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SOCIAL SCIENCE INSTITUTE  
BUSINESS ADMINISTRATION DEPARTMENT**

**THE ROLE OF BUSINESS ENTREPRENEURSHIP IN THE  
DIMENSIONS OF THE COMPONENTS OF THE  
EMPOWERING EMPLOYEES  
AN ANALYTICAL STUDY THE OPINIONS OF A SAMPLE OF  
PRIVATE SECTOR BANK MANAGERS IN THE CITY OF  
ERBİL**

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## **ETHICAL AND SCIENTIFIC NOTICE**

This work is prepared in accordance with the rules of thesis writing which I have prepared according to scientific ethics, traditions and all information contained in the letter, which met with scientific ethics and rules of academic carefully until the completion of the recommendation phase of the master's thesis [**The Role Of Business Entrepreneurship In The Dimensions Of The Components Of The Empowering Employees An Analytical Study The Opinions Of A Sample Of Private Sector Bank Managers In The City Of Erbil** ] I announce that work has shown and utilized for each citation It consists of those that appear in the source.



**HEWA MOHAMMED MAJEED**

/ ... / 2018

Signature

**THESIS ACCEPTANCE AND APPROVAL**

BINGOL UNIVERSITY

SOCIAL SCIENCES INSTITUTE DIRECTORATE

This thesis entitled “**The Role of Business Entrepreneurship In The Dimensions of The Components of The Empowering Employees An Analytical Study The Opinions of A Sample of Private Sector Bank Managers In The City of Erbil**” prepared by Hewa Mohammed MAJEED was found to be successful as a result of the thesis defense examination held on the date of [ .. /.. /2018] and accepted by our juror as the Master Degree in the department of Business Administration.

**THESIS JURY MEMBERS:**

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**CONFIRMATION**

This thesis has been accepted by the jury determined in the, /../ 2018 Session of the Board of Directors of the Sciences Institute of Bingol University.

Director of the Institute

## PREFACE

[**The Role of Business Entrepreneurship in The Dimensions of The Components of The Empowering Employees An Analytical Study The Opinions of A Sample of Private Sector Bank Managers In The City of Erbil**] is emphasized in the context of "consumer-focused" approaches that are increasingly emphasized in maintaining the competitive position of today's businesses.

Advisor who does not give up help in preparing this work [**Assis. Prof. Dr Yavuz TURKAN**]; I would like to thank all the contributors who contributed to the persons who contributed to the writing and correction of the thesis and who contributed to my education throughout my life.

While completing my work, I offer my gratitude for helping to keep my morale and motivation at a high level.

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## **DEDICATIONS**

I proudly dedicated this thesis is to my parents my father, and to my unforgettable mother your teachings and endless sustenance is constantly remarkable.

Besides to my lovely wife, you are the livelihood that I will endlessly lean on, this study would not have been effectively done without your great support, love and persistence, Thank you for your beautiful and gorgeous existence.



**Title of the Thesis: The Role of Business Entrepreneurship In The Dimensions of The Components of The Empowering Employees An Analytical Study The opinions of A Sample of Private Sector Bank Managers In The City of Erbil**

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**Sub-field:**

**Date:**

### **ABSTRACT**

The present study tries to find the relationship between business entrepreneurship and employees' empowerment of the commercial banks in Erbil city. So, to realize this the study examines the relationship between business entrepreneurship and employees' empowerment over captivating signs from selected the commercial banks in Erbil. Consequently, it focused on the effect of business entrepreneurship on this relationship.

In order to achieve the present study purpose, the samples were spread to (122) characters of senior, middle managers and administrative staffs of the commercial banks in Erbil, who willingly participated in the survey through responding to the questionnaire statements.

The correlation analysis results revealed that there is a positive significant relationship between business entrepreneurship and employees' empowerment, while, the entrepreneurship's innovativeness and proactiveness reached the strongest positive relationship with employees' empowerment, nevertheless, risk taking has the weakest relationship with employees' empowerment.

Furthermore, statistically, the business entrepreneurship and its dimensions proactiveness and innovativeness have the strongest effect on employees' empowerment, however, risk taking dimension has the weakest effect compared to others.

