



# IMPACT OF EMPLOYEES EMPOWERMENT ON EMPLOYEES SATISFACTION: A COMPARISON BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN KERALA

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**Abstract:** Banking is the major part of service sector in India. Quality management and quality improvement are mandatory for success of the banking sector and for our economy. Components of Quality may be visualized as Product Quality, Process Quality and Human Resource Quality. Product Quality and Process Quality can be ensured only if the banking organizations try to improve human quality. Human resource is the most precious asset of an organization. The employees have the knowledge, skills and abilities that can't be followed by the competitors. Employees well-being and their level of satisfaction and engagement has found to directly impact on service quality and ultimately organizational success. Satisfied employees tend to contribute more in terms of organizational productivity and maintaining a commitment to customer satisfaction. Employees' empowerment is one of the most widely acceptable strategies to improve employee's satisfaction. The study is attempts to examine and compare the anticipated relationship between employee perceptions of empowerment and employees satisfaction in public sector and private sector banks in Kerala. This study is of descriptive and in analytical nature based on the primary data collected from employees of commercial banks (public and private sector) in Kerala. A structured questionnaire has been used to collect primary data. 150 questionnaire were distributed randomly to the employees of commercial banks (public and private sector) located in Kozhikode (A district of Kerala). The results of this study revealed that employee empowerment has direct and significant impact on employee's satisfaction. In addition to this, the study indicated that there is a significant difference between public sector and private sector bank in level of empowerment and level of employee satisfaction. Empowerment and employee satisfaction are higher level at private sector banks as compared with public sector banks.

**Key words - Empowerment, Employee Satisfaction, Public Sector Bank, Private Sector Bank**

## I. INTRODUCTION

Liberalization, Privatization and Globalization (LPG) revolution has exposed the service industry to the challenges of competition, service quality, cost and competitive environment and which has brought about a reversal in consumer habits for banking service. The quality of service will be the dominant primary factor in ensuring the survival of service provider in the Indian banking sector. Components of Quality may be visualized as Product Quality, Process Quality and Human Resource Quality. Product Quality and Process Quality can be ensured only if the banking organizations try to improve human quality. Human resource is the most precious asset of an organization. The employees have the knowledge, skills and abilities that can't be followed by the competitors. Employees well-being and their level of satisfaction and engagement has found to directly impact on service quality and ultimately organizational success. Satisfied employees tend to contribute more in terms of organizational productivity and maintaining a commitment to customer satisfaction. Employees' empowerment is one of the most widely acceptable strategies to improve employee's satisfaction.

Empowerment has a larger context and it can be viewed through various extensions and perspectives. We can define that empowerment as a "way to delegation which enables work decisions to be taken as near as possible to the operating units and their customer". It can be said as a set of managerial practices aimed at increasing an employee's independence and responsibilities thereby qualifying them to do their job or tasks more effectively and efficiently. Empowerment is designed to increase the power and autonomy of all employees in an organization. Empowerment also can be said as an individual's approach to work orientation, thereby increasing the employee's efficiency and performance. (Tajuddin, December 2013).

For this study, empowerment is measured based on involvement, autonomy, independence, training, and education. Employee's satisfaction is measured on the basis of reward and recognition, supervisory system, compensatory system, work content and environment and promotional aspects. The aim of this study is to measure and compare the anticipated relationship between employee perceptions of empowerment and employees satisfaction in public sector and private sector banks in Kerala.

## 1.1. STATEMENT OF THE PROBLEM

Organizations typically start on change programs with the aim of achieving critical improvement. With the change of program, we usually find changes in behavior and in the accepted way of doing things (Piasecka, 2005). Since we are in a process through which it is well understood that “human” asset is one of the most reliable sources of organizational performance, efficiency and effectiveness, to demonstrate higher levels of efficiency, effectiveness, and performance. Work processes which are getting more complex and gradually challenging conditions of competition are the other causes which heighten the expectations of banking organizations from their human resources. Especially, in the face of rapid developments in the areas of telecommunications and information technologies and introduction of new economic policy made it more difficult for banks to stand out from the crowd. At this juncture, the quality of service will be the dominant primary factor in ensuring the survival of service provider in Indian banking sector. Satisfied employees tend to contribute more in terms of organizational productivity and maintaining a commitment to customer satisfaction. Employees’ empowerment is one of the most widely acceptable strategies to improve employee’s satisfaction. The study attempt to examine and compare the anticipated link between employees’ perception of empowerment and employee’s satisfaction of public and private sector bank in Kerala.

