blue print for this research, guiding the researcher through an array of steps through a pre-determined process called a research design (which is shown in Figure 4.1). The first decision to be justified, supported with knowledge and deemed as the most suitable, is the research philosophy, as explained below.

4.2 Philosophical Perspectives

Because of the type of research being conducted and also the objectives leading the study, quantitative data collection approach is performed. Deductive and in-deductive methods are two methods to also be considered for this research.

It is frequently understood that the deductive method is the testing and examining of a theory (Marcoulides, 1998). This research will embody a deductive approach, as it is suitable for the construction and testing of theory, as the general knowledge starts broadly and is specified as the collection of data proceeds. This will ultimately escort the research into examining the hypothesis and confirming or rejecting assumptions previously made (Trochim, 2000).

4.2.1 Ontology

The ontology is concerned with the nature of reality that is expected by the researcher (Burrell and Morgan, 1979; Chua, 1986). The significance of ontology arises due to it setting the basis upon which the assumptions are built. Ontology is conflicting when comparing to the examination of the present condition of the world, as it views the progression of its development. These views are used in defining if the world is or is not bias, and if it is dependent from any form of human interference (Orlikowski and Baroudi, 1991). Ontology affects all and any research, and this research is of no exception. It defines the research as well as the structure of the research (Bryman and Bell, 2007).

4.2.2 Research Epistemology

Epistemology can be regarded as the view that researchers have the capability to understand reality with a number of different perspectives, done by creating a display of an event (Weick, 1979). It is also the approach in which researchers expand the philosophy of knowledge (Trochim, 2000). It reveals the existing knowledge that is found from the person conducting research and the new information found through the procedure (Terre-Blanche and Durrheim, 1999). This helps increase the overall knowledge of the researcher on the topic by managing experiences, which in turn, is crucial and very heavy in weight with concern to the type of research objectives and questions that will be used. It regulates the research objectives and questions that are pursued through the research.

4.2.2.1 Positivist approach

When referring to the positivist approach, it can be defined as a means to both quantify and gather numerical data in order to better comprehend human actions. As such, the positivist approach is associated with facts and causes of social phenomena's and uses theories and hypotheses with the positivist approach (Saunders et al., 2007). These statistical approaches in quantitative research is used to gain a better understanding of the social world by aiming for both reliability as well as casual relationships between factors being tested (Burrell et al., 1979).

As the positivist paradigm involves numbers and uses statistical methods for analysis positivist methods include experiments and survey methods (Blaikie, 1993; Easterby-Smith *et al.*, 2008). It is crucial that when approaching the positivistic school of thought, one must persist an unbiased mind-set by being both mentally and emotionally distant from the participants and objects of the research. As a result, those whom adopt a positivist approach conventionally stay neutral by implementing a formal approach to the writing style found within the surveys, whilst using an objective passive voice as well as technical terminology (Tashakkori and Teddlie, 1998).

A key benefit of the positivist approach is its supposed prejudice-free attitude, and one may conduct and re-examine findings in different samples, contexts and industries. Lastly, the positivism paradigm is both regarded and established as a capable tool when conducting research on large organizations, of which Islamic banks are categorized under (Winfield, 1990). When measuring independent quantitatively data regarding any reality, it is viewed upon as science from a positive viewpoint, which is what the research is based upon. Approaches that are deemed reliable and can be sufficiently used with positive methods are surveys, observations and experiments.

Once the conclusions are found, they are expected to be a fair and unbiased analysis resulting from the statistical data collected previously, this process takes place after the subject at hand has been studied and inspected. In order to empirically inspect a hypothesis and reach and expand on conclusions, a reliable approach used is the statistical analysis approach (Healy and Perry, 2000). As the research aims, objectives and hypothesis are quantitatively driven; the positivist approach is deemed a suitable and efficient method to apply.

4.2.2.2 Interpretivism

When referring to Interpretivism, it is viewed as the alternate option a positivist paradigm approach, and is (Ponterotto, 2005). Interpretivism refers to the notion that social reality itself is a subjective matter, which occurs within the human mind (Rubin and Babbie, 2015). This approach to research places great value on the difference both objectives and individuals, requiring the researcher to identify the social realities social meaning (Saunders et al., 2009). Deep insight is achieved through the researcher's direct interaction with participants through shared dialogue (Ponterotto, 2005). Furthermore, the interpretative approach tends to avoid the use of qualitative data collection when seeking grasp and understanding the social phenomena's. As such, the current study places importance on empirically validating the theoretical framework and hypotheses through measuring the social phenomena, making the interpretivism an unsuitable approach to the current research.

4.2.2.3 Critical Theory

When challenging the current situation of a social reality, it is often referred to as a critical theory approach (Rubin and Babbie, 2015). Critical theory assesses the social system and identifies any conflicts, which might be present in the structure of the research (Orlikowski and Baroudi, 1991). Criticalists commonly tend to attempt in conceptualizing the social reality of power relationships, which is assumed to result by individuals under investigation (Orlikowski and Baroudi, 1991). Also, the criticalist approach

uses an interaction with participants in a fashion that allows respondents to express ideas towards change (Tolman and Brydon-Miller, 2001). As a result of this approach, researchers are often compelled to multiple social factors including political influences and culture (Orlikowski and Baroudi, 1991).

As the current research aims to understand the effects and influences of power distance and IWE's on PDM, job satisfaction and both normative and affective commitment, it is concluded that the critical paradigm is not suitable for this study. Finally, the epistemological approaches have been reviewed, including positive, interpretive and critical approach. As a result of review, the positivist approach has proven most suitable for the current study, as it offers the appropriate guidelines for collecting primary data and formulating theoretical generalization.

4.3 Quantitative Evidence

Quantitative research methods are the logical assembly by which, through the research, the theoretical submission is accepted to proceed or rejected based on findings. It is the study of social matters, based on Figures using statistical methods to conclude if the hypothesized are correct, based on multiple variables. Perceptions and factors are represented by numbers, which is perceived as convincing in terms of the logical verification to understand the phenomena in terms of its functioning. When conducting the research with a quantitative approach, it is mostly found being partnered with statistical data. Statistical systems is commonly used when in the process of data analysis, an example of this is the use of the Statistical Package for Social Sciences (SPSS) (Asyraf, 2008; Creswell, 2003). Thus, the quantitative approach has been found to support the testing of casual relationships in relation to PDM, culture, commitment, job characteristics and job satisfaction; as presented in table 4.1.

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As a result of Table 4.1, data collection in relation to PDM through survey distribution is justified has been identified as a suitable tool to extract primary data. It is also worthy to note that survey distribution, with regards to PDM, has been tested in multiple countries, cultures and in a variety of industries. Also, survey distribution with regards to PDM has proved flexible across numerous positions of the workforce hence, proving to be a flexible and reliable method of data collection.

Title	Authors	Sample Size	Country	Industry	Instrument
Participation Influence on Job Satisfaction	Wright and Kim, 2004	409	U.S.A	Single State Agency	Survey
Participative Decision-making and Organizational Commitment	Elele and Fields, 2010	183	Nigeria/ U.S.A	NGO's	Survey
Casual Inferences between Participation in Decision-making, Task Attributes, Work Effort, Rewards, Job Satisfaction and Commitment	Scott-Ladd et al., 2006	671	Australia	Hospital's	Survey
Participation in Decision-making: A Matter of Context?	Scott-Ladd and Marshall, 2004	495	Australia	Government agencies, hospital, hotel and manufacturing company	Survey
Levels of Desired, Actual, and Perceived Control of Employee Involvement in Decision-making: An Empirical Investigation	Kahnweiler and Thompson, 2000	826	U.S.A	Private Firms	Survey
Determinants of job satisfaction for salaried and self-employed	Hytti et al., 2013	2327 (449 business processionals)	Finland	Confederation of Unions for Professional and Managerial Staff	Survey

professionals in Finland					
Effects of perceived organizational support on participation in decision-making, affective commitment and job satisfaction in lean production in Sri Lanka	Wickramasinghe and Wickramasinghe, 2012	616	Sri Lanka	Shop floor employees engaged full time in Export apparel manufacturing firms	Survey

Table 4.1: Survey Based Studies

4.4 Design of Study

Research design is provided as to explain the development and expectations of the research methods implemented to fulfill the current empirical study, as can be seen in Figure (4.1). In other words, the research design acts as a roadmap to demonstrate broadly how the researcher will approach research objectives. To start with, the literature review provided information with regards to previous studies on the subject matter, and provided a detailed critical review of the research domain. Moving on, the researcher identified components and outcomes of both PDM and IWE's across multiple industries, in both developed and developing countries. It was concluded that the research progress by reviewing the literature and developing hypothesis as explained, otherwise known as a positivist philosophical approach.

To start with, the research commenced with the literature review as to identify and critically review previous studies related to the subject matter and to cultivate on research gaps. As such, the research was enabled to classify components and influences PDM and IWE's in various contexts. Consequently, the study was seen fit to follow the positivist philosophical approach, in which the procedure of critically revising the literature in order to develop hypothesis.

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Next, a questionnaire is developed, which provides respondents with questions related to the constructs, which will offer a 1-5 Likert scale. As a result, findings and conclusions will be extracted from respondent's answers. Great importance is placed on applying fitting decisions for the development of the research design, as it lays the foundation for the success of the study. A protocol reassures that the study follows a certain destination which enabling the researcher it to answer the established research questions and underpinning research problem, as to reach the research objective. The research protocol for the current study consists of arranging data collection process in a real-world structure, make sure that required data is gathered, confirm that deadlines are met regarding the research process, and finally, record the entire procedure of which data was gathered and developed. A protocol is applied for the data collection process, which includes assessing the validity and reliability of the distributed surveys content in order to assure reliable levels of quality as to attain effective as well as objective analysis recommendations and techniques.

The constructing of the protocol is used to certify that the research takes a certain direction as to being capable of answering the research hypothesis and to also reach objectives. Henceforth, the current study tracks a protocol which is designed accordingly. Any protocol for quantitative research is advised for purposes such as:

- ensuring wanted data is obtained;
- ensuring research progress sticks with deadlines;
- documenting the procedure of which the information is both obtained and developed;
- ensuring data is collected in a practical and efficient structure.

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A research protocol is highly advised to support primary data collection through the questionnaire distribution. Furthermore, it is of great importance to test and identify the pilot testing, validity and reliability of the survey content as to guarantee high levels of quality which will allow the research to reach objectives and to provide.

Data is collected from all Islamic banks located in Kuwait, consisting of Kuwait Finance House (KFH), Warba, United Ahli Bank, Boubyan, and Kuwait International Bank (KIB). Finally, the research follows a positivist philosophy, whereby primary data is gathered quantitatively and the survey is self-administered, as can be seen in Figure 4.1. An important factor to consider when conducting research, more specifically when involving human issues is the ethical consideration. Ethical consideration refers to the sensitivity of humans and their rights, and while seeking answers is vital, respect for others is of greater significance (Cavan, 1977). Ethical considerations must be practiced through the whole course of the research, more specifically during data collection, confidentiality; analysis must be dealt with scientific impartiality, honesty, accuracy and sensitivity.

Factors which need to be taken into account include age of targeted sample; sensitivity of subject under research, and if aims of research are offensive or controversial (Cohen et al., 2007). With regards to this study, permission was obtained from the Human Research Management (HRM) of all sampled banks as to collect data by survey distribution. Also, HRM reviewed the survey content as to approve of questions being asked as well as to assure that their staff would not be offended by and of the instruments content.

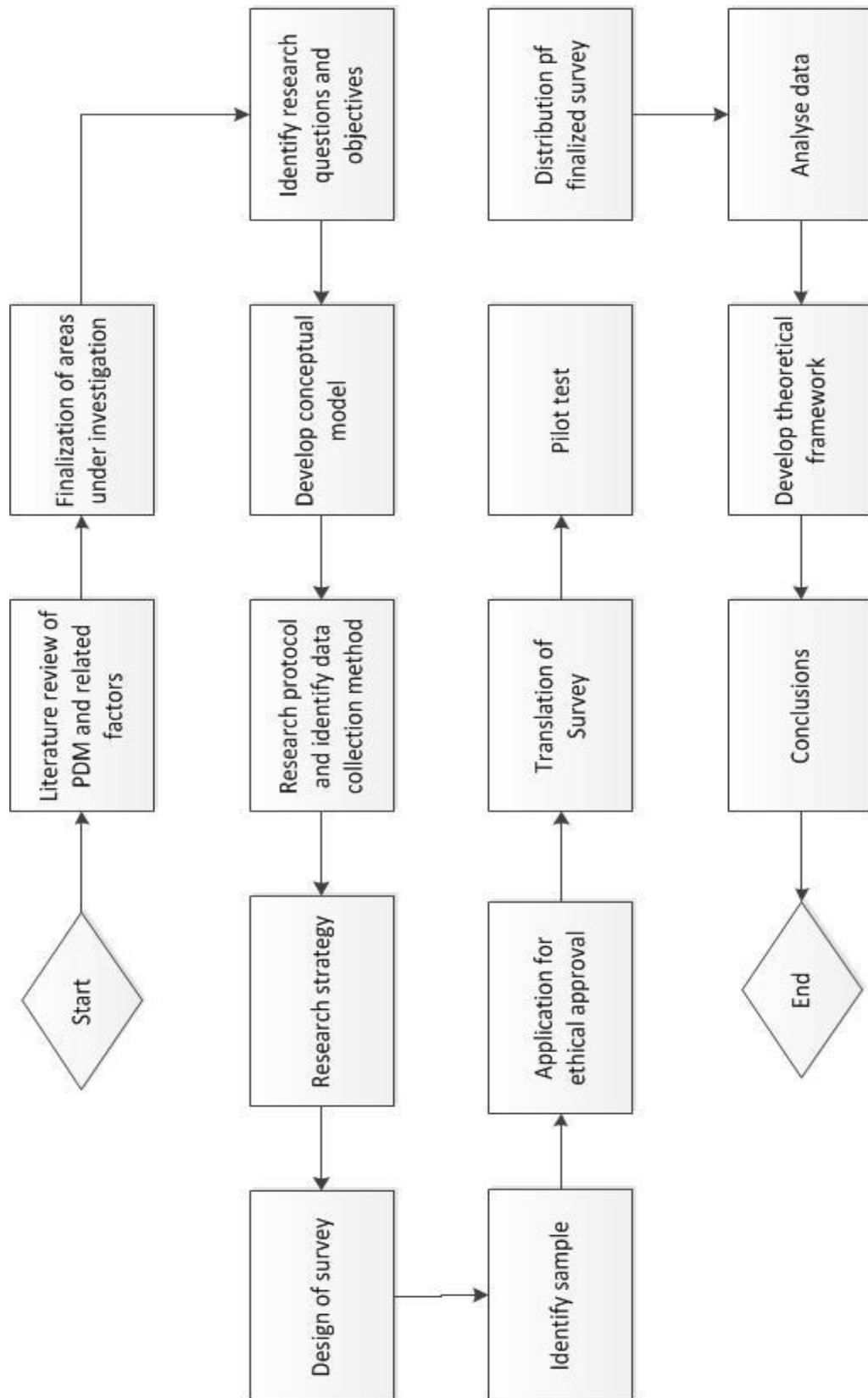


Figure4.1: Dissertation Roadmap

The survey distribution was given to the sample population through personal face-to-face contact (researcher handed survey to sample personally) including a letter from HRM assuring employees that permission was granted for them to respond. All participants were informed that participation was completely voluntarily and not a forced request, in which they were also given the option to revoke their participation during the answering of the survey if any unsettling feelings arise from the questions provided.

Also, respondents were all informed that confidentiality of responses would be guaranteed; hence, names were not requested to be provided in the survey as to assure that no one could face consequences as a result of their responses to the survey questions. In addition, the necessary forms from Brunel Business School ethics committee were filled out and complete in order to conduct the data collection and had to be signed by both the researcher and the research supervisor. Finally, a consent form was provided informing the name of researcher and university and school from which the research is being conducted. It is important to note that contracts were provided by the banks to the researcher as to assure that obtained data would be used for research purposes only and not to be sold to other companies or competitors.