**Keywords:** Business Entrepreneurship, Risk Taking, Innovativeness, Proactiveness, Employees' Empowerment, Information Sharing, Knowledge Acquisition, and Freedom and Independence.

**Title of the Thesis: Erbil De Ki Ticari Banka Çalışanlarının Verimliliğinin**

<b>Erbil'deki Ticari Banka Çalışanlarının Verimliliğinin Artırılmasında Girişimcilerin Rolü</b>
<b>Hazırlayan: Hewa Mohammed MAJEED</b>
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<b>Bölüm: İşletme Anabilim Dalı</b>
<b>Alt alan:</b>
<b>Tarih:</b>
<b>ÖZET</b>
<p>Bu çalışmada, işletme girişimcileri ile çalışanların Erbil kentindeki ticari bankaların yetkilendirilmesi arasındaki ilişkiyi araştırmaya çalışmaktayız. Bu nedenle, bu çalışma, Erbil'de seçilen ticari bankalardan gelen büyüleyici işletmeler karşısında işletme girişimciliği ile çalışanların yetkilendirilmesi arasındaki ilişkiyi inceliyor. Sonuç olarak, işletme girişimciliğinin bu ilişki üzerindeki etkisine odaklandı.</p> <p>Mevcut çalışma amacına ulaşmak için örnekler ankete katılarak ankete katılan Erbil'deki üst düzey yöneticilerin, orta yöneticilerin ve idari personelin (122) karakterine yayıldı</p> <p>Korelasyon analizi sonuçları, işletme girişimciliği ile çalışanların güçlenmesi arasında pozitif bir anlamlı ilişki olduğunu ortaya koyarken, girişimciliğin yenilikçiliği ve proaktifliği, çalışanların yetkilendirilmesi ile en güçlü olumlu ilişkiye ulaştı; bununla birlikte, risk alma, çalışanların yetkilendirilmesi ile en zayıf ilişkiye sahipti.</p> <p>Korelasyon analizi sonuçları, işletme girişimciliği ile çalışanların güçlenmesi arasında pozitif bir anlamlı ilişki olduğunu ortaya koyarken, girişimciliğin yenilikçiliği ve proaktifliği, çalışanların yetkilendirilmesi ile en güçlü olumlu ilişkiye ulaştı; bununla birlikte, risk alma, çalışanların yetkilendirilmesi ile en zayıf ilişkiye sahipti .</p>
<b>Anahtar sözcükler:</b> İşletme Girişimciliği, Risk Alma, Yenilikçilik, Proaktiflik, Çalışanların Güçlendirilmesi, Bilgi Paylaşımı, Bilgi Edinimi ve Özgürlük ve Bağımsızlık.

## BRIEFLY WORDS

CBE	Characteristics of Business Entrepreneurship
RT	Risk-Taking
AEE	Advantages of Employee Empowerment
T.C	Republic Of Turkey
KMO	Kaiser- Meyer- Olkin



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## INTRODUCTION

The shift of societies and cultures from the industrialized era to the knowledge era has made it achievable for societies to realize in modern day economy that physical and financial capital has been replaced by knowledge as the most important principal and as a base for achieving business entrepreneurship as well employee empowerment. In the knowledge economy, businesses need to use an approach to better utilize their process of employee empowerment.

Accordingly, business entrepreneurship is a self-motivated form of collective and economic behavior in which people reply to environmental indications concerning the accessibility and importance of opportunities joined with the resource availability as well as empowered staff. The process of employee empowerment can be measured significantly for accomplishing entrepreneurial effectiveness.

Consequently, most researchers today agree that business entrepreneurship is a necessary factor for motivating commercial growth, employee empowerment, and employment opportunities in many societies. In the developing world, successful businesses including commercial banks are the primary engines of job creation, income growth, and poverty reduction.