## 1.2. SIGNIFICANCE OF STUDY

The findings of this study will be of benefit to Human Resource Managers and other functional and line managers in commercial banks to enhance their understanding of the most appropriate employee empowerment practices. Managers in other organizations will also find the study useful in enhancing their appreciation of the need to empower employees.

## 1.3. OBJECTIVE OF THE STUDY

2. To compare the level of empowerment of employees of commercial public sector banks and private sector banks in Kerala.
3. To examine the satisfaction level of employees of commercial public sector banks and private sector banks in Kerala.
4. To assess the impact of employees empowerment on employee satisfaction of commercial banks in Kerala

## 1.4. OPERATIONAL DEFINITION

### A. Empowerment

Employee empowerment is a strategy and philosophy that enables employees to make decisions about their jobs and helps employees own their work and take responsibility for their results as well as serve customers at the level of the organization where the customer interface exists. It is one of the keys to implementing profitability improvement and other organizational change and maintaining continuous improvement (Lashley, 2000).

### B. Employees Satisfaction

Employee satisfaction is the terminology used to describe whether employees are happy, contented and fulfilling their desires and needs at work. Many measures support that employee satisfaction is a factor in employee motivation, employee goal achievement, and positive employee morale in the work place. Employee satisfaction, while generally positive in any organization, can also be a downer if mediocre employees stay because they are satisfied with work environment.

### C. Commercial Bank

Commercial banks are those banks which carry out the normal business of banking such as accepting deposits, giving out loans and other banking services.

### D. Commercial Public Sector Banks

At present, there are 27 Public Sector Banks in India including SBI and 19 nationalized banks. Further, there are two banks which have been categorized by RBI as “Other Public Sector Banks”. IDBI come under this category.

### E. Commercial Private Sector Banks

In private sector banks, most of the capital is in private hands. There are two types of private sector banks in India viz. Old Private Sector Banks and New Private Sector Banks

**New Private Sector Banks:** Private bank which were permitted to start in mid 90’s after introducing prudential norms for the banking system in 1993. Introduction of LPG in 1991 has made dramatic changes in the functioning of new private sector banks. New prudential norms, such as capital adequacy perception, identification of bad debt, provision requirement etc were enforced, and interest rates were deregulated. The private banks in India have a major role when it comes to serving the Indian people with their savings since they made the banking services more efficient and customer friendly.

## II. LITERATURE REVIEW

### 2.1. Employee Empowerment

The concept of empowerment is derived from the root constructs of power and control. Essentially, control and power are used in the literature in two different ways and, consequently, empowerment can be viewed in two different ways: empowerment as a relational construct and empowerment as a motivational construct (Conger & Kanungo, 1988).

Empowerment as a relational construct is derived from the view that power is primarily a relational concept used to describe the perceived power or control that an individual actor or organizational subunit has over others. This view further advances that power arises when an individual's or a subunit's performance outcomes are contingent not simply on their own behaviour but on what others do and/or in how others respond (Conger & Kanungo, 1988).

If empowerment is considered in terms of this relational dynamic, it becomes the process by which a leader or manager shares his or her power with subordinates. Power, in this context, is interpreted as the possession of formal authority or control over organizational resources. The emphasis is primarily on the notion of sharing authority. In the management literature, this idea of delegation and the decentralization of decision-making power is central to the empowerment notion (Burke, 1986) (Kanter, 1983). As a result, most of the management literature on empowerment deals with participative management techniques such as management by objectives, quality circles, and goal setting by subordinates as the means of sharing power or delegating authority (Conger & Kanungo, 1988).

(Spreitzer, 1995) in his research found that Employee empowerment can be an authoritative tool for organizations. This new management technique can increase competence and usefulness inside an organization. It augments employee productivity. By empowering employees, privileged and managers have the autonomy to contribute their time to more important matters

## 2.2. Employee Satisfaction

(Sinha, 2013) in her research “Study of job satisfaction of the employees of private sector banks” found that increased level of job satisfaction among the private sector bank employees. It has also found that most of the respondents are dissatisfied with their job, not satisfied with job security and grievance handling procedure. The author suggested that the banks need to give more job security assurance for employees and effective leadership.

(Swarnalatha.C, 2013) In her article “Workplace Harassment and Job Satisfaction: An Empirical Study among Employees of Automotive Industries in India” found that work place harassment affect both men and women in every life. In this research the author met 290 employees to gather the data. The study has found that employees are not satisfied with work place safety and management treatment. The authors suggested that management need to adopt a cordial relationship with employees, discuss the problem and reduce the risk of work place harassment problems.