4.5 Sampling and Size of Target

Before one is to start the design of the research, it is crucial to pay attention to the reliability and validity characteristics as they play a big role in preventing a risk of unusual feedbacks (Saunders *et al.*, 2000). To start with, conducting the exact same procedure when the instrument is distributed can attain to reliability. Also, the capability of the information being conveyed to the respondent can be affected by the quality of the instrument, which in this case is the questionnaire.

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After this process is conducted, it is possible to compare responses from their identical procedures (Ackroyd, 1992). It is advised to make sure that the research tool is able to cover all the main objective of the research. In order to develop a research tool, it should be derived from the investigation points in order to study and understand the data with regards to the determined research (Bradburn and Sudman, 1979).

When looking at the level of reliability in terms of the actual risk that may be faced when conducting the research, the following should be considered (Robson, 1993):

- Subject bias: respondent answering because of other opinions with regards to the question and not with their personal opinion;
- Subject error: time of day that respondents answer questionnaire;
- Observer bias: un-useful observation of the data from the person conducting the research;
- Observer error: when questions mislead and are misinterpreted affecting the understanding of the respondent.

A self-administrated test was created as so that respondents would not feel under pressure to finish in a certain time period when answering questions, as a means to reduce the likelihood of subject error occurring. In order to decrease the risk of error even more, the applicants will be assured that no other personal will know the answers to their responses and that all results and identities will be kept private and only for educational uses. Informing respondents on the cover letter shall assist in this aspect. In determining if the research tool and approach succeeds in it purpose of evaluating certain concept, the validity of the tool and approach itself must be observed. The accuracy of the questionnaire responses is also in relation with the validity.

The validity of the research and the process of attaining the data can be strengthened and better prepared with the use of a pilot test prior to the definite distribution of the questionnaire. The pilot test can be taken with the use of employees from SCB's and Islamic investment firms. This will determine whether the questionnaire has proven successful in helping the research in achieving or getting closer to goals set by the research.

In order to apply structure equation modelling efficiently, a suitable sample size is required to obtain reliable estimates (Hair et al., 2006). As reported by Gorsuch (1983), a minimum of 5 participants is required for each construct. Also, a minimum of 100 participants is needed for each data analysis. As such, a total sample size of at least 200 respondents is required to obtain strong structural equation modelling (Harris and Schaubroeck, 1990). As such, it is essential for the research that a bare minimum of 200 usable responses is obtained at the end of the data collection process. In order to achieve the 200 usable survey bench, 850 questionnaires were distributed to front desk employees within the Kuwait Islamic banking sector.

4.6 Population and Sample

As a result of the initial pilot test of the instrument used to extract the primary data, slight adjustments were made to the questionnaire from respondent's feedback. Then, after changes were made to the questionnaire, the researcher distributed the instrument to the target respondents. The targeted respondents consisted of front desk employees within Islamic banks (Shariah compliant banks) within Kuwait. A total of 850 surveys were distributed in 5 Islamic banks located in Kuwait which include Kuwait Finance House (KFH), Warba Bank, United Ahli Bank (UAB), Boubyan Bank, Warba Bank and Kuwait International Bank (KIB) with a total 464 surveys returned, resulting in a response rate of 54.6%, as can be seen in Figure 4.2, which is deemed an acceptable response rate.

As can be seen in Figure 4.2, KFH contributed the highest percent of surveys returned at 37.26%. Boubyan Bank responded with the second highest percentage just a fragment less than KFH at 37.07%. It is important to note that KFH and Boubyan Bank are the two largest Islamic banks in Kuwait. Finally, three of Kuwait's smaller Islamic banks contributed the least of total surveys returned with UAB at 14.87%, Warba Bank at 6.68% and finally KIB at 4.09%.

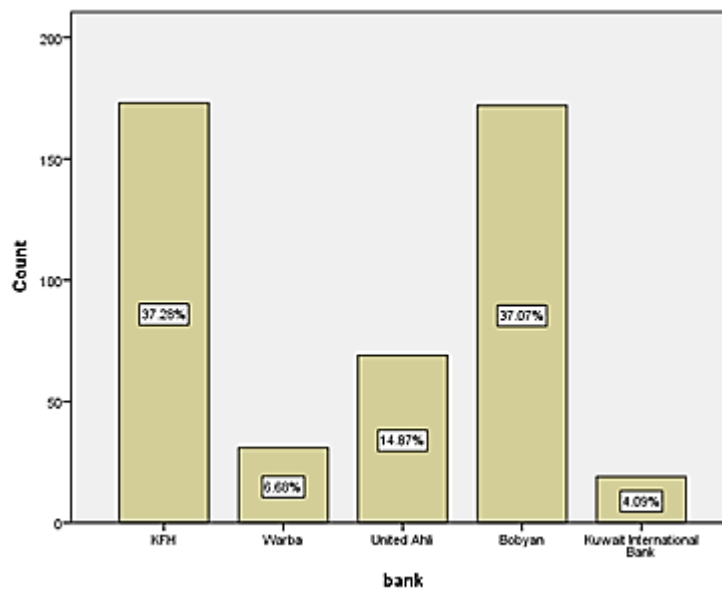


Figure 4.2: Bank response rates

4.7 Data Collection Procedure

The targeted respondents consisted of front desk employees within Islamic banks (Shariah compliant banks) within Kuwait. Surveys were distributed in 5 Islamic banks located in Kuwait which include Kuwait Finance House (KFH), Warba Bank, United Ahli Bank (UAB), Boubyan Bank, Warba Bank and Kuwait International Bank (KIB). Initially, the Human Resource Management (HRM) of each bank granted permission to the distribution of the surveys in their respected banks. Next, a letter was provided by the bank to the researcher, assuring all employees that full participation was not mandatory and that respondents would not be held liable for any responses. Also, a self-administrated distribution was carried out in order to reach respondents.

4.8 Survey Questionnaire Constructs

In order to proceed with the research, primary data is needed as to answer research questions, reach aims and to achieve the research objective. As can be seen in Table 4.2, seven variables have identified in relation to questions and sources, which will be used to measure variables individually, and relationship. Hence, the following section will describe in detail a synthesis of constructs that make up the questionnaire. This will include how they were developed and their significance.

Construct	Questions	Source(s)
Job satisfaction	I am satisfied with my job for the time being	(Hyttia et al., 2013)
	Most days I am enthusiastic about my work I like my job better than the average worker does	
	I find real enjoyment in my work	
	I am often bored with my job	
Affective commitment	I would be happy to spend the rest of my career with the organization	(Elele and Fields, 2010)
	I really feel as if the organization's problems are my own	
	I do not really feel part of a family at my organization	
	I do not feel emotionally attached to the organization	
	The organization has a great deal of personal meaning to me	
	I do not feel a sense of belonging to the organization	
Normative commitment	I do not feel any obligation to remain with my current employer	(Elele and Fields, 2010)

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	<p>Even if to my advantage, I do not feel it is right to leave the organization</p> <p>I would feel guilty if I left the organization right now</p> <p>The organization deserves my loyalty</p> <p>I would not the leave the organization right now because of a sense of loyalty</p> <p>I owe a great deal to my organization</p>	
Actual Involvement	<p>My manager asks for my opinion about how my work gets completed.</p> <p>My manager asks for my opinion about work quality.</p> <p>My manager asks for my opinion about how fast my work is completed.</p> <p>My manager asks for my opinion about how work is assigned.</p> <p>My manager asks for my opinion about work deadlines.</p> <p>My manager asks for my opinion before hiring a potential employee.</p> <p>My manager asks for my opinion before disciplining a co-worker.</p> <p>My manager asks for my opinion before evaluating the performance of a co-worker.</p> <p>My manager asks about my training needs.</p> <p>My manager asks for my opinion before making important decisions.</p> <p>My manager asks for my opinion about setting goals.</p>	(Kahnweiler and Thompson, 2000; Elele and Fields, 2010)

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	My manager asks for my opinion about organisational policies and rules.	
	My manager allows me to decide how to do my job.	
	My manager gives my ideas serious consideration.	
	My manager asks for my opinion about how my work gets completed.	
Desired Involvement	Managers should ask employees on how the work gets done.	(Kahnweiler and Thompson, 2001; Elele and Fields, 2010)
	Managers should ask employees for their opinion about work quality.	
	Managers should ask employees about how fast the work gets done.	
	Managers should ask employees about how work is assigned.	
	Managers should ask employees about work deadlines.	
	Managers should ask employees before hiring potential employees.	
	Managers should ask employees opinion before disciplining a co-worker.	
	Managers should ask employees before evaluating the performance of co-workers.	
	Managers should ask employees about training needs.	
	Managers should ask employees before making important decisions.	
	Managers should ask	

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	employees about how to set up bank goals.	
	Managers should ask employees about organisational policies and rules.	
Power Distance	Managers within Islamic banks should make most decisions without consulting employees.	(Dorfman and Howell, 1988)
	It is necessary that managers within Islamic banks use authority and power when dealing with employees.	
	Managers within Islamic banks should not ask for the opinions of employees.	
	Managers within Islamic banks should avoid off-the-job social contacts with employees.	
	Employees within Islamic banks should not disagree with managerial decisions.	
	Employees within Islamic banks should not receive important tasks from managers.	
Islamic Work Ethics	Laziness is a vice.	(Ali, 1988; Darwish, 2001)
	Dedication to work benefits both one's self and others.	
	Good work benefits both one's self and others.	
	Justice and generosity in the workplace are necessary conditions for society's welfare.	
	Producing more than enough to meet one's personal needs contributes to the prosperity of society as a whole.	
	One should carry work out	

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	to the best of one's ability.	
	Work is not an end in itself but a means to foster personal growth and social relations.	
	Life has no meaning without work.	
	More leisure times are good for society.	
	Human relations in organizations should be emphasized and encouraged.	
	Work enables mankind to control nature.	
	Creative work is a source of happiness and accomplishment.	
	Any person who works is more likely to get ahead in life.	
	Work gives one the chance to be independent.	
	A successful person is the one who meets deadlines at work.	
	One should constantly work hard to meet responsibilities.	
	The value of work is derived from the accompanying intention rather than its results.	

Table 4.2: Questions used to test Variables

4.8.1 Questionnaire Design and Layout

Two main factors arise when in the process of developing the actual questionnaire: relevance and extraction. With regards to relevance, the survey must ultimately be relevant to the study. This means that the questions must represent a way of getting fit answers that help progress the research further and accurately. When looking at the extraction perspective, the tool chosen and being used must provide the functionality of allowing the researcher to extract information that needs to be obtained. Also the data that is extracted should be able to be measured. The subsequent segments will describe in more detail components of the survey questionnaire that were carefully considered such as; cover page, length, clarity and a criteria questions included had to abide by.

It is important that the questionnaire distributed has a relevance to the targeted population in terms of their situation or current position and experience. In other words, there must be a common ground. This also means that questions being distributed in the questionnaire should be within the capability of the respondent to answer accurately. An introductory letter with an appealing and friendly design can play a part in bringing in more responses from the targeted population. With regards to the introduction, it should be in the survey document as well as being informative with delivering the targeted population with a brief description about why the study is being conducted. The brief description will also contain a very short description of whom the research is being conducted by and the importance of the targeted population responding as truthfully and carefully as possible (Schaefer and Dillman, 1998).

Also, with regards to statistical analysis tools, a structured and self-administered questionnaire that will be selected should be explained in a simple fashion on the cover letter. One of the main purposes of the cover letter is to approach the population as a friendly practice and to avoid any sense of unease from the respondent. (Alreck and Settle, 2004; Dillman 1978).

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The length of the questionnaire is an issue that must be put under a lot of concern, as it has been reported that the length of the questionnaire may have an effect on the response rates and results. It is important to keep the questionnaire as short as possible. If the targeted population is presented with a document that seems long and will take a lot of time, there will be a realistic risk that the respondent will not complete the task or complete it hastily and provide inaccurate information (Lusty, 2009).

Because the study will be performed on front desk employees, it will prove to be a time staking process. It must be kept in mind that individuals in key positions in the bank are required to give a generous amount of time in order to fully have the questionnaire complete at an acceptable level. It is advised that through this process the researcher keeps the involvement level at a minimum as to not add on time (Bednar and Westphal, 2006).

The clarity of questions is a crucial issue when conducting the questionnaire, as it can have devastating effects on how the respondent understands the question, in turn, affecting the response (Rea and Parker, 1997). In order to achieve an easy to understand questionnaire, the structure should be simple and straightforward, no slang language should be used, only proper English and all words used must be as simplistic as possible in order to avoid confusion of the meaning of certain words (Fowler, 2002). Also, it is important the word questions in an unbiased manor, as to not word questions in a way that will influence the respondent to choose a certain answer because of the wording and not because of actual opinion. The questionnaire will be designed in a way as to fit with the research objectives, questions and the hypothesis. It is hoped that the questionnaire will be designed to contain the following characteristics:

- Unbiased questions (favoritism free);
- Informing targeted population that their responses will be kept confidential;
- Only on topic per question (to ensure clarity).

Multiple different sub-topics are included in the questionnaire, including stakeholder communication and bank attributes. Participants in the questionnaire will be provided with the option of choosing at which level they feel is suitable to their opinion regarding the statements/questions provided. Questions are to be listed according to certain topics that are linked to the research aims and objectives (Asyraf, 2008).

The physical appearance regarding the questionnaire is a factor to keep in mind as it has an impact on the response of the targeted population (Sanchez, 1992). This includes the format in which it is made, blank spaces on the paper itself and the arrangement of questions. As reported, the order and placement of questions within the questionnaire can also possibly have an effect on the number of complete responses (Tourangeau, 2000).

Similar to the expression “first impressions last”, the first impression of the respondent to the questions in the questionnaire is also important (Brace, 2004). The approach that will be taken is to start with broad questions that are easy to answer, then more detailed questions, and finally difficult questions which may be harder to answer in comparison to the beginning of the questionnaire.

4.8.2 Closed-Ended Questions

When choosing to use open-end questions and close-end questions, it depends heavily on the design in which the questionnaire has been designed on (Riley *et al.*, 2000). Questions regarding the PDM and related variables involve the use of closed-ended questions. When looking at closed-ended questions, they are presented with a list of responses in which the respondent is limited to (Foddy, 1993). An advantage of using closed-ended questions is that is simpler regarding the management, coding and investigating of data received from the questionnaire in comparison to other methods (Vaus, 2002). The including of closed-ended questions can be justified for being used because it is not time consuming on respondent, the questions are easy to understand making them self-explanatory, they focus on specific topics and finally they can be analyzed with minimal difficulty.

4.8.3 Measuring Tool: Likert Scale

With regards to this research, the Likert scale has been chosen as a suitable approach with regards to the questionnaire. Multiple researchers have reported it as an effective tool use when respondents reply to questions (Jennings and Holt, 1998). The reason for the use of the quantitative approach is to measure and analyze the relations that exist between the stakeholder theory and the variables in relation with the intercommunication. The benefits of using the Likert include:

- Simplifying the task for the target population to respond to questions and statements;
- Simplifying the task for the target population to fully complete questionnaire.

Not only is the Likert scale a more convenient method for respondents, it is also a preferred method for those conducting the research as it saves time in the analyzing stage of the research. In comparison to other methods, the Likert scale has been found to give more informative and accurate results. With the use of the Likert scale in the questionnaire, respondents will be answering with options ranging from “strongly agree”, “disagree”, and “very true” and “false” (depending on question/statement), vagueness may arise and cause confusion. Confusion may arise when respondents respond with neutral answers for the majority of questions. As to not face difficulty as the research progresses, simplicity and easy to understand questions should be a priority in order to reduce uncertainty form the respondents.

As to not face difficulty as the research progresses, simplicity and easy to understand questions should be a priority in order to reduce uncertainty form the respondents. As reported by, in order to avoid such complications, only significant material should be included in the questionnaire. In addition, wording plays an important role in the response of respondents (Zikmund, 2000).

4.9 Arabic Version of Questionnaire

When research is taking a direction in which data is being extracted from an international population, it is necessary to provide a questionnaire in more than one language (Saunders *et al.*, 2007). As mentioned earlier, the fact that Kuwait's official language is Arabic, an Arabic version of both the pilot questionnaire and final questionnaire is required as to accommodate all respondents. It is of great importance that careful measures are taken when translating languages, only very precise methods are used as to not change the interpretation respondents have of the same questions but be affected by language.