Therefore, employee empowerment is considered as an essential issue in human resource management organizations and it is significant that each of the individuals feel about their competence. Besides, human resources consider as intentional asset of the organization's business entrepreneurship and empowerment of employees, is a new approach in order to human resource development that cause increase productivity, quality improving, and profitability of services of commercial banks and organizations. However, to reach this study purpose a set of hypotheses are being established linking business entrepreneurship implemented within employees empowerment activities. While, the underlying principle behind the study framework is the idea that the business entrepreneurship and employees empowerment field of study requires a broadening of its investigation purview.

The significance of thoughtful the concept of business entrepreneurship and employees empowerment are beginning to be recognized as the flawed logic that entrepreneurship is fortunately linked to employee empowerment. Hence, this study determines that the role of business entrepreneurship in employee empowerment



isn't about generating entrepreneurship interpretations but about the providing of an entrepreneurial environment in which explanations can be deliberated, recognized and applied.

Therefore, managers should approach business entrepreneurship in an efficient manner, certifying the right environment that can improve human talent and encourage innovative solutions. Entrepreneurship and empowered employees based entrepreneurship can be viewed as the most significant current means for commercial bank's fiscal performance improvements.

The correlation analysis results revealed that there is a positive significant relationship between business entrepreneurship and employees' empowerment, while, the entrepreneurship's innovativeness, and reactivity reached the strongest positive relationship with employees' empowerment, nevertheless, risk taking has the weakest relationship with employees' empowerment

This study will contribute to the entrepreneurship and empowerment literature through provide theoretical framework, also provide implications for the commercial banks literature by introducing a prospective commercial entrepreneurship which is possibly beneficial to banking financial service performance.

Hence, the results of this study syndicate the present form of study literature which has observed to find the statistically significant relationship among business entrepreneurship dimensions and empowering employees. The researcher suggests that the future studies must use a larger number of factors to analysis for significance in other then commercial banks.

# **CHAPTER ONE**

## **BUSINESS ENTREPRENEURSHIP**

### **1.1. THE CONCEPTS OF BUSINESS ENTREPRENEURSHIP**

According to (Kuratko, 2005, p. 578) the concept of entrepreneurship has become a growing focus in the world as it contributes to responding to these accelerating global developments by creating new projects and new jobs that contribute to economic growth.

While, (Wickham, 2006, p. 2) argues that entrepreneurship is management method that seeks opportunities and leads change, as well as strategic management, which means entrepreneurship is a manageable administrative input. Hence, in modern companies the term business entrepreneurship has become a synonym for various forms of newness leading to desirable outcomes such as increased growth and performance enabling organizational survival (Kazanjian et al, 2001, P. 34).

Consequently, the desirable entrepreneurial output is innovation resulting with added value with a certain degree of novelty through the development of new procedures, empowerment, techniques, methods or solutions. (McAdam and Galloway, 2005, p. 33) define the entrepreneurship as a process of proposing, adopting, developing, and implementing a new idea generated internally or taken from outside, which makes it a key dimension of an entrepreneurial orientation (Ireland et. al, 2001, p. 56).

While, (Dess et al, 2007, p. 277) claims that the concept of entrepreneurship is the process that seeks to identify, promote, empower and assist enterprises within the organization and has been created with a view to finding new goods, processes or services that become major new sources of income and sources of cost savings for the organization.

Carpenter and Sanders (2009, p. 44) points out that business entrepreneurship refers to identifying opportunities and using resources and capacities to implement innovative ideas for new adventures. (Chan et al, 2010, p. 34) emphasized that it is a strategic choice that guides the organization's business model to meet change in customer needs and helps to take a competitive position in the market.

Thus, entrepreneurship tries to develop the inner entrepreneurial spirit, philosophy and structure that will produce a greater number of innovations. Entrepreneurship may involve the use of creative departments and new project teams, but it also attempts to release creative energy from all employees in the organization, and managers can create systems and structures that encourage entrepreneurship (Daft, 2010, p. 421).