(Devi & Sanju, 2013) in their study “Job satisfaction among bank employees: A comparative study of public sector and private sector banks”, found that there is a significance difference exists between employees of private and public sector banks. The author suggested that public sector banks should increase the pay and also the employees need to be empowered.

The forgoing overview of literature reveals that though various studies were done on the empowerment and employee satisfaction. Every investigation showed the empowerment and its relationship to employee satisfaction. This research was conducted on the comparative study of commercial Banks and Private Sector Banks in Kerala focused on the aspects of empowerment and employee satisfaction. It will be useful to service providers for making competitive edge in business. Hence the relevance of the study.

### III. Methodology

#### a. Instrument

This study was an analytical nature based on primary data. The primary data for the analysis were collected, by the researcher, from the employees’ of commercial public sector banks and private sector banks located in Kozhikode (A district of Kerala). It was collected with the help of structured questionnaires. Questionnaire measures perceived empowerment of employee and their level satisfaction. The instrument used is a seven-point Likert scales, representing a range of attitudes from 1 – strongly disagree to 7 – strongly agree to measure service quality and to measure Customer satisfaction, seven-point Likert scales, representing a range of attitudes from 1 – extremely dissatisfied to 7 – extremely satisfied.

#### b. Sampling

For the collection of samples survey, multistage deliberate sampling technique was used. For the purpose of the study once district (Kozhikode) selected from 14 districts in Kerala randomly. Then selected district divide into three levels viz City, Thaluk and Panchayath. The primary data is collected from a sample of 150 persons from employee of commercial banks from Kozhikode city, Vatakara thaluk and Nadapuram panchayath.

#### c. Research Hypotheses

In order to reveal the objectives of the study, the following hypotheses have been developed.

1. H<sub>0</sub>: There is no significant difference between level of employee empowerment of commercial public sector banks and private sector banks in Kerala
2. H<sub>0</sub>: There is no significant difference between level of satisfaction of the employees in commercial public sector banks and private sector banks in Kerala
3. H<sub>0</sub>: There is no significant impact of employee empowerment on employees satisfaction in commercial public sector banks and private sector banks in Kerala

### IV. STATISTICAL ANALYSIS

The collected data were presented in tables for the purpose of analysis. The primary data were analyzed with the help of computer package namely MS. Excel 2010 and SPSS 23. Statistical Inferences used are as follows:

- a. Reliability Analysis, used to measure reliability using Cronbach alpha
- b. Descriptive statistics, used to measure level of service quality and customer satisfaction
- c. T-Testing (Levene's Test for Equality of Variances and t-test for Equality of Means), used to compare the level of service quality dimensions and customer satisfaction of commercial public sector bank and private sector bank.
- d. Correlation Analysis: Relationships between the Variables
- e. Multiple Regression Analysis

#### 4.1. Reliability Analysis

Reliability test is a judgment of the degree of stability and consistency between multiple measurements of a variable. Cronbach's alpha is the commonly accepted measurement technique with a generally agreed lower limit of 0.7 (Nunnally., 1967). The following Table provides an overview of the reliability scores. As can be seen from this table, all the alpha coefficients were above the required level of 0.7.

Table4.1: Reliability

Scale	Number of items	Cronbach's Alpha
Involvement	4	0.916
Autonomy and Independence	5	0.955
Training and Education	9	0.817
Employees Satisfaction	12	0.816

#### 4.2. Descriptive Analysis

Table4.2 Level of Empowerment and Employee Satisfaction

Dimensions	N	Mean	S.D	Level
Involvement	150	5.21	1.485	High
Autonomy and Independence	150	4.80	1.461	Medium
Training and Education	150	5.93	0.532	High
Employees Satisfaction	150	5.71	0.863	High

Norms for Level of Customer Satisfaction

Level Category	Score Range
Low	1.00 – 3.00
Medium	3.00- 5.00
High	5.0 -7.00

#### 4.3. T-Test

##### Level of Employees Satisfaction – Bank Type Analysis

H0: There is no significant difference between level of satisfaction of the employees in commercial public sector banks and private sector banks in Kerala

H1: There is significant difference between level of satisfaction of the employees in commercial public sector banks and private sector banks in Kerala

Table 4.3: Level of Employees Satisfaction – Bank Type Analysis

Bank Type	N	Mean	Std. Deviation
Public sector bank	92	5.53	0.857
Private sector bank	58	5.98	0.805

	Levene's Test for Equality of Variances		t-test for Equality of Means		
	F	Sig.	T	DF	Sig. (2-tailed)
Equal variances assumed	1.256	0.264	-3.205	148	0.002
Equal variances not assumed			-3.251	126.947	0.001

Levene's Test for Equality of Variances (Homogeneity) result shows that significant value that is 0.080 which means both groups are heterogeneous group, so t-test for equal variance assumed considered.