In summary, with the use of more than one language, the top priority is for the researcher to make sure that all respondents participating have the exact same understanding to all questions. With the use of the parallel translation method, achieving identical understanding from all respondents, regardless of the language, can be achieved. This is performed by assembling a committee of trained and qualified translators in assisting on the suitable version of the translation approach (Hambleton, 1999). Adjustments will be made depending on feedback and suggestions received from the committee.

4.10 Pilot Study and Protocol

To reassure the instrument being used is suitable for the study, the pilot test is proven to be an effective way of proving suitability, increasing quality and procedures used to obtain primary data (Saunders *et al.*, 2000). This includes studying the assembly, physical structure, intended purpose and simplicity of questions asked in the questionnaire. The main use of using the pilot questionnaire is to make sure the questionnaire proves fit to be used in order help research objectives and questions be reached. Due to the fact that the mother tongue of Kuwaitis is Arabic, an Arabic version of the questionnaire must be made in order to appeal to all targeted populations. With the previous information discussed, necessary adjustments to the

questionnaire can be made in order to increase accuracy and quality of information obtained. From this, shortcomings and defects of the questionnaire will be brought to light (Gable, 1994; Harris and Ogbonna, 2001; Udegbe et al., 2012).

Because of the importance being placed upon the pilot questionnaire, procedure will be taken to make sure that it would prove to be of highest possible benefit. The pilot questionnaire should be done in a calm fashion as in not to hurry the procedure and not benefit fully (Hunt et al., 1982). Pilot questionnaire must be conducted in a sample population and/or chosen individual employees so that the procedure and instruments used may be tested and studied as to avoid any complications (Yin, 1994).

It is important to note that participants in the pilot test will be informed that in fact they are taking a pilot test and not the official data collection test. After testing has been conducted, a crucial question that will be asked is if the participants in the pilot test felt the questions were clear and easy to understand and if they have any comments regarding the survey as another way to find ways to improve the process of the primary data collection. It is hoped that aims are achieved during and after the pilot test, which are to see if directions were clear and easy to understand, all needed characteristics have been included, language in both Arabic and English were of identical understanding, placement and order of questions were in proper order as to assist in consistency ideal understanding. Extensive knowledge of research topic, extreme attentions to detail and a professional approach towards the pilot questionnaire is needed in order to result in a suitable, efficient and effective instrument (Payne, 1951). As reported by Hunt et al. (1982), though pilot testing is vital for adjustments to improve the process of gathering primary data, it is not a guarantee that all defects or complications with regards to the questionnaire we be found and/or be resolved. It is suggested that the pilot test isn't only revealed to respondents, but also examined by personnel whom have an expertise regarding the matter at hand.

Chapter 4: Research Methodology

When conducting the pilot study, English as well as Arabic questionnaires were distributed amongst 45 front desk employees. As can be seen in Table 4.1, employed in both Islamic service and investment banking companies consisting of HITS Telecommunications, Al-Salam Investment Group and Al-Madina Develop were sampled. When questionnaires were returned, respondent's observations were that the layout was confusing and tiring on the eyes. On the other hand, respondents expressed a clear understanding of questions and language in both English and Arabic instruments. Finally, after the completion of the pilot study, the instrument was adjusted to apply with respondent's comments as to strengthen the effectiveness of the questionnaire.

Sampled Organizations	Surveys Distributed	
	English	Arabic
HITS Telecommunications	3	11
Al-Salam Investment Group	5	7
Al-Madina Develop	3	16
Total	45	

Table 4.3: Organizations in which Pilot Study was Carried Out

Within the domain of business management, the research protocol proves to be a key instrument, which is applied to the literature review and expanding into new research. A set of rules that are arranged for a particular study is referred to as the research protocol (Collis and Hussey, 2009). The reason for addressing the research protocol is that it assists the researcher to conduct a smooth flow of study. With regards to the current study, the research protocol follows multiple steps such including: introduction of study (Holloway and Mooney, 2004):

- aims and objectives;
- hypotheses;
- setting and then collection of sample;
- research methodology;
- statistical methods for data analysis;
- scheduling of study.

4.11 Data Analysis Methods

Starting with research questions concerning whether or not employees within high power distant cultures involved in decision-making and if employees within high power distant cultures want to be involved in decision-making will be addressed by hypothesis H1a, H1b, H1c and H1d; which will be tested by questions 1-26; 27-38. Moving on, concerning if PDM support employees in Islamic banks to enjoy their jobs, this will be answered through hypothesis H2a and H2b, through the response of questions 1-14; 45-48.

Moving on to commitment, the research question “Are employees more committed to their work as a result of being involved in decision-making?” will be resolved by Hypothesis 4a, 4c, and 4d and tested through survey questions 1-26; 33-38; 39-44. Research question “Are employees more committed to their work as a result of higher levels of job satisfaction?” will be addressed through hypotheses H5a and H5b, which concerns survey question 33-38; 39-44; 45-48. The last research question regarding commitment is “Do Islamic work ethics encourage employees to be more committed to their work and help express higher levels of job satisfaction?” which is identified through hypotheses H6a H6b and H7, and the survey questions related to the hypotheses are 33-38; 39-44; 45-48; 49-65. Finally, the last research question to be addressed is “Do Islamic work ethics encourage employees to be involved in PDM?” which is tested through hypotheses H8a, H8b, H8d, through survey questions 1-32; 49-65.

4.12 Exploratory factor analysis

Exploratory factor analysis is used to simplify data by providing multiple variables that correlate and is also used to identify what which data input can be capable of providing the researcher with further analysis (Hair et al., 2006 p.773). Exploratory factor analysis is widely used in the social science studies and business management field and also provides information on the number of factors needed to represent the data in the most efficient form (Tabachnick and Fidell, 2007; Pallant, 2001). The researcher extracted factors using exploratory factor analysis SPSS version 15.0 for the current study. Multiple methods can be applied for data extraction and rotation using exploratory factor analysis, however, a widely regarded method is the principal component extract method. Principal component extract was used as to provide a minimal group of variables with the highest variance for the data (Tabachnick and Fidell, 2007). For this study, only variables with a value of 0.5 or greater have been kept as the threshold (Hair et al., 2007). Varimax rotation method was applied as to achieve the most efficient pattern of factors to extract the paramount interpretation, which is a highly praised orthogonal factor method which specifies on abridging columns found within the factor matrix. Varimax is the process of maximising the variance, as to as a means to increase variances of the factor loadings by reducing low loadings and increasing high loadings. (Tabachnick et al., 2007). Varimax method is regarded as being greater than other factor rotation methods which seek to simplify factor structure (Hair et al., 2006).

4.13 Structure Equation Modelling

For this study, structural equation modelling was applied during data analysis. Structural equation modelling can be referred to as the gathering of statistical models in order to identify direct and interrelated relationships amongst multiple constructs. Used in a wide range of fields, structural equation modelling has become a significant methodological approach with regards to academic research analysis (Kline, 2005; Hair et al., 2006). LISREL, a structure equation modelling software package, is applied for this

in order to identify relationships amongst the identified constructs in the theoretical model. Structural equation modelling proved to be a suitable tool for data analysis due to it offering an efficient instrument to confirm/ reject tested relationships between constructs all within one framework. Also, structure equation modelling provides the user with complex statistical techniques, suitable for working with framework regarding construct relationships (Bryne, 2001; Tabachnick and Fidell, 2001). Finally, as reported by Hair et al. (2006), structural equation modelling assists the research by providing the most reliable and effective estimation method with regards to a sequence of individual and numerous regression equations estimation at one time. As such, structural equation modelling is used during the data analysis.

4.13.1 Measurement model

Confirmatory factor analysis is a key procedure of Structure equation Modeling (Kline, 2005) which is applied if there is existing information of the constructs and measurement items (Byrne 2001). However, it is highly recommended that confirmatory factor analysis is applied only after exploratory factor analysis as to confirm scales derived from the exploratory factor analysis (Hair et al., 1998; Byrne, 2001). The confirmatory factor analysis is applied in order to confirm/reject an existing hypothesis regarding the relationship between tested constructs and latent variables (Byrne, 2001). Two comprehensive approaches can be taken when using confirmatory factor analysis in order to measure the measurement model. The first approach is the goodness of fit (GOF), and the second approach is evaluating both the reliability and the validity of the measurement model (Hair et al., 2006).

4.13.2 Goodness of fit indices

Structural equation modelling is regarded as having three forms of fit measure indices that are largely used. These three forms consist of absolute fit, incremental fit indices and finally indices parsimonious fit indices (Hair et al., 1998). Parsimonious fit indices is a tool used in order to examine if the estimated model in its simplest form, or whether it can be further simplified

by specifying less estimated parameter paths, which includes the adjusted goodness-of-fit index (AGFI). Moving on, incremental fit indexes is applied as to make a comparison between the comparative fit indexes (CFI), the proposed model to some baseline model and finally the incremental fit indices consist of normed fit index (NFI) (Hair et al., 1998; Hair et al., 2006). As reported by Hairet et al. (1998), the absolute fit indices is used in order to measure the competence of the overall model fit mentioned indices which include the likelihood ratio statistic chi-square (χ^2), in connotation with the root mean square error of approximation (RMSEA), and finally the goodness of fit index (GFI).

4.13.3 Model Estimates

To start with, Parsimonious Normed Fit Index (PNFI), developed by Mulaik et al (1989), is constructed on the Goodness of Fit Index (GFI), in which it alters for the loss of degrees of freedom. Also, PNFI alters for the degrees of freedom; nevertheless PNFI is based on Normal Fit Index (NFI) (Mulaik et al 1989). As reported by Hooper et al (2008), although specific levels have not been reported with regards to these indices, it is promising to attain reliable fit indices in the .50 area, while achieving .90 in other goodness of fit indices. The Root Mean Square Residual (RMR) and Standardized Root Mean Square Residual (SRMR) represent the alteration between both “the residuals of the hypothesised covariance model and the sample covariance matrix” square root, and the scale of the indicators is used to calculate the RMR’s range. As a result, because this study uses a 1-5 Likert scale, the RMR may prove challenging and complicated to understand (Kline, 2005). Thus, the SRMR is implemented as a resolution for this complication, and will clarify interpretation (Hooper et al., 2008).

With regards the value of SRMR, values array from 0-1.0 and if the value is less than .05 it is considered a good fit (Byrne, 1998; Diamantopoulos and Siguaw, 2000). Although, values as great as 0.08 are also acceptable. If the results of the SRMR are 0, this represents a perfect fit. However, commonly SRMR’s value will get smaller when faced with a large

quantity of parameters with regards to the model and a big sample size (Hu and Bentler, 1999, Hooper et al., 2008). Moving on to Goodness of Fit statistic (GFI), it is used to calculate the variances amount accounted by the estimated population covariance (Tabachnick and Fidell, 2007). How accurately the model replicates the observed covariance matrix is achieved by observing the variances and covariance's accounted for by the model (Diamantopoulos and Siguaw, 2000), which statistics array is found between 0-1, increasing with large sample sizes.

It is important to note that as the degrees of freedom are large in contrast to the accumulated sample size, the GFI will react with a descending bias (Sharma et al, 2005). On the other hand, GFI tends to increase when the quantity of parameters also increases, hence, having a rising bias in relation to large sample sizes (Bollen, 1990; MacCallum and Hong, 1997; Miles and Shevlin, 1998). Associated with GFI is the Adjusted Goodness of Fit Index (AGFI) which alters the GFI depending on the degrees of freedom. Also, AGFI is commonly found to increase in value as the sample size rises. Similarly to GFI, the values of AGFI range between 0-1, in which values found to be 0.9 or higher are considered well-fitting models (Tabachnick and Fidell, 2007).

A collection of indices that compare the chisquare value to the baseline-model without using the chi-square is referred to as Incremental fit indices (IFI) McDonald and Ho, 2002; Miles and Shevlin, 2007). To start with, Normed Fit Index (NFI) is the first indices in the LISEREL output (Bentler and Bonnet, 1980). NFI is used associate the χ^2 from the model in comparison to the null models χ^2 in order to assess the model. A value of between 0-1 is found for the NFI and previous research suggests that a value of 0.9 or higher is deemed to be a good fit (Bentler and Bonnet, 1980), however, Hu and Bentler (1999) suggest this value should be .95 or greater. A concern that is raised with the NFI is its sensitivity to small sample sizes, more specifically, its inaccuracy to sample sizes under 200, however, as the current study reflects a sample size of 850, it is found to be suitable (Kline, 2005).

This issue is resolved by Non-Normed Fit Index (NNFI) which is an index more suited for simpler models. On the flip side, in studies that are targeted at small samples apply NNFI, results may prove poor but conflicting with other statistics with good fits (Bentler, 1990; Kline, 2005; Tabachnick and Fidell, 2007). Although approvals for results of 0.80 are acknowledged (a reasonable low result) for a cut-off bench, Bentler and Hu (1999) report $NNFI \geq 0.95$ is suitable as the threshold.

Finally, The Comparative Fit Index (CFI) recognizes and considers sample size (Byrne, 1998); giving it the ability and flexibility to work well even with sample sizes that are small (Tabachnick and Fidell, 2007). Similar to NFI, CFI accepts all underlying variables are not correlated; also, the sample covariance matrix and null model are compared in this approach. Values for CFI range between 0.0-1.0, and the closer results are to 1.0, the higher the good fit. The cut-off for CFI is at 0.90; however, 0.95 is widely identified as revealing of good fit (Hu and Bentler, 1999).

Measurement model identifies interrelationships found between variables. It purposes to approve which of the indicator variables relate to their corresponding underlying latent variable. Hence, confirmatory factor analysis is utilized as to identify and approve patterns in which item measurements were loaded against a construct (Kline, 2005). The measurement model was evaluated by using Normal Fit Index (NFI), Non-Normed Fit Index (NNFI), Parsimony Normed Fit Index (PNFI), Comparative Fit Index (CFI), Incremental Fit Index (IFI), Relative Fit Index (RFI), Critical N (CN), Root Mean Square Residual (RMR), Standardized RMR, Goodness of Fit Index (GFI), and finally Adjusted Goodness of Fit Index (AGFI). All measures of fit indices illustrate and signify the adequacy of the proposed model in fitting the data (Hair et al., 2010; Sharma, 1996). It is reminded that this study used the five point Likert scale.

4.13.4 Reliability of Measurements

Reliability refers to the consistency and stability of the measurement results. It is of great importance to determine the measured instrument's value, as it will assist in identifying any inconsistencies, including their influence on the measurement results (Sekaran, 2000). The reliability of the measurement items was carried out by investigating the regularity of respondent's replies to the questions provided in the distributed surveys (Nunnally, 1978). In order to measure the consistency of each measure/question, Cronbach's alpha reliability tests were used. As reported by Sekran (2000), reliability coefficients resulting in less than 0.6 is considered poor. While Nunnally (1978) reported that any resulting in 0.7 are deemed acceptable. Also, as suggested by Hair et al., (2006) any resulting in 0.7 or greater are considered good. As a result, a least accepted value for the current study is 0.7, as Cronbach's alpha reliability coefficients is put to use in order to identify the reliability of each construct.

4.13.5 Validity

As stated by Zikmund (2003), validity can be defined as "the ability of a scale to measure what it intended to be measured" (p.331). Validity is used in order to determine to what extent a construct in relation to corresponding measurement indicators are related, and to what degree the items reflect constructs which they were designed to measure in the first place (Hair et al., 2006).

4.13.6 Structural model evaluation and hypothesis testing

Examining the validity and reliability of the proposed constructs making up the theoretical framework using confirmatory factor analysis is necessary in order to attain the measurement model evaluation. As a result, the structural model will be verified with regards to the hypotheses in the proposed model (Kline, 2005; Hair et al., 2006). The hypothesised model represents the relationship among tested constructs, which has been explained in depth in the Hypothesis Chapter. Put simply, the aim is to both confirm and reject hypotheses as to come up with a revised model which

clearly states the nature of relationships between constructs, which will be presented in the Findings Chapter (Byrne, 2001).