However, the entrepreneurial organization is an organization that has the capacity to innovate, through new products or new ways of production, new markets and new models in the organization, which focus on managing the strategy in improving performance (Hisrich, and Peters, 2005, p. 245), or the organization that is able to find something new and valuable in a timely manner, taking into account the financial resources, moral, social risks, and provide incentives and independence of the workers to win their convictions, and identified several concepts related to the entrepreneurial organization:

1. The entrepreneurial organization is linked to finding new things of value, either by creating new business, or by new administrative procedures, and by developing the method of service in profit and non-profit organizations.
2. The entrepreneurial organization is linked to risk and takes different models, whether material, moral, psychological or social.
3. The entrepreneurial organization is linked to providing incentives to workers and independence to increase their convictions (Hisrich and Peters, 2005, p. 245).

### **1.1.1. The Definitions of Business Entrepreneurship**

As (Imanipour, 2008, p. 121) define the business entrepreneurship is the conventional of activities that has resource and support of business in order to reach innovative results. Besides, based on the study of Lumpkin and Dess (1996), enterprises that want to have a successful business entrepreneurship should have an entrepreneurial tendency. Subsequently (Mintzberg,1973, P. 57) discusses that entrepreneurial orientation is the new branch of entrepreneurship and refers to the all the actions, processes, procedures and decision making activity that caused to enter new business and support entrepreneurial activities.

(Shane and Venkataraman, 2000, p. 218) defined entrepreneurship as a process through which the discovery and evaluation of opportunities to generate goods and services produced in the future. (Morris et al., 2001, p. 3-4) believe that the concept of entrepreneurship consists of three dimensions and is creative solutions represent innovation unfamiliar to solve problems and needs, and which takes the formulas of modern techniques, risk and are usually calculated risk and administered, including the desire to provide essential resources for the investment opportunity with responsibility for failure and cost, and the anticipation and relating to implementation While being a productive entrepreneurship.

(Hisrich and Peters, 2002, p. 7) also defined entrepreneurship as a process of finding something different and valuable by spending time,effort, and bearing financial, psychological and social risks. In return, the business received rewards, financial returns, and personal satisfaction as a result.

While, (Griffin,2005, p. 122) asserts that it is the process of planning, organizing, operating, and risking a business venture. There are those who believe that entrepreneurship is the process of discovering and developing opportunities to create value for an existing organization or new organization (Fisscher et al.,2005, p. 107).

According to (Dess et. al., 2007, p. 276) entrepreneurship is a process of (creative reconstruction) through which products or methods are found to end existing products and replace them with new products. Entrepreneurship therefore means discovering and exploiting profitable opportunities. entrepreneurial activity is an important mechanism for bringing about change as well as helping organizations adapt to change through others.

(Bateman and Snell, 2007, p. 224) claims that entrepreneurship is the term that is highly concerned with the concept of creativity, the creation of new products that did not exist previously and the improvement of existing products

However, (Anna, 2008, p. 6) sees entrepreneurship as a range of activities undertaken by entrepreneurs to find new ways to generate new ideas that are reflected in the introduction of new products or services that lead to the building of new economic activity.

(Yilmaz, 2012, p. 73) define entrepreneurship as a modern field in management science based on the integration of entrepreneurial management and strategic management to assess and implement entrepreneurship that creates wealth.

Consequently, the concept of entrepreneur is that entrepreneurs are not only individuals, but small groups, medium sized organizations, large commercial organizations, state capital, state and even can all be entrepreneurs (Bahae and Prasad, 1992, p. 48).

As (Don and Donald, 2001,p. 4) defined entrepreneur as the person who can distinguish and seize opportunities while others can not. While, the entrepreneur person is described as a person with high energy and vitality, acceptance of assigned tasks, and highly calculated risk (Shane et al., 2003, p. 163).

Accordingly, Entrepreneurs are individuals, working independently or as part of the organization, who create a new project, develop or innovate and venture into the market. Entrepreneurs can be independent individuals or serve in the organization at any level, whether first level staffs, middle or top management. Those that produce a commodity or service can be entrepreneurial (Hitt, Ireland and Hoskisson, 2007, p. 412).

### **1.1.2. The Importance of Business Entrepreneurship**

The important of business entrepreneurship has increased in recent years, accordingly, entrepreneurship is an important subject. As the pace of change in the business environment intensifies and competition among organizations increases, the importance of this subject as an option for the organization to adjust to the demands of competition and change has grown (Mustafa, 2016, p. 46).