Here the mean value of Public sector bank was 5.53 and that of Private sector bank was 5.98, the difference between the two is 0.450 which is significant. Based on the result generated by SPSS, the significant value is 0.002 and it is less than 0.05 so not accept null hypothesis. Hence there is a significant difference between the two means i.e. Employees Satisfaction Level of public and private sector banks.

### Bank Type Analysis - Empowerment Dimension

H0: There is no significant difference between service quality dimensions of commercial public sector banks and private sector banks in Kerala.

H1: There is significant difference between service quality dimensions of commercial public sector banks and private sector banks in Kerala

**Table 4.4: Bank Type Analysis - Empowerment Dimension**

Group Statistics					
	BANK	N	Mean	Std. Deviation	Std. Error Mean
Involvement	Public sector bank	92	5.03	1.522	.159
	Private sector bank	58	5.48	1.392	.183
Autonomy and Independence	Public sector bank	92	4.53	1.501	.156
	Private sector bank	58	5.22	1.298	.170
Training and Education	Public sector bank	92	5.80	0.857	.047
	Private sector bank	58	5.6.12	0.805	.078

Independent Samples Test						
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Involvement	Equal variances assumed	4.196	.062	1.82	148	.070
	Equal variances not assumed			1.86	129.30	.065
Autonomy and Independence	Equal variances assumed	5.199	.054	2.89	148	.004
	Equal variances not assumed			2.99	133.93	.003
Training and Education	Equal variances assumed	1.739	.189	3.69	148	.000
	Equal variances not assumed			3.47	97.72	.001

Levene's Test for Equality of Variances (Homogeneity) all dimensions of empowerment result shows that significant value greater than 0.05, which means both groups are heterogeneous group, so t-test for equal variance assumed considered.

In **involvement**, here the mean value of Public sector banks was 5.03 and that of Private sector banks was 5.48, the difference between the two is 0.450 which is insignificant. Based on the result generated by SPSS, the significant value is 0.07 and it is greater than 0.05 so accept null hypothesis. Hence there is no significant difference between the two means i.e. involvement dimension of empowerment in public and private sector banks

In **autonomy and independence**, here the mean value of Public sector banks was 4.53 and that of Private sector banks was 5.22, the difference between the two is 0.692 which is significant. Based on the result generated by SPSS, the significant value is 0.004 and it is less than 0.05 so not accept null hypothesis. Hence there is significant difference between the two means i.e. autonomy and independence dimension of empowerment in public and private sector banks.

In **Training and Education**, here the mean value of Public sector banks was 5.80 and that of Private sector banks was 6.12, the difference between the two is 0.316. Based on the result generated by SPSS, the significant value is 0.000 and it is less than 0.05 so not accept null hypothesis. Hence there is significant difference between the two means i.e. Training and Education dimension of empowerment in public and private sector banks

#### 4.4. Correlation Analysis: Relationships between the Variables

Correlation matrix is defined as "a set of correlation coefficients between a number of variables" (Kline, 1998). A correlation matrix was constructed using the variables to find the strength of relationship among the variables considered in the questionnaire. SPSS version 23.0 was used

**Table 4.5: Summary of Correlations between Empowerment dimension and Employee Satisfaction**

Pearson Correlation	ES	INV	A&I	T&E
Employee Satisfaction	1			
Involvement	.388**			
Autonomy and Independence	.379**	.653**		
Training and Education	.347**	.045	.033	

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

As reveals in table V, the Pearson correlation coefficient indicates that Empowerment dimensions were directly and positively correlated with employee satisfaction. The highest coefficient of correlation in this study between Empowerment variables and employee

satisfaction is 0.388, which is below the cutoff of 0.90 for the collinearity problem. Thus, multicollinearity problem does not occur in this research. These correlations are also further evidence of validity and reliability of measurement scales used in this research (Hair J.F & Tatham R.L., 1998).

There was a significant positive relationship between involvement and employee satisfaction ( $r = 0.388$ ,  $n = 150$ ,  $p = 0.000$ ). The positively significant correlation were for Autonomy and Independence and employee satisfaction ( $r = 0.379$ ,  $n = 150$ ,  $p = 0.000$ ) and Training and Education and employee satisfaction ( $r = 0.347$ ,  $n = 150$ ,  $p = 0.000$ ). The results indicate that Involvement, Autonomy and Independence and Training and Education have a significant and positive impact on employee satisfaction. The findings revealed that the employees who perceived a greater level of empowerment exhibiting the more significant and positive reactions in favor of employee satisfaction. Thus, there is significant and positive impact of empowerment dimensions on employee satisfaction of commercial banks in Kerala.