4.14 Conclusions

The focal intention of this methodology chapter was to take readers through the steps of the research design, which was thoroughly considered and customized accordingly for this research. Moreover, explaining along the way why and how certain decisions and executions were taken. This began with clarifying stances of this Chapter concerning the philosophical perspectives. Once this was explained, the Chapter went on to describe the processes of implementing a quantitative study, also justifying this approach with credible research that used similar data collection methods within related studies. The research population includes operating employees and management of the five SCB's in Kuwait and primary data was extracted with the use of surveys. The sampling involved all SCB's listed in the Kuwaiti stock exchange market. The targeted population consist of front desk employees within these Islamic banks.

This research was based on two types of data. To start with, secondary data was collected from different sources including official reports, Kuwaiti stock exchange's reports and existing research. Secondly, primary data about the research constructs and related variables. A direct and structured questionnaire was developed and used in collecting the required primary data. The questionnaire was tested and evaluated in terms of its content validity. Details concerning the components of the questionnaire (e.g. layout and content), going about its translation (from English to Arabic), and finalizing the instrument through a pilot study are also included in this Chapter.

Once such positions were justified, execution (e.g. distribution of survey questionnaires) and the products of such actions (e.g. response rate) are clarified, giving the reader an initial idea of how successful development of the questionnaire was, and how willing respondents were to completing the instrument. Lastly, an introduction section explaining analysis methods is incorporated, serving as a bridge into the following Chapter, where this study will begin to interpret results of

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the survey questionnaire. Finally, the following conclusions have been extracted as a result of the methodology Chapter:

- Quantitative primary data will be collected by the distribution of a survey to front desk employees working in the Islamic banking industry located in Kuwait;
- The questionnaire is divided into 8 sections, consisting of personal information, Islamic work ethics, power distance, actual involvement, desired involvement, normative commitment, affective commitment and employee job satisfaction;
- The pilot study is conducted as to confirm quality, clarity, language and validity of distributed instrument;
- SPSS is used to code and analyse collected data. After which LISERL software is utilized to accomplish testing of the theoretical framework, identifying relationships amongst variables and the accepting and rejecting of hypotheses.

Chapter 5: Data Analysis

5.1 Introduction

In Chapter 3, emphasis is put on data regarding the implementation of PDM within Islamic banks and the influence of identified variables will be collected via a survey study. The questionnaire was designed and tailored to include all relevant research dimensions as well as some related demographic characteristics of the respondents to be able to give a full picture to the effect of personal characteristics on the research hypotheses. SPSS version 22 was used as a tool to analyse the first phase, where we provide statistical summary measures of the characteristics of both the banks and respondents employed within them. Also, confirmatory factor analysis, correlation analysis, structure equation modelling were accomplished by LISREL software and also to test both the theoretical framework as well as the hypotheses.

In more detail, the current chapter presents the statistical data analysis as well as the research hypotheses. More specifically, the first section gives statistical summary measures, which summarize the main features of the data. Second, presented are the results of the exploratory factor analysis technique which was devised mainly to reduce the dimensionality of data, remove redundancy among data and reveal any patterns that might exist between research instruments. Correlation analysis between different research dimensions will be also presented to study the degree of association between different research hypotheses. Having identified the valid instruments for each research dimension (construct) the researcher expressed each dimension as a weighted average of all relevant instruments. Moving on, each surrogated construct was tested for the validity of the normal distribution to decide for the appropriate testing method to implement, when studying the effect of the demographic

characteristics of the respondents on their attitude toward each construct, whether parametric or non-parametric method.

Although the research hypotheses have been identified in Chapter 3; they are restate again in this Chapter to ease the connection between each statement and the research findings. The theoretical framework of employee involvement in decision-making within Islamic banks is proposed and justified. PDM is tested with regards to both influencers and influences. As a result the literature, a set of hypotheses have been formulated and tested.

5.2 Research Hypotheses Recap

The current analysis seeks to provide relevant data as to identify relationships that have been stated in Chapter 3 (Hypotheses Chapter), as can be seen in Table 5.1:

Hypotheses	
H1a	Power distance negatively affects desired decision-making regarding work within Islamic banks.
H1b	Power distance negatively affects desired decision-making regarding co-workers within Islamic banks.
H1c	Power distance negatively affects involvement in decision-making regarding work within Islamic banks.
H1d	Power distance negatively affects involvement in decision-making regarding employees.
H2a	Involvement in decision-making regarding works positively effects job satisfaction.
H2b	Involvement in decision-making regarding employees positively effects job satisfaction.
H3a	Desired involvement in decision regarding work positively influences Normative and Affective commitment.
H3b	Involvement in decision regarding work positively influences Normative and Affective commitment.
H3c	Involvement in decisions regarding co-workers positively influences Normative and Affective commitment.
H4a	Job satisfaction of Islamic bank employees positively effects employee

	normative commitment.
H4b	Job satisfaction of Islamic bank employees positively effects employee affective commitment.
H5a	Islamic Work Ethics positively effects employee normative commitment.
H5b	Islamic Work Ethics positively effects employee affective commitment.
H6	Islamic Work Ethics positively effects employee job satisfaction.
H7a	Islamic Work Ethics positively affects desired involvement in decision-making regarding work.
H7b	Islamic Work Ethics positively affects desired involvement in decision-making regarding co-workers.
H7c	Islamic Work Ethics positively affects involvement in decision-making regarding co-workers.

Table 5.1: Tested Hypotheses

As emphasized, a questionnaire was designed to serve as the main vehicle of data collection. Although the main items (instruments) were obtained from reviewing western literature, the final instruments were modified to reflect the Middle Eastern culture. Also, certain parts of the instrument were removed as a result of being either irrelevant, unreliable or lack the validity. The confirmatory factor analysis statistical technique was used to confirm the measuring instruments of each construct.

5.3 Identifying Controlling Factors: A Modular Approach

The following section utilizes the exploratory factor analysis technique in order to decrease the quantity of research questions into factors. This technique applied to decrease the redundancy amongst research questions, exploratory factor analysis also identifies any existing pattern which exists amongst clusters of questions which construct the foundation of the modular approach. Furthermore, this study applies factor as to both reject and confirm hypotheses under testing. Finally, the current section explains in detail the manner in which the analysis reduces the number of variables

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to be more practical number, cluster variable into homogenous groups and new factors.

First, the results of factor analysis, as presented in Table 5.2, are the explained variances and reliabilities. As presented in Table 5.2, all resulted reliability coefficients greater than 71.5%, which confirms the constancy of all factors consisting of actual involvement 88.3%, actual involvement (co-workers) 88.6%, desired involvement 83.3%, desired involvement (desired co-workers) 88.6%, Islamic work ethic 83.4%, power distance 82.8%, affective commitment 86.7%, normative commitment 80.3% and finally job satisfaction 72.0%. Results also validate the overall explained variance by the mentioned factors are accounted for 78% consisting of actual involvement 42.097%, actual involvement (co-workers) 35.955%, desired involvement 38.709%, desired involvement (desired co-workers) 35.386%, Islamic work ethic 67.629%, power distance 74.489%, affective commitment 79.223%, normative commitment 72.114%, and finally job satisfaction 64.344%. In summary, results have been found to be more than acceptable from a statistical point of view.

	Explained Variance	Factor Loadings	Cronbach's Reliability Coefficient
Actual Involvement	42.097%		88.3%
asks for my opinion about how my work gets completed.		.846	
asks for my opinion about work quality.		.892	
asks for my opinion about how fast my work is completed.		.854	
asks for my opinion about how work is assigned.		.750	
Actual Involvement (Co-workers)	35.955%		88.6%
asks for my opinion before hiring a potential employee.		.836	
asks for my opinion before disciplining a co-worker.		.925	
asks for my opinion before evaluating the performance of a co-worker.		.861	
Desired Involvement	38.709%		83.3%
how the work gets done.		.757	
for their opinion about work quality.		.854	

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about how fast the work gets done.		.863	
about how work is assigned.		.775	
Desired Involvement (Desire Co-workers)	35.386%		88.6%
before hiring potential employees.		.865	
for their opinion before disciplining a co-worker.		.930	
before evaluating the performance of co-workers.		.888	
Islamic Work Ethics	67.624%		83.4%
Work gives one the chance to be independent.		.791	
A successful person is the one who meets deadlines at work.		.854	
One should constantly work hard to meet responsibilities.		.836	
The value of work is derived from the accompanying intention rather than its results.		.808	
Power Distance	74.489%		82.8%
Mangers within Islamic banks should not ask for the opinions of employees.		.879	
Managers within Islamic banks should avoid off-the-job social contacts with employees.		.887	
Employees within Islamic banks should not receive important tasks from managers.		.822	
Affective Commitment	79.223%		86.7%
I do not feel a sense of belonging in my bank.		.866	
I do not feel part of a family at my bank.		.897	
I do not feel emotionally attached to my bank.		.907	
Normative Commitment	72.114%		80.3%
My bank deserves my loyalty.		.824	
I would not leave my bank right now because of a sense of loyalty.		.891	
I owe a great deal to my bank.		.831	
Job Satisfaction	64.344%		72.0%
I am satisfied with my job for the time being.		.724	
Most days I am enthusiastic about my work I like my job better than the average worker does.		.830	
I find real enjoyment in my work.		.847	

Table 5.2: Explained Variance, Reliability and Coefficients

5.4 Statistical Measures of Research Dimensions

To start with, all constructs have been abbreviated from Table 5.4 to Table 5.10, as can be seen in Table 5.3. Having identified the dimensions (constructs) by the exploratory factor analysis we expressed each factor as a weighted average of the instruments (responses) and the factor loadings. Table 5.4 provides summary measures including the minimum, the maximum, the average and the standard deviation. The scale of measurements used in this questionnaire was the 5 liker scale, where 1 represents strongly disagree, and 5 indicates strongly agree.

Constructs	Abbreviations
Actual Involvement	Actual Inv.
Actual Involvement (Co-workers)	Co-work
Desired Involvement	Desired Inv.
Desired Involvement (Desire Co-workers)	Desire Co-work
Islamic Work Ethics	IWE's
Power Distance	Power Distance
Job Satisfaction	Job sat.
Affective Commitment	Affect. Comm.
Normative Commitment	Norm. Comm.

Table 5.3: Constructs and Abbreviations

To start with, actual involvement regarding work was found to have a mean of 3.72, representing that generally, respondents had a response closest to slightly agree, meaning they are involved in the decision-making process, however, not to a high extent. On the flip side, employees responded to having a higher desire to be involved in decision-making (mean: 4.07) in comparison to their actual involvement. However, desire vs. actual involvement is rather similar with a small difference, suggesting that employees are in decisional equilibrium. With regards to actual involvement regarding co-workers, respondents are not involved, as a mean of 2.9 is below that of a neutral response. On the other side, employee's desired involvement regarding co-workers is much higher with a mean of 3.40.

Descriptive Statistics of all Dimensions					
	N	Mini	Maxi	Mean	St. Dev.
Actual Inv.	452	1	5	3.72	0.82
Co-work	445	1	5	2.90	1.23
Desired Inv.	443	1	5	4.07	0.67
Desire Co-work	439	1	5	3.40	1.11
IWE's	450	1	5	4.40	0.68
Power Distance	456	1	5	2.41	1.04
Job sat.	455	1	5	3.96	0.80
Affect. Comm.	442	1	5	2.76	1.17
Norm. Comm.	451	1	5	3.95	0.85

Table 5.4: Descriptive Statistics to All Dimensions

Moving on, respondents were found to have an extremely high view towards IWE's with a mean of 4.40, demonstrating that IWE's are highly accepted and experience with regards to Islamic bank front desk employees. Employees were found to have a weak rejection towards power distance, with a mean of 2.41, suggesting that although employees are not supportive of power distance, it is not strongly opposed. Employees were found to experience high levels of job satisfaction, resulting in a mean of 3.96, presenting employees as resounding largely to favoring their current positions and situations within the bank. Finally, employees are found to have rather different views towards commitment, with a lower level of affective commitment (mean: 2.76) and a high level of normative commitment (mean: 3.95).

5.5 Effect of Sample Demographic Characteristics

At this stage the effect of different demographical characteristics are discussed (e.g. gender and age) based on the respondent's attitude towards each dimension. First, the researcher has tested the dimensions for validation of the normality to decide for the type of test to use whether parametric or non-parametric. Kolmogorov-Smirnov test for validity of normal distribution revealed that all responses are not normally distributed. Therefore, nonparametric statistical tests are appropriate and will be utilized to justify the significance between different demographical levels. In the case of two independent groups (as gender: male, female)

Mann Whitney test is used while in case of more than two independent groups Kruskal –Wallis test is employed.

5.5.1 Effect of Gender on Tested Factors

Table 5.5 gives a statistical summary of the nonparametric Mann Whitney test for testing the research dimensions against gender (male and female) differences in perceiving the research dimensions. It is clear from the p-values given at the bottom of the table 5.5 that no significant differences between male and female perceptions were documented regarding all issues. Both males and females perceptions to all research items are positive, except for actual coworkers (mean of male = 2.91, mean of female = 2.90) and Affective commitment (mean of male= 2.46, mean of female =2.41), suggesting that employees within employees, regardless of gender, are not involved in the decision-making regarding co-workers and do not feel effectively committed to the bank.

gender		Actual Inv.	Co-work	Desired Inv.	Desire Co-work	IWE's	Power distance	Job Sat.	Affect. Comm.	Norm Comm.
Male 1	Mean	3.76	2.91	4.04	3.45	4.39	2.46	3.92	2.81	3.97
	N	318	314	311	308	319	320	320	307	315
	Std. Dev	0.807	1.202	0.677	1.119	0.689	1.068	0.800	1.157	0.832
Female2	Mean	3.61	2.88	4.16	3.30	4.46	2.28	4.07	2.63	3.92
	N	133	130	131	131	130	135	134	134	135
	Std. Dev.	0.831	1.285	0.649	1.098	0.663	0.970	0.786	1.182	0.908
Total	Mean	3.72	2.90	4.08	3.40	4.41	2.41	3.97	2.75	3.96
	N	451	444	442	439	449	455	454	441	450
	Std. Dev.	0.816	1.225	0.671	1.114	0.681	1.042	0.798	1.166	0.855
P-value		0.215	0.975	0.064	0.147	0.269	0.146	0.05	0.094	0.721

Table 5.5: Mann-Whitney Test

5.5.2 Effect of Different Age Groups on Tested Factors

As shown in table 5.6 there are significant differences between identified age groups regarding their perceptions to actual involvement (P-value = $0.002 < 0.05$). As can be seen in table 5.6, employees aged below 20 responded with a mean of 3.19, employees between the ages of 20-29 have a mean of 3.62, those aged between 30-39 have a mean of 3.81, employees between 40-49 have a mean of 3.99 and lastly employees aged 50 and above a mean of 4.36. As noticed, the older the respondent is the more positive support he/she gives to the actual involvement, suggesting that age is considered by managers when involving employees in the decision-making process.

Age Group		Actual Inv.	Co-work	Desired Inv.	Desire Co-work	IWE's	Power distance	Job Sat.	Affect. Comm.	Norm Comm.
Below 20	Mean	3.19	1.09	2.94	1.56	3.95	3.00	2.69	3.41	3.16
	N	4	4	4	4	4	4	4	4	4
	Stdev.	0.547	0.165	0.715	1.039	0.684	0.817	0.437	0.918	0.697
20-29	Mean	3.62	2.75	4.05	3.45	4.40	2.40	3.92	2.74	3.93
	N	263	260	257	255	262	265	263	257	261
	Stdev.	0.838	1.219	0.680	1.096	0.698	1.035	0.866	1.148	0.864
30-39	Mean	3.82	3.11	4.10	3.37	4.40	2.42	4.00	2.79	3.89
	N	141	138	138	136	140	144	143	138	140
	Stdev.	0.751	1.185	0.628	1.100	0.663	1.067	0.680	1.191	0.869
40-49	Mean	4.00	3.33	4.18	3.49	4.54	2.37	4.20	2.68	4.34
	N	38	38	40	38	38	38	39	37	40
	Stdev.	0.775	1.164	0.672	1.167	0.646	1.058	0.644	1.192	0.663
50 and above	Mean	4.37	3.61	4.76	3.12	4.26	2.41	4.27	2.54	4.45
	N	5	5	4	5	5	4	5	5	5
	Stdev.	0.791	0.999	0.282	1.045	0.728	1.099	0.351	1.555	0.307
	Mean	3.72	2.90	4.07	3.40	4.40	2.41	3.96	2.75	3.95
	N	451	445	443	438	449	455	454	441	450
	Stdev.	0.815	1.225	0.672	1.113	0.683	1.043	0.799	1.165	0.855
	p-value	0.002*	0.000*	0.005*	0.076	0.296	0.684	0.012*	0.737	0.007*

Table 5.6: Statistical Testing of Age Groups

Also, another difference has been revealed the responses regarding co-workers. This is supported as the p-value was recorded at 0.0, significantly less than 5%. Also, as employees grow in age, more employees feel they are involved in decisions regarding coworkers, employees aged below 20 responded with a mean of 1.08, employees between the ages of 20-29 have a mean of 2.74, those aged between 30-39 have a mean of 3.10, employees between 40-49 have a mean of 3.33 and lastly employees aged 50 and above a mean of 3.60. This suggests, as can be seen with actual involvement, that managers are more prone to involving employees within decision-making regarding coworkers if the employee is of older age.