Consequently, Any emerging entrepreneurial project is seen as an effective means of creating new demand and markets, employment, a field of creativity and innovation, increasing productivity, economic growth, satisfaction and personal income (Storey, 2008, p. 3).

As (Griffin, 2005, p. 123) claims that small business is important in emerging economies, its importance and contribution can be measured in terms of its impact on key areas of the economic system, such as job creation, creativity, and relevance to

business Large. Entrepreneurship is very important in general societies for several reasons (Shane and Venkataraman, 2000, p. 219):

1. Entrepreneurship generates innovation and change, especially technical change, and thus promotes economic growth.
2. Entrepreneurship is the process by which supply and demand are balanced.
3. Entrepreneurship is the process by which knowledge is transformed into new products and services.
4. Entrepreneurship is an important reputation for growth and competitive advantage (Tan and Tan, 2009, p. 5).
5. Entrepreneurship has a very positive impact on the economy and the society (Barringer and Ireland, 2008, p. 18).

### **1.1.3. The Characteristics of Business Entrepreneurship**

According to (Mustafa, 2016, p. 47) as researchers contrasted in their definition of entrepreneurship and their concept. They differed in their enumeration of the characteristics of entrepreneurship and their behavior due to the multiplicity of their fields of knowledge.

Here, it is necessary to clarify and indicate that the subject of characteristics does not represent an independent subject; it is a representation of the personal composition of individuals in general, which means defining the ways in that he or she behaves in different situations or roles depending on the type of task to be performed. (Kuratko, 2007, p. 58). Therefore, (Hitt et al., 2005, p. 313) presented four characteristics of entrepreneurship and are at the same time the key to success in the new project. The characteristics are as follows:

1. Ability to identify potential project opportunities better than others, where they focus on opportunities, not on problems and try to learn from failure. Entrepreneurs are goal oriented and have a strong impact on the organization's emerging culture. They are able to imagine where the organization is going and thus are able to provide a strong sense of strategic orientation.
2. Feeling the urgency that makes them practical, they have a high need for achievement, which motivates them to put their ideas into practice. They tend to be on a controlled inner position leading them to believe that they can

determine their destiny through their own behavior. They also have a much greater ability to withstand the ambiguity and tension of doing the establishment of many organizations.

3. Detailed knowledge of the explanations to the success of an industry that makes their work their lives.
4. Seeks external help to support their skills, knowledge, and abilities. So, over time, they develop a network of people who have basic skills and knowledge who can invite business to get support.

## **1.2. The Dimensions of Business Entrepreneurship**

The scientists and researchers in management field identified several dimensions of business entrepreneurship, some of them agree with others on a set of dimensions, however, some of them differ, while some of them add or exclude some dimensions. Morris et al. (2004) identified that entrepreneur's function within a paradigm of three dimensions as: risk-taking, reactivity, and innovativeness.

### **1.2.1. Risk-Taking**

Risk taking is the tendency to accomplish activities such as investment in unknown new markets, involving a large part of resources for investment projects with uncertain outcomes and heavy borrowing. Therefore, entrepreneurship has the ability to measure risk rationally, and it is not too risky, but entrepreneurs understand the risk of recognizing intellectual technological innovation, and economic structure is already a uncertainty that requires rationality (Miles and Darroch, 2006, p. 495). Entrepreneurship takes risks, whether at the individual or group level. One way to adopt and work successfully to manage this risk is to work in alliance with the other parties (Al-Hadrawi, 2013, p. 98).

It is also stated that the risk is the probability of receiving rewards or returns if the project action plan succeeds and indicates that organizations prefer to seize new opportunities even if they do not know if the new project will be successful and act boldly without knowing the results, For organizations to be successful, they usually have risk serious and alternatives, even if it means leaving the methods or products that were previously operated, in order to obtain high returns risk organizations sometimes by borrowing large sums and commit to large volumes of organizational

resources and offer new products to new markets and investing in undiscovered technology (Robert and Meier, 2001, p. 3).