#### 4.5. Multiple Regression Analysis

Multiple regression analysis is a useful technique that can be used to analyze the relationship between a single dependent and several independent variables (Hair J.F & Tatham R.L., 1998). This analysis was employed to test the impact of empowerment on employee satisfaction.

**Table4.6: Regression results between Empowerment and Employee Satisfaction**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.535 <sup>a</sup>	.286	.272	.737
a. Predictors: (Constant), Training and Education, Autonomy and Independence, involvement				

R is the correlation, its value is 0.535 and R square is degree of determination, its value is 0.272. The degree of determination shows the extent to which Training and Education, Autonomy and Independence and involvement influences the employee satisfaction. Here the employee satisfaction is determined to an extent of 27.2% by Training and Education, Autonomy and Independence, and involvement

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.813	3	10.604	19.529	.000 <sup>b</sup>
	Residual	79.280	146	.543		
	Total	111.093	149			
a. Dependent Variable: Employee Satisfaction						
b. Predictors: (Constant), Training and Education, Autonomy and Independence, involvement						

ANOVA table shows that the significant value is less than 0.01, which means dependent variable that is employee satisfaction is significantly predicted by independent variables that is empowerment dimensions (Training and Education, Autonomy and Independence, and involvement) at 99 % of confidence level.

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.220	.703		2.028	.044
	Involvement	.135	.054	.231	2.504	.013
	Autonomy and Independence	.128	.055	.217	2.348	.020
	Training and Education	.535	.114	.330	4.712	.000
a. Dependent Variable: Employee satisfaction						

The effect of Involvement, Autonomy and Independence and Training and Education on Employee Satisfaction is given by the regression equation,

$$\text{Employee Satisfaction} = 1.22 + 0.135 \text{ Involvement} + 0.128 \text{ Autonomy and Independence} + 0.535 \text{ Training and Education}$$

## V. DISCUSSIONS AND CONCLUSIONS

This study examined the perceived empowerment of bank employee of public and private sector banks in Kerala and compares a level of employee satisfaction and empowerment dimensions using the structured questionnaire. The study result indicates the high level of empowerment in involvement and training and education dimensions (more than 5). However, the result shows the medium level empowerment in autonomy and independence. It also reveals that, there is significant difference in level of empowerment (except involvement) and employee satisfaction between public sector and private sector banks in Kerala.

The second objective of this study was to analyze the impact of the dimensions of empowerment on employee satisfaction. Given the research hypothesis, the results indicated that Involvement, Autonomy and Independence and Training and Education have a significant and positive impact on employee satisfaction. The result is consistent with previous studies that have reported by various authors.

Testing the hypothesis of this study showed that Training and Education has the greatest impact on employee satisfaction with the rate of 0.535. Training and Education implies the continued training facility, extensive customer service training before come into contact with customers, opportunity for acquiring skills, training facilities in quality management practice and training on dealing with customer problems and complaints.

Based on the finding, involvement has positive and significant effect with employee satisfaction. Involvement implies the involvement in quality management and improvement activity, opportunity to participate in organization measures, involvement in making decisions and acceptance of suggestion.

Testing of the hypothesis of the study indicated that autonomy and independence have a significant and positive impact on employee satisfaction. Autonomy and independence implies delegations of task, authority to perform duty and handling customer problems and freedom for solving customer complaints and giving information about customer inquiries.

## VI. MANAGERIAL IMPLICATION

It is understood from the present study that managers and decision makers in Kerala commercial banks to seek and improve the elements of employee empowerment that make the most significant contributions on employee satisfaction. From a managerial point of view, it can be concluded that employee empowerment is indeed an important predecessor to employee satisfaction. Employees well-being and their level of satisfaction and engagement has found to directly impact on service quality and ultimately organizational success. The importance of our findings for managerial decision-making processes is evident. Banks managers seeking to improve their employees' satisfaction levels, in their effort to felicitate training and education, provide involvement opportunity in organizational measures and delegate authority and power.

The finding also will be useful to service providers for making competitive edge in banking business. It enables us to have an understanding of empowerment perceptions of banking employee and leads how to improve the level of employee satisfaction. Certainly, some limitations must be mentioned. The primary limitation of this study is the size and scope of its sample.

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