Moving on to desired Involvement, the p-value was found less than 5%, more specifically, $p=0.005$, indicating that this factor was significant. Similarly to the actual involvement in decision-making, although all employee age groups proved to have a desire to be involved in decision-making, employee's desire increased with older age. This reveals the contrast between clusters of employee age groups and their desire to be involved within decision-making. Moving on to job satisfaction, the p-value fell below 5%, standing at 0.012, representing a significant relationship. It is interesting to observe that as age of employee's increases, there is a strong increase of job satisfaction. This is most apparent between employees aged below 20, in comparison to those aged above 20. As can be seen in table 5.5, employees aged below 20 had a mean of 2.6948 showing a response below of that of "Neutral" on the Likert scale. Employees aged 20-29 revealed a significantly higher mean of 3.9245 indicating a response closer to that of "To a great extent", a slightly higher mean was found in employees aged 30-39 at 3.9976, employees aged 40-49 had a much higher mean of 4.2002 and finally employees aged 50 and older had a slightly higher mean of 4.2706. This may suggest that as employee of older age are accustomed to the managerial approach regarding decision-making in comparison to younger employees who may have different expectations of working within Islamic banks and managerial approaches towards employees.

With regards to commitment, two constructs fell below a p-value of 5% (change all P-values to either decimal or percentage, not both). Firstly, commitment was found to be positive in all age groups (explain what is positive), but the strongest amongst employees were aged 50 and above. This may suggest that employees have a high sense of commitment as they feel that may have no other options (explain this sentence more). Secondly, normative commitment followed a similar trend with employee's aged 50 and above being the strongest respondents with regards to highest results (mean).

5.5.3 Effect of working Experience on Tested Factors

As illustrated in Table 5.7, a construct has resulted in being significant regarding years working in specific Islamic banks. This construct is actual involvement concerning co-workers. To start with, actual involvement regarding co-workers was found to be highest with employees whom have been working within Islamic banks for 5 years and above, more specifically, those in the bank for 16 years and more are most involved (16 years and above with a mean of 3.3425, 11-15 years with a mean of 2.9238 and 6-10 years with a mean of 3.3232).

However, employees working within Islamic banks for 1-5 years were significantly less involved (1-5 years with a mean of 2.801, less than 1 year with a mean of 2.6263) in decision-making regarding coworkers. This may suggest that managers within Islamic banks put a lot of consideration into how long an employee has been employed in this bank before asking for thoughts on how to deal with other employees and recruitment issues.

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Years of Work Experience		Actual Inv.	Co-work	Desired Inv.	Desire Co-work	IWE's	Power distance	Job Sat.	Affect. Comm.	Norm Comm.
Less than 1	Mean	3.69	2.63	3.99	3.36	4.52	2.27	4.10	2.71	4.02
	N	92	94	91	88	93	94	91	91	90
	St. dev.	0.766	1.326	0.682	1.056	0.634	1.003	0.859	1.350	0.808
1-5	Mean	3.65	2.81	4.09	3.41	4.33	2.46	3.87	2.73	3.91
	N	225	219	217	218	222	224	226	219	224
	St. dev.	0.876	1.171	0.655	1.118	0.713	1.044	0.850	1.046	0.893
5-10	Mean	3.86	3.32	4.10	3.44	4.44	2.34	4.01	2.75	3.97
	N	111	109	110	107	110	112	113	105	111
	St. dev.	0.732	1.173	0.710	1.149	0.669	1.038	0.633	1.242	0.826
10-15	Mean	3.75	2.92	3.93	3.65	4.49	2.84	4.07	3.09	3.98
	N	18	17	19	19	19	19	19	20	20
	St. dev.	0.716	1.161	0.573	1.025	0.626	1.229	0.712	1.069	0.866
15 and more	Mean	4.14	3.34	4.66	2.07	4.49	2.46	4.17	3.46	4.39
	N	4	4	5	5	4	5	4	5	5
	St. dev.	0.843	1.002	0.325	1.122	0.359	0.574	0.568	1.461	0.374
Total	Mean	3.72	2.90	4.07	3.40	4.40	2.41	3.96	2.76	3.95
	N	450	443	442	437	448	454	453	440	450
	St. dev.	0.817	1.226	0.671	1.116	0.683	1.041	0.799	1.167	0.854
P-value		0.208	0.001*	0.06	0.11	0.168	0.266	0.077	0.425	0.876

Table 5.7: Statistical Testing of work experience

5.5.4 Influence of Education Level on Tested Factors

With regards to the educational levels of employees within Islamic banks, two constructs have been found to have a P-value less than 5%, resulting in being significant. These constructs are actual involvement and normative commitment, as can be seen in Table 5.8. To clarify, employees whom have attained a post-graduate degree have reported the highest levels of actual involvement with a mean of 3.9431, revealing that employees were strongly answering in favor of “Often”. This result indicates that managers consider the opinions and input of employees whom achieve post-graduate degrees much more than that of employees with Diplomas (mean= 3.8761) or Bachelor degrees (mean= 3.6278). Unsurprisingly, employees with an educational level of a high school degree or less are least involved with regards to their actual involvement in decision-making with a mean of 3.1908.

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Edu.		Actual Inv.	Co-work	Desired Inv.	Desire Co-work	IWE's	Power distance	Job Sat.	Affect. Comm.	Norm Comm.
1	Mean	3.19	2.61	3.87	3.51	4.19	2.97	3.98	3.34	3.58
	N	8	6	8	7	8	8	9	7	9
	St. dev.	0.387	0.717	1.070	1.332	1.091	0.984	0.537	1.562	1.323
2	Mean	3.88	2.80	4.11	3.29	4.47	2.43	4.05	2.69	4.20
	N	111	109	110	112	108	114	112	109	111
	St. dev.	0.703	1.054	0.697	1.251	0.670	1.078	0.824	1.108	0.791
3	Mean	3.63	2.91	4.07	3.40	4.39	2.36	3.92	2.74	3.89
	N	283	280	276	271	284	285	284	279	282
	St. dev.	0.860	1.272	0.667	1.061	0.660	1.029	0.804	1.158	0.834
4	Mean	3.94	3.15	4.06	3.62	4.39	2.54	3.97	2.92	3.78
	N	47	47	46	46	47	46	47	44	46
	St. dev.	0.735	1.339	0.588	1.040	0.776	1.034	0.749	1.311	0.924
Total	Mean	3.71	2.90	4.07	3.40	4.40	2.41	3.96	2.76	3.95
	N	449	442	440	436	447	453	452	439	448
	St. dev.	0.816	1.225	0.674	1.115	0.683	1.042	0.799	1.169	0.856
P-value		0.002*	0.223	0.746	0.491	0.356	0.215	0.403	0.544	0.001*

*means the difference is significant at P-value less than 5%

Table 5.8: Statistical Testing of Education

5.5.5 Effects of University on Tested Factors

As indicated in Table 5.9, a construct has resulted in a P-value less than that of 5%, which is desired involvement in decisions regarding work. To start with, the desire of employees to be involved within decision-making regarding work is found to be significantly higher with employees which whom have graduated from Kuwaiti local universities (mean=4.1083) in comparison to employees of graduated from universities foreign to Kuwait (mean=3.8195). This may suggest that employees graduating from local universities feel more comfortable with the work environment, and have a level of confidence, which is not as high to those whom have graduated from international universities. It is interesting to find that although employees from local universities had a higher level of desired involvement in comparison to employees from foreign universities. As can be seen in Table 5.9, employees from local universities had a mean of 3.0606, a lot lower than that of employees from foreign universities whom had a mean of 3.4318.

University		Actual Inv.	Co-work	Desired Inv.	Desire Co-work	IWE's	Power distance	Job Sat.	Affect. Comm.	Norm Comm.
1 Local	Mean	3.74	2.94	4.11	3.47	4.42	2.40	3.97	2.75	3.98
	N	382	377	374	369	378	384	383	374	379
	St.dev.	0.809	1.210	0.665	1.098	0.667	1.028	0.804	1.154	0.852
2 International	Mean	3.5654	2.75	3.82	3.19	4.26	2.53	3.91	2.84	3.87
	N	49	50	48	50	51	50	50	48	50
	St.dev.	0.896	1.370	0.608	1.116	0.771	1.146	0.763	1.235	0.763
Total	Mean	3.72	2.92	4.08	3.44	4.40	2.42	3.96	2.76	3.97
	N	431	427	422	419	429	434	433	422	429
	St.dev.	0.820	1.230	0.665	1.102	0.681	1.042	0.799	1.162	0.842
P-value		0.137	0.327	0.001*	0.08	0.12	0.617	0.314	0.507	0.164

Table 5.9: Statistical Testing of Universities

5.6 The Fitted Model

Upon selecting the most reliable and valid indicators, LISREL software was used to fit the data to the theoretical framework. Several measures of goodness of fit were calculated to assess the adequacy of the theoretical framework including: Normal Fit Index (NFI)=.95 , Non-Normed Fit Index (NNFI)=.95 , Parsimony Normed Fit Index (PNFI)=0.76 , Comparative Fit Index (CFI)=0.96 , Incremental Fit Index (IFI)=0.96 , Relative Fit Index (RFI)=95 , Critical N (CN)=89.84 , Root Mean Square Residual (RMR)=0.046 , Standardized RMR=0.046 Goodness of Fit Index (GFI)=0.82 , and finally Adjusted Goodness of Fit Index (AGFI)=0.78. All measures of fit indices illustrate and signify the adequacy of the theoretical framework in fitting the data (Hair *et al.*, 2010; Sharma, 1996). Having achieved an adequate framework, it is of interest to study the correlation structure of its constructs.

5.7 The Correlation Structure

As can be seen in Table 5.10, presented are the correlations between mentioned constructs tested in the analysis. Desired work involvement has found to have significant positive relationships with desired co-worker Involvement ($r = .36$), normative commitment ($r = .23$) and Islamic work ethics ($r = .11$). However, significant negative relationships have found to exist between desired work involvement and affective commitment ($r = -.21$) and power distance ($r = -.27$). Moving on to desired co-worker involvement, both positive and negative relationships have been found. Positive relationships including affective commitment ($r = .25$) and significant with power distance ($r = .15$). Negative relationships include insignificant with Normative commitment ($r = -.06$) and insignificant with Islamic work ethics ($r = -.06$).

	Desired Inv.	Desire Co-work	Affect. Comm.	Norm Comm.	Power distance	IWE's
Desired Inv.	1					
Desire Co-work	.36 (.000)	1				
Affect. Comm.	-.21 (.000)	.25 (.000)	1			
Norm Comm.	.23 (.000)	-.06 (.982)	-.19 (.000)	1		
Power distance	-.27 (.000)	.15 (.000)	.46 (.000)	-.02 (.333)	1	
IWE's	.11 (.009)	-.06 (.098)	-.18 (.000)	.30 (.000)	-.41 (.000)	1

Table 5.10: Correlation between constructs

The majority of results regarding affective commitment were found to be negative; this includes relationships with significant normative commitment ($r = -.19$) and significant with Islamic work ethics ($r = -.18$). Also, very similar results have been found with regards to the influence of normative commitment in comparison to affective commitment. Normative commitment was found to have insignificant positive relationships with Islamic work ethics ($r = .03$), while negative relationships resulted with Power distance ($r = -.02$).

5.8 Composite Reliability and Average Explained Variance

Reliability is a measure of internal consistency of a construct that shows how a set of instruments specifies the latent construct. Construct reliability of 70% or more is considered acceptable (Hair et al., 2010; Sharma, 1996). Accordingly, the composite reliabilities presented in Table 5.10 provide sufficient evidence of the internal consistency of all constructs since they are all above 78%. On the other hand, the variance-extracted measure is also used to assess the adequacy of the theoretical framework. It reflects the overall amount of variance in the instruments accounted for by the construct. The higher the representation of the instruments to the latent constructs, the higher the extracted variance for a construct (Hair et al., 2010; Sharma, 1996). The values, as can be seen in Table 5.11, are all greater than 68%. Based on the results of these two measures, it is safe to further confirm the adequacy of the theoretical framework and validate the measuring instruments of each construct.

Dimensions	Extracted Variance	Construct Reliability
Islamic Work Ethic	64.28%	84.33%
Power Distance	59.1%	81.39%
Desired Worker	66.77%	85.7%
Desired Coworker	68.1%	86.3%
Affective Commitment	74.18%	89.58%
Normative Commitment	65.79%	85.15%
Actual Co-Worker	70.22%	87.52%
Actual Work	86.65%	95.11%
Job Satisfaction	55.19%	78.09%

Table 5.11 Effects of Exogenous variables on Endogenous Variables

5.9 Conclusions

Chapter 5 presented the statistical data analysis as well as the justification of the research hypotheses. In specific, the first section gives statistical summary measures, which summarize the main features of the data. Second, the results were presented from the exploratory factor analysis technique, which was devised mainly to reduce the dimensionality of data, remove redundancy among data and reveal any patterns that might exist between research instruments. Correlation analyses between different research dimensions have also been presented to examine the degree of association between different research hypotheses.

Having identified the valid instruments for each research dimension (construct) was expressed each dimension as a weighted average of all relevant instruments. Each surrogated construct was tested for the validity of the normal distribution to decide for the appropriate testing method to implement, when studying the effect of the demographic characteristics of the respondents on their attitude toward each construct, whether parametric or non-parametric method. The following conclusions have been presented as a result of the analysis Chapter:

Chapter 5: Data Analysis

- No significant differences between male and female perceptions were documented regarding tested variables in terms of positive or negative perspectives. Both males and females perceptions to all research items are positive, except for involvement in decision-making regarding actual coworkers;
- Older respondents were more positive concerning the support he/she gives to the actual involvement. Suggesting that age is contemplated by managers when involving employees in the decision-making process. Also, managers are more prone to involving employees within decision-making regarding coworkers if the employee is of older age. This may be a product of Arab culture, in which older individuals are often treated with respect and perceived as wise. However, this may also backfire, and restrict to a certain degree the involvement of younger employees who may have similar abilities, giving advantage to older individuals who may not necessarily have better decision-making skills. Hence, such merit of decision-making is not solely based on individual performance, but could be mildly bias and dependent on age;
- Employees from local universities were found to have a higher level of desired involvement in comparison to employees from foreign universities. Also; actual involvement regarding co-workers was found to be highest with employees whom have been working within Islamic banks for 5 years and above;
- Managers were found to consider the opinions and input of employees whom achieve post-graduate degrees much more than that of employees with Diplomas. Also, employees with an educational level of a high school degree or less are least involved with regards to their actual involvement in decision-making.

Chapter 6: Finding and Hypotheses Accepting and Rejection

6.1 Introduction

This chapter discusses the findings, as a result of the data analysis explained in the previous Chapter. Hence, the following content has been organized to firstly discuss the hypotheses, which have been characterized into influences of power distance, Islamic work ethics, PDM and job satisfaction. Moving on, results will be placed in a table as to view clearly the acceptance and rejection rate of the hypotheses, and the variation of the theoretical framework and the revised framework. Also, as a result of the tests, relationships and recommendations are proposed and directed towards Islamic bank management. Therefore, this Chapter will discuss the findings of this research initially incorporating them into existing knowledge (this will also be further reviewed in the following Chapter). This will enable the reader to understand the results of the data analysis amidst the hypothesis developed for this study from the literature review. Finally, both the theoretical framework and the revised framework are to be discussed, with the intent of identifying and highlighting the variations between the two frameworks. This will provide information needed to propose recommendations for both practitioners within the Islamic banking industry in Kuwait and academics intending to further research PDM, Islamic work ethics and related issues. As can be seen in Table 6.1, 17 hypotheses have been tested in which 4 are hypothesized to be negative and 13 are hypothesized to be positive.