### **1.2.2. The Reactiveness**

Proactiveness is having a innovative vision, in order to recognize opportunities for new products and services, and to expect future market needs ahead of competitors. According to (Covin and Slevin, 1991, p. 7) the proactiveness is then waiting for a response to competitors. While, (Hisrich and Peters, 2005, p. 245) claims that organizations can promote proactive actions if they have an organizational culture that motivates managers for entrepreneurial behavior and, as a result, is able to create new business units more quickly from other organizations, allowing them to take advantage of the lucrative opportunities for diversification.

Consequently, it is important to note that to strengthen entrepreneurship, the organization must encourage managers to take risks, give them time and resources to follow new ideas, not to be punished when the new idea fails, and to ensure that the organization's free cash flow is not wasted in following up on many new risky projects which have a low probability of generating a return on investment profitability (Daft, 2010, p. 421)

(Bateman and Crant, 2000, p. 116) stated that the organization was proactive in providing new goods and services to the markets, which were the first start of markets in the advancement of a new product. There are two basic ways to achieve proactive work:

1. The provision of new products or technological capabilities by competitors.  
In this case, the organization should establish an organizational culture that maintains a high level of proactiveness by offering new products that make it competitive in a position that is far from competitors.
2. The continuous search for new products or services.

(Dess et al, 2007, p. 459) believe that the proactiveness is very effective in finding competitive advantages, because it places competitors in the position of having to respond to the successful initiatives of proactive organizations and the benefits of the organizations that are the first entrants to the new markets: creating a brand identity of their own or implementing modern management methods.



The researcher believes that the proactiveness consists of the implementation of entrepreneurship, so that there is taking the studied risk and responsibility for failure, bear costs and failure to achieve the expected successes

### **1.2.3. Innovativeness**

Innovativeness refers to the firm's enthusiasm to sustain creativity and new ideas, investigates to produce new products and services, technological leadership, research and development and so on, in order to create new procedures. (Berringer and Ireland, 2008, p. 19), (Daft, 2010, p. 420) discusses that innovativeness is the ability to collect or share information in ways that lead to the development of new ideas. The term innovativeness can therefore represent the process of entrepreneurship, without challenging the essence of the process. Even though innovations can generally be regarded as results of successful entrepreneurship endeavors, scholarly studies have often segregated the two theoretical fields, focusing on either entrepreneurship or innovation as independent processes, limiting the application possibilities of their research (Chesbrough, 2003, p. 83).

(Hill and Jones, 2008, p. 64) also described successful innovativeness as changing the nature of competition in industry. In recent decades, one of the important outcomes of innovation has been to reduce fixed costs, thus reducing access barriers to the market, allowing the small organization and new enterprises to compete with large organizations in the market, and that innovativeness is reflected in many services, markets and businesses can be referred to as follows (Ernst, 2006, p. 4)

1. Generate, change, and produce sophisticated business products, and also increase services and market operations.
2. Increase productivity and increase profitability, as well as increase jobs with high wages and economic growth.
3. Accelerate the transition from raw growth to fair and sustainable growth by transforming and improving organizations and developing models.

The researcher believe that innovativeness emphasizes on examine for innovative and meaningful solutions to individual, empowering, operational problems, and needs. Therefore, innovativeness should not be disordered with the

term invention, which is primarily related with the application of brainpower. Thus, innovativeness in the entrepreneurial sense is more connected to heavy investment of a personal will, proactive performance looking for opportunities and risk taking due to the fact that it is intensive at the innovative organization.



## **CHAPTER TWO**

### **EMPLOYEE EMPOWERMENT**

#### **2.1. THE CONCEPT AND DEFINITIONS OF EMPLOYEE EMPOWERMENT**

The employee empowerment literature reveals different concepts and definitions of the empowerment concept (Honold, 1997, p. 208). In spite of this, most definitions agree that employee empowerment is concerned with giving employees more authority and discretion in task and context related issues.

According to (Ramesh and Kumar, 2014, p. 1241) employee empowerment is the concept that is used to express the ways in which non-managerial staff members can make decisions without consulting their bosses or managers. These decisions can be small or large, depending upon the degree of authority with which the company wishes to invest employees. While, employee empowerment can start with training and converting a whole company to an empowerment model.