Chapter 6: Finding and Hypotheses Accepting and Rejection

Hypothesis	Relationship
H1a	Power distance → (-) → desired decision-making regarding work
H1b	Power distance → (-) → desired decision-making regarding co-workers
H1c	Power distance → (-) → involvement in decision-making regarding work
H1d	Power distance → (-) → involvement in decision-making regarding employees
H2a	Involvement in decision-making → (+) → job satisfaction
H2b	Involvement in decision-making regarding employees → (+) → job satisfaction
H3a	Desired involvement in decision regarding work → (+) → Normative and Affective commitment
H3b	Involvement in decision regarding work → (+) → Normative and Affective commitment
H3c	Involvement in decisions regarding co-workers → (+) → Normative and Affective commitment
H4a	Job satisfaction → (+) → normative commitment
H4b	Job satisfaction → (+) → affective commitment
H5a	Islamic Work Ethics → (+) → normative commitment
H5b	Islamic Work Ethics → (+) → affective commitment
H6	Islamic Work Ethics → (+) → job satisfaction
H7a	Islamic Work Ethics → (+) → desired involvement in decision-making regarding work
H7b	Islamic Work Ethics → (+) → desired involvement in decision-making regarding co-workers
H7c	Islamic Work Ethics → (+) → involvement in decision-making regarding co-workers

Table 6.1: Hypotheses and relationships

6.2 Testing the Influence of Power Distance

This section will provide a detailed description regarding the influence of power distance on related constructs. First, statistical relationships will be reviewed as to identify whether or not relationships are significant, insignificant, positive or negative in order to accept or reject hypothesis. Also, following the statistical relationships between variables, a detailed description of why relationships resulted will be discussed.

Finally, power distance was hypothesised to have an influence over desired decision-making regarding work, desired decision-making regarding co-workers, actual involvement in decision-making regarding work within Islamic banks, and actual involvement in decision-making regarding colleagues, which will be covered in the following section.

6.2.1 H1a: Power distance negatively affects desired decision-making regarding work within Islamic banks.

As can be seen in Figure 6.1, a negative relationship was found to exist between power distance and desired decision-making regarding work with a Path Coefficient of -0.12 and a P-value of $.012$. This may be a result of front desk employees feeling uncomfortable offering opinions in the presence or participation of mid-management regarding decisions, as power distance may cause employees a high level of intimidation. Also, it is possible that as power distance (unequally distributed power) between managers and front desk staff increase; information to non-decision-makers is obviously more limited, aiding discouragement for those employees who wish to offer feedback.

6.2.2 H1b: Power distance negatively affects desired decision-making regarding co-workers within Islamic banks.

A positive relationship was found to exist between power distance and desired decision-making regarding co-workers with a Path Coefficient of .25 and a P-value of .00. This suggests that the more distant the manager is, the more employees may feel that they are competent to make decisions regarding other co-workers, as they are more familiar and informed of each other's performances, actions and needs. This may also imply that front desk staff will increasingly feel it is not shameful or improper to consider themselves as having the ability to influence managers in this circumstance. As can be clearly observed, this is a contradictory relationship in comparison to power distances influence on desired decision-making regarding work.

6.2.3 H1c: Power distance negatively affects involvement in decision-making regarding work within Islamic banks.

Regarding employee involvement in decisions regarding work (not in relation to co-workers), predictably, a negative relationship was found to exist between power distance and actual decision-making regarding work with a Path Coefficient of -.19 and a P-value of .03. As power distance increases, managers portray they have the authority to make decisions independently, without the input or consideration of lower level employee suggestions. This may also suggest that managers feel it is not the role of employees to be involved in decisions that are above non-managerial positions within the Kuwaiti Islamic banking industry.

6.2.4 H1d: Power distance negatively affects involvement in decision-making regarding employees.

A negative relationship was found to exist between power distance and decision-making regarding co-workers with a Path Coefficient of $-.21$ and a P-value of $.03$. This may imply that as power distance increases, managers feel that they solely have the authority to pass judgment on fellow co-workers, and those employees on the same level do not have that right nor the qualifications. Although this relationship is predicted in the hypothesis, it is interesting to contrast this relationship with that of H1b, in which Power distance positively affects, desired decision-making regarding co-workers. This means that there is a conflict between managerial implementations and employee desires.

6.3 Testing the Influence of Islamic Work Ethics

Moving on to the following section, a detailed description on the influence of constructs hypothesised to be influenced by Islamic work ethics will be reviewed. As reviewed in the literature and hypotheses Chapters, Islamic work ethics is a means to achieve equilibrium between ones work and social life, in accordance to Islamic religious duties (Ali, 1988).

As reported by Ali and Al-Kazemi (2007), Islamic work ethics look to all employees to perform tasks with positive intentions and with full honesty. To start with, the statistical relationships are reviewed in order to classify the hypothesis as accepted, rejected and the relationships as positive, negative, significant or insignificant. Finally, possibilities contributing towards resulting relationships will be discussed.

6.3.1 H5a: Islamic Work Ethics positively effects employee normative commitment.

As hypothesised, Islamic work ethics were found to have a positive impact over employee normative commitment with a Path Coefficient of .12 and a P-value of .019. This result suggests that as religion plays an immense role in the social-norms of Kuwait, normative commitment and Islamic work ethics go hand in hand in pressuring and influencing staff to be fully committed to their jobs. This may also be due to a social pressure within the Islamic bank where Islamic work ethics are promoted; as such employees enter a herd movement in being committed to their jobs and assigned tasks.

6.3.2 H5b: Islamic Work Ethics positively effects employee affective commitment.

A negative relationship was found to exist between Islamic work ethics and employee affective commitment with a Path Coefficient of -.34 and a P-value of 0.00. Although employees have a high sense of Islamic work ethics, a negative relationship was found to exist in relation to affective commitment; this may suggest tension exists between organizational goals and values. As reviewed in the literature, affective commitment is concerned with the believing in the organization's values, motivation to helping the organization attain its goals, and a desire to maintain organizational affiliation (Mayer and Allen, 1997). This demonstrates that although employees may have been initially been attracted to Islamic banks in order to work in an Islamic work environment, Islamic banks goals and values may not fit the criteria which employees are comfortable with.

Therefore, this is the case even though procedures, regulations, assessments, products and services are required to be approved by Shariah supervisory boards before they are executed in the bank. It may be of use for Islamic banks to involve front desk staff when shaping values and creating goals.

6.3.3 H6: Islamic Work Ethics positively effects employee job satisfaction.

As hypothesised, Islamic work ethics were found to have a positive impact over employee job satisfaction with a Path Coefficient of .18 and a P-value of .002. As employees in Kuwait have the option of working in either the Islamic banking industry or the conventional banking industry, it makes sense that of those whom decide to work in Shariah banks are looking for a more spiritually filling workplace.

6.3.4 H7a: Islamic Work Ethics positively affects desired involvement in decision-making regarding work.

A positive relationship was found to exist between Islamic work ethics and desired decision-making regarding work with a Path Coefficient of .32 and a P-value of .012. This is a clear indicator that as employee embraces Islamic work ethics, a sense of right to be involved and having their voices considered arises. Also, this suggests that Islamic banks should consider incorporating a more democratic approach to managerial decision-making, as to meet the desires of employees.

6.3.5 H7b: Islamic Work Ethics positively affects desired involvement in decision-making regarding co-workers.

Interestingly a negative relationship was found to exist between Islamic work ethics and desired decision-making regarding co-workers, with a Path Coefficient of -.11 and a P-value of .036. This may be due to staff perception of having no right to pass judgment upon fellow co-workers.

As a result, when comparing hypothesis H7a and H7b, Islamic work ethics do encourage front desk colleagues to influence and voice their opinions regarding decision-making, as long as the decisions do not involve the judgment of co-workers. It is interesting to note that as power distance increases (H1b), employees desire to influence other co-workers increases, opposing the Islamic work ethic correlation/ relationship.

6.3.6 H7c Islamic Work Ethics positively affects involvement in decision-making regarding co-workers.

Interestingly, an insignificant relationship was found between Islamic work ethics and decision-making regarding co-workers with a Path Coefficient of -.04 and a P-value of .261. This may be due to staff within Islamic banks feeling they are not entitled and have no right to pass judgment as it may contradict their beliefs. As a result, when comparing hypothesis H7a and H7b, Islamic work ethics does encourage employees to influence and voice their opinions regarding work, as long as the decisions do not involve the judgment of co-workers.

6.4 Testing the Influence of Participatory Decision-making

The Following section will provide description regarding the influence of PDM on correlated constructs. First, statistical relationships will be reviewed as to identify whether or not relationships are significant, insignificant, positive or negative in order to accept or reject tested hypotheses. Also, following the statistical relationships between variables, a detailed description of resulted relationships is discussed.

6.4.1 H2a: Involvement in decision-making regarding work positively affects job satisfaction.

As can be seen in Figure 6.1, a positive relationship was found to exist between actual involvement in decision-making regarding work and job

satisfaction with a Path Coefficient of .14 and a P-value of .004. This clearly suggests that employees are satisfied when they are offered a role in the decision-making process regarding work. Hence, if managers want to increase front desk staff job satisfaction, a recommendation could be giving employees the choice of involvement in such processes.

6.4.2 H2b: Involvement in decision-making regarding employees positively affects job satisfaction.

Actual involvement in decision-making regarding employees positively did not have a positive effect job satisfaction, with a Path Coefficient of -.13 and a P-value of .012. This suggests that employees may feel uncomfortable passing judgment amongst each other. Also, this clearly shows that for employees to be involved in decision-making, it cannot be to pass judgment, rather they only desire to have an influence over decision-making regarding work and not over fellow co-workers.

6.4.3 H3a: Desired involvement in decision-making regarding work positively influences Normative and Affective commitment.

Desired involvement in decision-making regarding work was found to have a positive influence over both employee normative commitment (Path Coefficient .22; P-value .00) and affective commitment (Path Coefficient .10; P-value .029). This proposes that as front desk colleagues become more involved in the decision-making process, they become increasingly committed to their organizations both in a sense of the level of which employee's belief that they have a duty to be committed to an organization and may be influenced by social norms (normatively) and in the extent to which the employees identify themselves with regards to involvement and emotional connection (affectively). This could be especially useful to organizations, mainly because if including employees in the decision-making process increases their commitment to their respective organizations; possibly increasing productivity and quality of work.

6.4.4 H3b: Involvement in decision regarding work positively influences Normative and Affective commitment.

As hypothesised, actual involvement in decision-making in the work place resulted in having a positive relationship with both normative commitment with a Path Coefficient of .23 and a P-value of .00, and affective commitment with a Path Coefficient of .09 and a P-value of .043. This suggests that as employees are given the opportunity to participate, employee attitudes become more committed to their work place. This may be due to front desk workforces feeling they must commit to successfully execute tasks being assigned, as they have had an input in the decisions being made, hence, employees must commit to a higher level.

6.4.5 H3c: Involvement in decisions regarding co-workers positively influences Normative and Affective commitment.

Opposing what was hypothesised in this research, actual involvement in decision-making regarding co-workers did not result in having a positive relationship with either normative commitment with a Path Coefficient of -.11 and a P-value of .032, or affective commitment with a Path Coefficient of -.15 and a P-value of .004. This is as a result of Islamic work ethics negatively influencing employees to be involved in decision-making regarding other co-workers. Hence, employees within Islamic banks are uncomfortable with offering assessments and feedback to managers concerning fellow co-workers. As such, employees will be uncomfortable in providing insight about colleagues. This may also result because employees might not be honest in their opinions regarding co-workers, as such, their input in the decisions being made may be hard to commit to because it may not reflect the reality, in turn, resulting to insufficient outcomes.

6.5 Testing the Influence of Job Satisfaction

The final construct that will be discussed in the following next section is employee job satisfaction. A detailed description regarding the effect of employee job satisfaction on related constructs will be discussed. To start with, the statistical relationships will be examined to classify whether or not relationships are significant, insignificant, positive or negative in order to accept or reject tested hypotheses. Finally, a detailed description of why relationships resulted will be provided.

6.5.1 H4a: Job satisfaction of Islamic bank employees positively effects employee normative commitment.

Hypothesized as a result of extensive research of the literature review, job satisfaction of Islamic bank employees was found to have a positive impact over employee normative commitment with a Path Coefficient of .20 and a P-value of .001. This indicates that front desk colleagues increasingly follow a heard movement towards being commitment to their banks, regardless of their belief in values and goals set by the Islamic banks, as job satisfaction increases. Employees may be willing to commit purely because of being satisfied with their individual roles, and feel that job satisfaction unaccompanied is adequate to be normatively committed to the bank, again, regardless of bank values and goals.

6.5.2 H4b: Job satisfaction of Islamic bank employees positively effects employee affective commitment.

As conjectured, job satisfaction of Islamic bank employees was found to have a positive impact over employee affective commitment with a Path Coefficient of .03 and a P-value of .309. As a result, it can be viewed that as job satisfaction increases, a heard movement towards higher affective commitment arises; this may be due to social pressure. Employees may feel that due to being satisfied, they must repay their employers not just by simply carrying out tasks, but to be fully committed to decisions being made by management as a single body in the workplace.

6.6 Variations of Revised framework

The following section identifies the varying relationships between the theoretical framework and the revised model. Table 1 has been provided as to clearly identify the varying relationships between Figure 1 and Figure 2. As can be seen in Figure 6.2, a reviewed theoretical framework has been provided as a result of accepting and rejecting hypothesis, as well as the removal of insignificant relationships.

Hypothesis (Neutral Stance)	Hypothesised Relationship (Fig. 6.1)	Revised Relationship (Fig. 6.2)
H1b: Power distance affects desired decision-making regarding co-workers within Islamic banks.	Negative	Positive
H5b: Islamic Work Ethics effects employee affective commitment.	Positive	Negative
H7b: Islamic Work Ethics affects desired involvement in decision-making regarding co-workers.	Positive	Negative
H7c: Islamic Work Ethics affects actual involvement in decision-making regarding co-workers.	Positive	Insignificant
H2b: Actual involvement in decision-making regarding employees effects job satisfaction.	Positive	Negative
H3b: Desired involvement in decision regarding co-workers influences Normative and Affective commitment.	Positive	Insignificant
H3c: Actual involvement in decision regarding co-workers influences Normative and Affective commitment.	Positive	Negative

Table 6.2: Variation of theoretical framework and revised framework

The original framework Figure 6.2 has also been provided as to compare results that differentiated with regards to results and relationships found post analysis. Of all the relationships that were hypothesised to be negative, one proved to be positive. This positive influence was found to exist from power distance over desired co-worker, which was hypothesised as “Power distance negatively affects desired decision-making regarding co-workers within Islamic banks”.

Moving on, two relationships resulted in being insignificant. Insignificant relationships consisted of Islamic work ethics influence over

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actual co-worker, originally hypothesised as “Islamic Work Ethics positively affects actual involvement in decision-making regarding co-workers”. Also, insignificant relationships resulted from desired co-work in relation to front desk employee normative and affective commitment, hypothesised as “Desired involvement in decision regarding co-workers positively influences Normative and Affective commitment”.

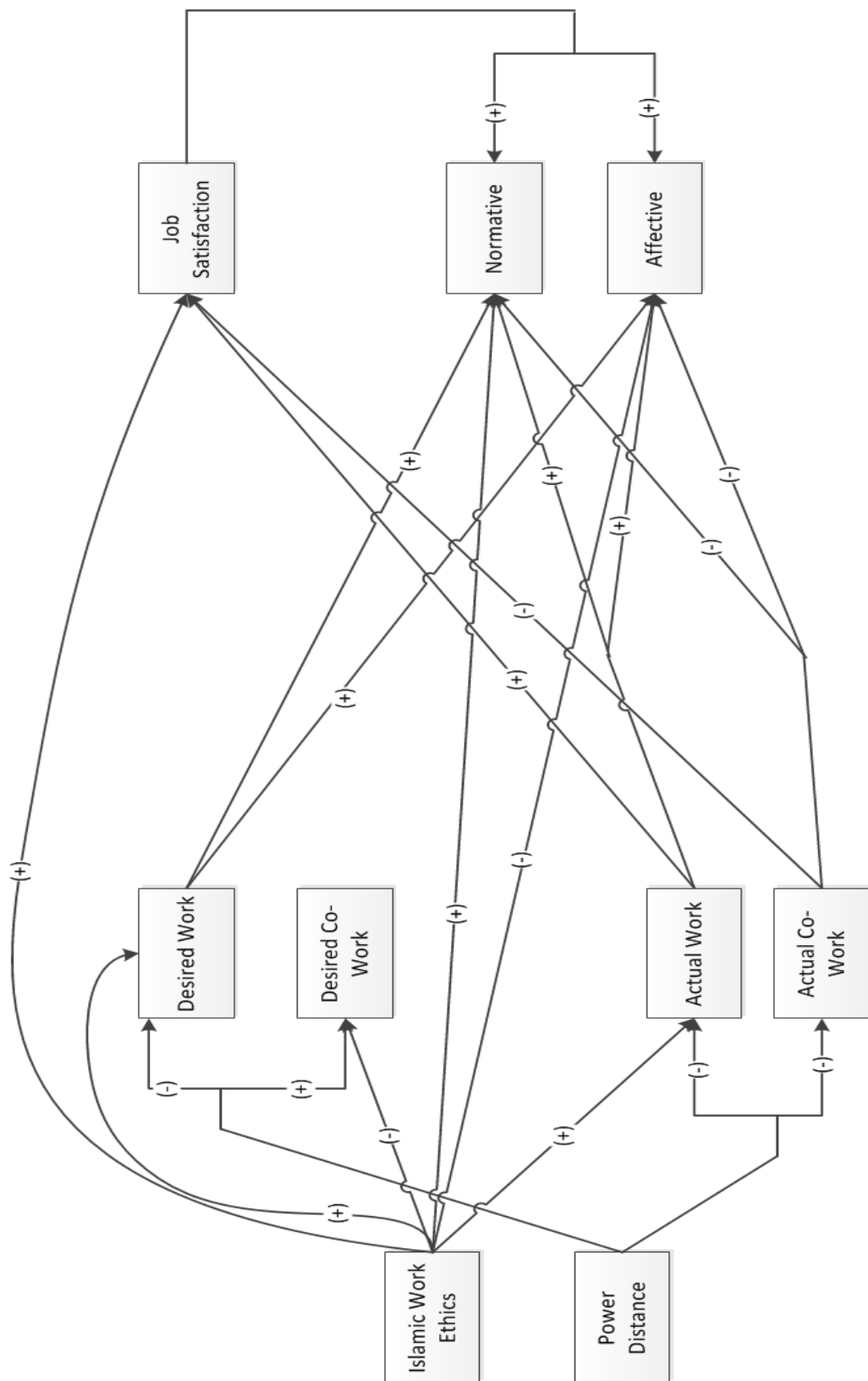


Figure 6.1: Revised Framework

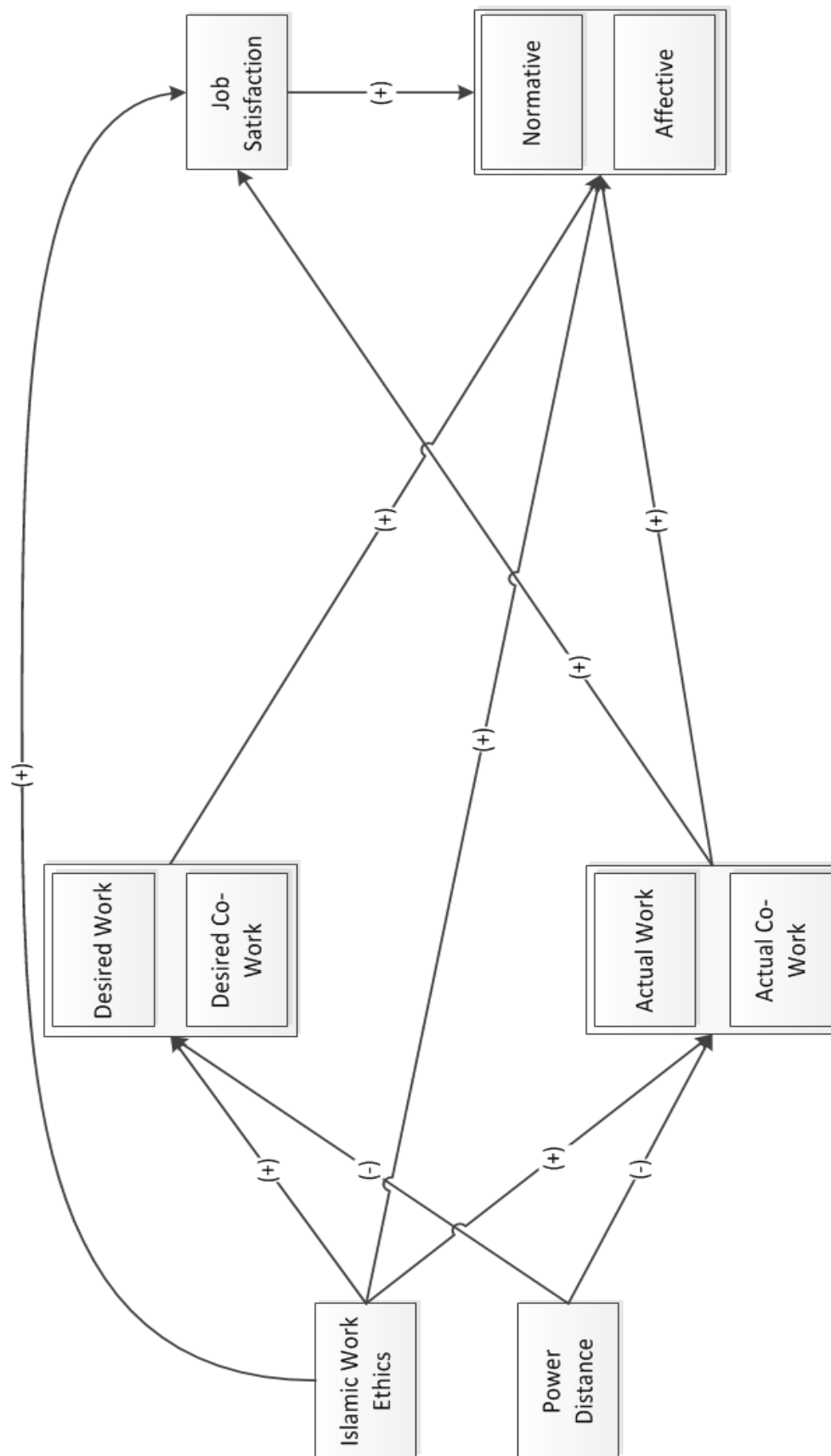


Figure 6.2: Pre-Tested Theoretical Framework

Finally, five relationships resulted as being negative, which were hypothesised to be positive. Islamic work ethics was found to negatively influence to variables, including desired co-work, which was hypothesised as “Islamic Work Ethics positively affects desired involvement in decision-making regarding co-workers” and affective commitment, hypothesised as “Islamic Work Ethics positively effects employee affective commitment”. Moving on, actual co-work was found to negatively influence employee job satisfaction, (hypothesised as “Actual involvement in decision-making regarding employees positively effects job satisfaction”) normative commitment (hypothesised as “Actual involvement in decision-making regarding employees positively effects employee normative commitment), and finally affective commitment (hypothesised as “Actual involvement in decision-making regarding employees positively effects employee affective commitment).

6.7 Conclusions

The current Chapter has established relationships as a result of accepting and rejecting hypotheses. Therefore, of the 19 hypothesis tested, 12 were accepted and 7 were rejected. Due to these alterations, a revised framework was established as a suitable framework to demonstrate influences and outcomes of PDM within the Islamic banking sector of a developing Arab country, as found in this study. Many noteworthy outcomes occurred, such as the differences between that of a western context in comparison to that of a developing country. These outcomes have been recapped:

- It is recommended that within the context of this research, managers should consider avoiding the involvement of the front desk workforce in decision-making regarding other co-workers. This is due to the Islamic work ethic of employees that resulted in a negative relationship with desired co-worker decision-making and an insignificant relationship with Actual involvement in decision related to the judgement of co-workers;

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- As power distance increases, employee desire to be involved in decisions regarding their colleagues also increases. Hence, it is advised that managers consider the feedback of front desk staff concerning co-workers, as they might be able to provide valuable information. This may seem contradictory to the previous point; however, employees may feel that they know their co-workers better than more senior management; due to the gap as power distance increases;
- Actual involvement in decision-making regarding co-workers proved to be highly ineffective in relation to employee's job commitment, resulting in a negative relationship with both normative and affective commitment. Findings suggest that employees experience higher job satisfaction and job commitment when involved in the decision-making process. However, job satisfaction and commitment does not increase when passing judgement on co-workers;
- Islamic work ethics showed to significantly reduce employee affective commitment, suggesting that there is a conflict between employee commitment and the Islamic banks goals and values. This suggests that though all services and products provided by Islamic banks in Kuwait are reviewed and approved by Shariah supervisory boards, the actual front desk work force may feel troubled by the Islamic banks goals and values. As such, it may prove useful for mid-management to involve front desk staff their views and opinions when shaping values and creating goals.

Chapter 7: Conclusions of Research

7.1 Introduction

The purpose of this research is to study and test the influence of IWE's on PDM, and to what extent these relationships would influence outcomes. Relevant information and past research was critically reviewed as to identify key points in the literature as well as to identify research gaps. Moving on, a theoretical framework was built, based upon the proposed hypotheses. These hypotheses predict relationships that would result between IWE's, power distance, PDM, normative commitment, affective commitment and employee job satisfaction. This current research used a positivist methodology approach, which was conducted with the use of survey questionnaire distribution as to gather primary quantitative data. As a result, hypotheses were tested. The target sample surveyed is from the Kuwaiti Islamic banking industry, made up of from desk employees.

Following this procedure, Structural Equation Modeling was used to measure variable relationships. First, the conclusions Chapter begins by summarizing an overview of each Chapter within the thesis. Secondly, the implications of the research are listed and discussed, including both theoretical and managerial implications. Thirdly, the novelty and summary of the research contributions are listed and reviewed in detail, followed by the limitations faced by the research in the path of this study. Finally, the conclusions of the Chapter are presented.

7.2 Indication of Research Chapters

Firstly, the introduction Chapter is the overview of the research. Explicitly, the Chapter informs the reader of the research problem, research objectives, questions and ultimately the research objective. Also, insight into what will be discussed in the research is briefly explained. Moving on to the literature review, the foundations of PDM and the application of this theory are

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reviewed in numerous industries and in both developing and developed contexts. Also, both what is found to influence PDM and result from its implementation is studied, concluding with the review of IWE's.

As a result, the literature provides insight to what outcomes are understood to result in certain conditions, leading to the third Chapter, which is hypotheses section of the research. A brief review of the key points of the literature is recapped, including the identification of factors, which are intended to be tested. The hypotheses are established and identified, which ultimately lead way to the proposed theoretical framework identifying relationships between the factors, consisting of power distance, IWE's, PDM, job satisfaction, normative commitment and affective commitment.

Following is the methodology Chapter, which provides the structure to which the research has been developed and how it will be applied. Applications to data collection and analysed include survey distribution, and the application of SPSS, factor analysis, correlation analysis, structure equation modelling and LISEREL. Subsequently, analysis of the data was carried out with the use of SPSS, including the testing of demographic information and numerous reliability tests. Finally, the findings Chapter discusses the findings of this research initially, incorporating them into existing knowledge (this will also be further reviewed in the following Chapter), enabling the reader to understand the results of the data analysis amidst the hypotheses developed for this study from the literature review. Consequently, both the theoretical framework and the revised framework are to be discussed, with the intent of identifying and highlighting the variations between the two frameworks.

7.3 Addressing Research Questions

The following section seeks to address the research questions, as a result of analysing primary data, which the researcher has collected. To start with, the research question concerning whether or not IWE's restrain or encourage employees to be involved in PDM showed mixed outcomes were

demonstrated by employees working within the Islamic banking industry. IWE's were found to encourage the desired of employees to be involved in decision-making regarding work. However, the opposite was found to exist when testing IWE's influence on employees desire to be involved in decision-making regarding co-workers. Moving on to the research question of "is there is a desire from employees within Islamic banks to be involved in PDM, if so, are their desires being met?", actual involvement regarding work resulted in respondents demonstrating they are indeed involved in the decision-making process, however, not to a high extent as responses were closest to "slightly agree" on the distributed questionnaire. As such, results regarding employee desire to be involved in decision-making proved to be only slightly higher in comparison to their actual involvement. This suggests that employees are in decisional equilibrium.

The final research question which will be addressed is "Is employee job satisfaction and employees commitment influenced by the involvement of front desk employees in decision-making?" To start with, a positive relationship was found to exist between actual involvement in decision-making regarding work and job satisfaction. Moving on, actual involvement in decision-making regarding employees has a negative effect job satisfaction. Also, desired involvement in decision-making regarding work was found to have a positive influence over both employee normative commitment and affective commitment. Actual involvement in decision-making in the work place resulted in having a positive relationship with both normative commitment and affective commitment. Finally, actual involvement in decision-making regarding co-workers did not result in having a positive relationship with either normative commitment or affective commitment.

7.4 Implications of Research Findings

As can be seen in Table 7.1, a list implication as result of the study has been provided. To start with, theoretical implications are listed and will be further discussed in section 7.2.1. Moving on from the theoretical aspect,

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managerial implications will be provided and discussed in section 7.2.2, as to aid managers within the context of the study when involving employees in the decision-making process.

Implications	
<u>Theoretical</u>	<u>Managerial</u>
The current study applies the PDM model and related variables in a context which has not been previously tested, both geographically and industry wise.	As a result of the data analysis, information concerning employee involvement has been extracted which may prove useful to managers as to increase employee commitment and job satisfaction.
This study resulted with a theoretical framework, which combined PDM with Power distance, IWE's, Commitment and Job Satisfaction; which may also be tested on other banks in the region.	The current study indicates the importance of involving employees in decisions regarding work, as there is a high desire to do so from the employee perspective and IWE's are found to encourage managers to decentralize decision-making.
The study has provided a wider understanding regarding employee involvement in decision-making within the area of Islamic banks located in a developing country context.	This study places importance on managers avoiding the involvement of employees in decision-making regarding co-workers, as demand from the front desk to be involved in this decision-making only seemed to arise when they are experiencing high power distance.
Through primary data collection and analysis, the study is intended to reduce the scarcity of knowledge regarding Islamic banks in the developing country/ Kuwait index.	Managers within the sampled context are advised to involve employees within the decision-making process concerning work, however not concerning other employees.

Table 7.1: Theoretical and Managerial Implications

7.4.1 Theoretical Implications

The findings of this study have provided numerous theoretical implications which are noteworthy. To start with, the research tested the PDM model in the Islamic banking industry, which has not been previously tested. Also, previously, PDM was primarily tested in developed including North America, Europe, and Australia. As such, results advocate that within the developing country context, more specifically Kuwait, PDM is found to be

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influenced by IWE's, a previously untested relationship. Hence, IWE's were found to be decisive with regards to PDM within the tested sample.

Moving on, as a result of the data analysis and hypotheses acceptance and rejection, the research has provided a revised framework, consisting of multiple significant relationships, which may be used to explain other relationships such as lower level managers and upper level managers within Islamic banks. The revised framework is made up of vital factors, which have been extracted from the literature. As a result, the revised framework contributed significantly to the knowledge of employee involvement in decision-making within the Islamic banking sector.

Thirdly, previous research conducted on PDM links factors such as power distance, IWE's, commitment and job satisfaction in relation between managers and front desk employees. Nonetheless, links between IWE's and employee involvement in decision-making prove inexistent prior to this study and relationships amongst PDM and both affective and normative commitment are scarce. The current study offers a unique view of employee involvement in decision-making by combining listed factors into a single framework, and in turn, offering insight and better understanding to how different factors correlate.

Finally, the study collected primary data through first hand face-to-face (researcher handed survey to sample personally) survey distribution from front desk employees within the Kuwaiti Islamic banking sector. As a result, quick responses were provided with a high sense of trust and understanding of employees responding to the survey. Also, Structure Equation Modelling and the use of LISEREL were applied to analyse relationships. As a result of primary data collection and data analysis, the research provides a unique perspective towards the PDM theory.

7.4.2 Practical Implications and Suggestions

Moving on, the following section reviews multiple managerial implications as a result of the study, however, it is important to note that these implications are directed towards managers in charge of the tested sample, being the front desk employees within the Kuwaiti Islamic banking sector. To start with, managers are encouraged to involve employees in decision-making regarding work, as this was found to increase expressed employee job satisfaction. Also, this decentralization of power proved to influence employee's attitude towards commitment, suggesting that employees are given more likely to their work, proving a valuable outcome for management.

Secondly, managers may be advised to involve the front desk workforce in decision-making regarding work as employees have expressed a high desire to be active participants. Ignoring to so may result in employees expressing low job satisfaction and a minimal amount of commitment to the bank. Also, employee's responses indicated a high level of IWE's; the significance of this arises as the work ethics have resulted in increasing these desires. Hence, it may be wise for managers in charge of the front desk workforce to apply a democratic attitude with regards decision-making, as to meet the desires of employees.

Thirdly, as power distance increases, employees expressed a higher desire to partake in the involved of decision regarding other employees. However, the involvement of decision regarding other employees showed to have negative relations with employee job satisfaction and commitment, revealing that also employees may want to pass judgement on co-workers out of spite and due to managers not having the knowledge of fellow co-workers to pass judgement. Hence, managers are advised to reduce power distance as to avoid high levels of employee involvement in decision-making regarding co-workers. To conclude, managers are advised to avoid involving front desk employees within the decision-making process concerning other

employees, however, it may prove wise to encourage and allow employees to be involved in decision-making regarding work.

7.5 Transferability of Findings

The following section takes a contextual view of the findings and discusses how these findings may be relevant or differ to similar settings. To start, within the context of Kuwait, power distance and desired decision-making regarding co-workers resulted in having a positive relationship. As reviewed in chapter 6, this finding implies that as power distance increases, employees feel more qualified to pass judgement concerning fellow co-workers. Secondly, IWE's negatively influenced desired decision-making regarding co-workers. This suggests that IWE's do not encourage the passing of judgement regarding fellow co-workers as it is deemed "un-Islamic". These findings may prove unsuitable to be generalized to the Gulf area, as this self-governing approach to decision making may be influenced by Kuwait being the only democratic country in the region.

Secondly, Islamic work ethics is found to negatively influence employee affective commitment. As affective commitment is concerned with the trusting in banks values, this finding suggests that employees do not support Islamic banks goals and values, suggesting a misfit between banks goals and values. Hence, Islamic banks are advised to involve front desk staff creating values and goals. This finding may be generalized for the MENA region as culture is similar and Islam is the dominant religion in all countries. With regards to actual involvement in decision-making regarding employees, it was found to have a negative influence over employee job satisfaction. As a result of this finding, it implies that employees are uncomfortable offering their opinion about fellow co-workers. This may be generalized to the entire MENA region, as culturally, it is considered unethical to talk about others "behind their back", especially if it is in a negative manner.

Another finding which proved to be of high significance is actual involvement in decision-making regarding work positively influences both normative commitment and affective commitment. This is also a finding which may be limited to Kuwait and not the entire GULF area, as mentioned previously, Kuwait is the only democratic country in the region and this may influence the mentality and desire of Kuwaiti employees having a more familiar feel to committing to decisions which they have made. Finally, Actual involvement in decision-making regarding co-workers negatively influenced both normative commitment and affective commitment. This finding may be generalized to the MENA region as the cultural aspect rejects the passing of judgement of fellow co-workers.

7.6 Research Novelty and Contributions

The subsequent section emphasizes on the novelty of the conducted research. Also, as a result of the findings, key contributions and suggestions reviewed. To start with, the researcher has developed a unique theoretical framework which has not been previously attempted in existing literature. As such, to the knowledge of the researcher, the variables which have been identified and tested in the theoretical framework have not been studied before with regards to the inter-relationships between IWE's, power distance, PDM, normative commitment, affective commitment and job satisfaction. Also, previous empirical studies and existing recent research conducted PDM have not established the influence of IWE's on PDM, affective commitment and normative commitment as to evaluate influences and outcomes. Likewise, no research before this study has inspected the direct influence of PDM on affective commitment. As such, it is viewed that the reviewed framework offers a unique insight to the influence of both IWE's and power distance on PDM, affective commitment, normative commitment and job satisfaction within the Kuwaiti Islamic banking sector, which has also not been tested with regards to PDM, power distance, normative and affective commitment.

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Moving on, it is suggested that within the context of this research managers should consider avoiding the involvement of the front desk workforce in decision-making regarding other co-workers. This is due to the IWE's of employees resulted in a negative relationship with desired co-worker decision-making and an insignificant relationship with actual involvement in decision related to the judgement of co-workers. A key finding, with regards to power distance, is as it increases, employees desire to be involved in decisions regarding other employees also increases. Hence, this finding suggests that managers should consider opinions of employees relating to their fellow co-workers. Also, this finding implies that employees may want to pass judgement on co-workers not so much as a natural desire but because they may feel managers don't have the needed knowledge to pass judgement and power distance increases.

Another key finding with contributes greatly to the current research is that actual involvement in decision-making regarding co-workers proved to be negatively related to both employee normative and affective commitment. This finding supports the that employees experience higher job satisfaction and job commitment when involved in the decision-making process, however, this does not apply to passing judgement on co-workers. Finally, IWE's showed to significantly reduce employee affective commitment, suggesting that there is a conflict between employee commitment and the Islamic banks goals and values. This suggests that although all services and products provided by Islamic banks in Kuwait are reviewed and approved by Shariah supervisory boards, the front-desk work force may feel troubled by the Islamic banks goals and values. As such, this finding is has not been found in previous research and is highly beneficial within the domain of PDM and IWE's within the Islamic banking industry.

7.7 Limitations of Conducted Research

Inevitably, certain limitations were inescapable, as is the case with any research. The research is carried out to minimize these limitations, which proved inevitable, and may be used as guidelines for future research conducted on PDM and Islamic banks in a developing country context, are listed as the following:

- As a result of limited resources and time restrictions, the scope of the research was limited to certain samples for data collection and only a limited number of variables could be tested. Hence, it wasn't possible to study and test all variables that are found to influence and be influenced by PDM. Consequently, with regards to the analysis of the research and the proposed theoretical framework, not all variables that have been reviewed are included in the testing of employee involvement in decision-making;
- Back and forth translation methods were implemented and the consultation of fully certified translators were used as to translate the distributed survey language from English to Arabic, as to assure a high level of accuracy with regards to meaning. However, it is problematic to guarantee and impeccable translation as definitions, terms and nature of both languages differ substantially. Nevertheless, the translation used was intended to grasp the key points of the distributed survey;
- The research provides insight in the employee involvement in decision-making domain by evaluating different influences and outcomes within the context of the Islamic banking sector, which undoubtedly restricts the generalizability of research findings. As such, results may vary when conducted on employees whom are not front desk, such as in the treasury department, loans, assessment etc. Also, this study cannot be generalized for the entire Shariah compliant industry, as results may also differentiate when conducted in employees within the Islamic investment banking sector and Shariah subsidiary sectors;

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- The current research was conducted and limited strictly within the Kuwaiti Islamic banking industry. Hence, conventional banks were not involved in the data collection. As such, results cannot be generalized for the entire banking sector within the Kuwait context.

7.8 Suggestions for Future Research

Although the current research has identified numerous variables which have found to both influence and be influenced by PDM, their still lays much ground to be covered in the domain of employee involvement in decision-making within the Islamic banking sector for future research. Variables, which have found to influence PDM in developing countries including individualism and collectivism, were not tested in this research. Also, variables such as job characteristics are advised to be conducted in similar fashion. Hence, future studies may consider the testing of variables and their influence the Islamic banking sector within a developing country context.

As this study was conducted strictly on the Islamic banking sector, it may prove fruitful to conduct data collection using the same survey used in this research in the conventional banking sector. Results may be used to compare and contrast to those collected from Islamic bank, and to identify to what extent employees are influenced by their employers ideologies and if IWE's are found to also play influence in the non-Islamic banking sector. Also, as this study was conducted in Kuwait, results cannot be generalized for the entire geographical region or for developing countries as a whole. Future research may also prove valuable by expanding similar testing of variables in numerous developing countries. Also, Future research is advised to be conducted in contexts other that the banking industry.

Findings from banking industries may offer more insight to various perspectives regarding PDM. Also, it would be interesting to move the study away from front desk employees and towards lower level management. As PDM is largely conducted on the non-management level, insight as to whether mid-level management are involved in senior level decision-

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making may give deeper insight to the involvement or lack of involvement of employees in the decision-making process.

Finally, it is noteworthy to point out that performance was not tested. Therefore, the current research is incapable of suggesting that employees whom experienced high levels of IWE, PDM, job satisfaction and commitment will perform at a higher level. Hence, future research should include the relationships and correlations that may arise between IWE, PDM, job satisfaction, and commitment and employee performance.

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Appendix A: Distributed Questionnaire



Dear Sir/Madam

I am a PhD student at Brunel University Business School. I am conducting a study examining the impact of employee involvement in decision-making within Kuwaiti Islamic banks. You are invited to participate in this research study by completing the following questionnaire.

The following questionnaire will require approximately 10 to 15 minutes to complete. There is no compensation for responding nor is there any known risk. In order to ensure that all information will remain confidential, please do not include your name, or contact details. Your identification will not be recorded or shared with anyone. If you choose to participate in this research, please answer all questions and return the completed questionnaires promptly.

Section 1

This section attempts to capture a profile of demographical information of the participants, which will be coded as anonymously

Gender:

Age:

Below 20

20-29

30-39

40-49

50 and
above

How many years have you been working for your current bank?

Less than 1
year

1-5

6-10

11-15

16 and
above

Which of the following best describes your educational level?

High school
or below

Diploma
degree

Bachelor's
degree

Postgraduate
degree

Type of educational facility from which degree was awarded:

Public

Private

Other

If other, please specify.....

From where have you obtained your most recent educational degree?

North America

Europe

Middle East

Other

If other, please specify.....

Section 2: Actual involvement

Instructions: Using the response scale, indicate frequency in relation to each statement with the appropriate number on the line preceding those items in relation to “My manager...”

	Never	Rarely	About as often as not	Often	Always
asks for my opinion about how my work gets completed.	1	2	3	4	5
asks for my opinion about work quality.	1	2	3	4	5
asks for my opinion about how fast my work is completed.	1	2	3	4	5
asks for my opinion about how work is assigned.	1	2	3	4	5
asks for my opinion about work deadlines.	1	2	3	4	5
asks for my opinion before hiring a potential employee.	1	2	3	4	5
asks for my opinion before disciplining a co-worker.	1	2	3	4	5
asks for my opinion before evaluating the performance of a co-worker.	1	2	3	4	5
asks about my training needs.	1	2	3	4	5
asks for my opinion before making important decisions.	1	2	3	4	5
asks for my opinion about setting goals.	1	2	3	4	5
asks for my opinion about organisational policies and rules.	1	2	3	4	5
allows me to decide how to do my job.	1	2	3	4	5
gives my ideas serious consideration.	1	2	3	4	5

Section 3: Desired involvement

Instructions: Using the Scale, indicate frequency in relation to each statement with the appropriate number on the line preceding those items in relation to “Managers should ask employees...”

	Never	Rarely	About as often as not	Often	Always
how the work gets done.	1	2	3	4	5
for their opinion about work quality.	1	2	3	4	5
about how fast the work gets done.	1	2	3	4	5
about how work is assigned.	1	2	3	4	5
about work deadlines.	1	2	3	4	5
before hiring potential employees.	1	2	3	4	5
for their opinion before disciplining a co-worker.	1	2	3	4	5
before evaluating the performance of co-workers.	1	2	3	4	5
about training needs.	1	2	3	4	5
before making important decisions.	1	2	3	4	5
about how to set up bank goals.	1	2	3	4	5
about organisational policies and rules.	1	2	3	4	5

Section 4: Power Distance

Instructions: Below are several statements about you with which you may agree or disagree. Using the response scale below, indicate your agreement or disagreement with each item by placing the appropriate number on the line preceding those items.

	Strongly disagree	Slightly disagree	Neutral	Slightly Agree	Strongly agree
Managers within Islamic banks should make most decisions without consulting employees.	1	2	3	4	5
It is necessary that managers within Islamic banks use authority and power when dealing with employees.	1	2	3	4	5
Managers within Islamic banks should not ask for the opinions of employees.	1	2	3	4	5
Managers within Islamic banks should avoid off-the-job social contacts with employees.	1	2	3	4	5
Employees within Islamic banks should not disagree with managerial decisions.	1	2	3	4	5

Employees within Islamic banks should not receive important tasks from managers.	1	2	3	4	5
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Section 5: Commitment

	Strongly disagree	Slightly disagree	Neutral	Slightly Agree	Strongly agree
I care about the future development of my bank.	1	2	3	4	5
I feel I have a promising future if I stay with my bank.	1	2	3	4	5
I will pass on my working experience to new staff.	1	2	3	4	5
I am emotionally attached to this bank.	1	2	3	4	5
I will feel guilty if I leave this bank.	1	2	3	4	5
I am willing to serve this bank.	1	2	3	4	5

Section 6: Commitment

	Strongly disagree	Slightly disagree	Neutral	Slightly Agree	Strongly agree
I do not feel a sense of belonging in my bank.	1	2	3	4	5
I feel as if my bank’s problems are my own.	1	2	3	4	5
I do not feel part of a family at my bank.	1	2	3	4	5
I do not feel emotionally attached to my bank.	1	2	3	4	5
My bank has a great deal of personal meaning to me.	1	2	3	4	5
I would be happy to spend the rest of my career with my current bank.	1	2	3	4	5

Section 14: Job Satisfaction

Instructions: below are several statements about you with which you may agree or disagree. Using the response scale below, indicate your agreement or disagreement with each item by placing the appropriate number on the line preceding those items.

	Strongly disagree	Slightly disagree	Neutral	Slightly Agree	Strongly agree
I am satisfied with my job for the time being.	1	2	3	4	5
Most days I am enthusiastic about my work I like my job better than the average worker does.	1	2	3	4	5
I find real enjoyment in my work.	1	2	3	4	5
I am often bored with my job.	1	2	3	4	5

Section 15: Islamic Work Ethics

	Strongly disagree	Slightly disagree	Neutral	Slightly Agree	Strongly agree
Laziness is a vice.	1	2	3	4	5
Dedication to work benefits both one’s self and others.	1	2	3	4	5
Good work benefits both one’s self and others.	1	2	3	4	5
Justice and generosity in the workplace are necessary conditions for society’s welfare.	1	2	3	4	5
Producing more than enough to meet one’s personal needs contributes to the prosperity of society as a whole.	1	2	3	4	5
One should carry work out to the best of one’s ability.	1	2	3	4	5
Work is not an end in itself but a means to foster personal growth and social relations.	1	2	3	4	5
Life has no meaning without work.	1	2	3	4	5
More leisure times are good for society.	1	2	3	4	5
Human relations in organizations should be emphasized and encouraged.	1	2	3	4	5
Work enables mankind to control nature	1	2	3	4	5
Creative work is a source of happiness and accomplishment.	1	2	3	4	5
Any person who works is more likely to get ahead in life.	1	2	3	4	5
Work gives one the chance to be independent.	1	2	3	4	5

A successful person is the one who meets deadlines at work.	1	2	3	4	5
One should constantly work hard to meet responsibilities.	1	2	3	4	5
The value of work is derived from the accompanying intention rather than its results.	1	2	3	4	5

Thank you for your participation