Conversely, it might merely mean giving employees the ability to make some decisions on their own. The concept of employee empowerment has established increasing attention by academics and practitioners interested in the question of human resources.

Thus, employee empowerment is building a working environment where an employee is allowed to make his own decisions in specific work-related situations. So, the decisions can be big or small, and the size and effect of the decision is up to the employer. Hence, the logic behind employee empowerment is to increase the employee's responsibility, to build employee morale and to improve the quality of your employee's work life. Ideally, when an employee feels vested in an organization, he will be more productive, loyal and more confident.” (Weiss, 2002, p. 179).

Consequently, employee empowerment has been defined in many ways but commonly means the process of permitting employees to have input and control over their work, and the ability to openly share proposals and ideas about their work and the organization as a whole. Therefore, empowered employees are dedicated, loyal

and conscientious, so, they are willing to share ideas and can serve as strong ambassadors for their organizations.

(Bowen and Lawler, 1992, p. 37) define employee empowerment as the process of giving employees choice or latitude over certain task-related activities. While such definition focuses on task-related activities, empowerment in its wider sense takes on more than task-related authority and freedom. According to (Zemke and Schaaf, 1989, p. 65) empowerment means “turning the frontline loose”, encouraging and satisfying employees to use initiative and imagination: “empowerment in many ways is the reverse of doing things by the book”.

While, (Rafiq and Ahmed, 1998, p. 382) described employee empowerment as a state of mind, to the extent that an employee with an empowered “state of mind” experiences the following qualities: approaches of control over how the job will be performed; consciousness of the context in which the work is performed; responsibility for personal work output; shared responsibility for unit and organizational performance; and equity in the rewards based on individual and collective performance.

### **2.1.1. The Importance of Employee Empowerment**

(Bowen and Lawler, 1992, p. 40) highlight the significance of empowerment and that empowerment of service employees requires very important conditions including knowledge, information, rewards, and power.

Hence, (Yip, 2000, p. 150) argued that knowledge, information, power, and rewards are very significant measures to have an effective workforce. They further assert that empowerment also leads to greater levels of satisfaction among staff, whereas empowered employees can provide faster and friendlier service to customers as well.

However, the literature suggests that the capability of an employee to make the suitable response during the service delivery process is largely a function of the employee’s knowledge and control (Randolph, 1995, p. 23).

While, (Bitner et al, 1990, p. 87) argues that knowledge of the service concept, the service delivery system and its operation, and the system standards

enables employees to inform customers about what happened, what can be done, and why their needs can or cannot be accommodated.

### **2.1.2. Factors That Drive Organizations towards Employee Empowerment**

- a) Encourage creativity and innovation: Through employee empowering, organizations value their impact. This encourages employees to take efforts towards meeting organizational objectives. They develop innovative and creative ideas that might improve the systems and processes. (Conger and Kanungo, 1988, p. 476). Thus, employee initiatives and creativity supports organizations to innovate and improve their processes (Ramesh et al, 2014, p. 1243).
- b) Productivity increase: The empowered employees are more productive as they are free to make decisions, besides act quickly without wasting time and work as a part of self-managed teams. Obviously, a team of empowered employees working cooperatively are more successful in improving the productivity of the organization (Conger and Kanungo, 1988, p. 476)
- c) Support goals of employees with those of the organization: The process of empowerment provides employees a clearer understanding of organizational goals and strategies. Empowered employees understand their role and value the independence given to them. Employees are satisfied and show interest towards their jobs and support their goals with organizational goals. (Raquib and Anantharaman, 2010, p. 79)
- d) Assistance in employee retention: Being part of an organization, where employees are given independence in the way they work and function, is satisfying. It also helps them in rising their skills and knowledge as they need to shoulder increased responsibilities (Baird and Wang, 2010, p. 48).
- e) Work quality: Employees have a need to feel like they are contributing in the well-being of the organization. They want to know that they are contributing to the organization's attainment and that they are making a difference in the world (Raquib and Anantharaman, 2010, p. 80). Therefore, in organizations that provide employees with the freedom and flexibility to make a difference, employees feel empowered to deliver high quality work (Quinn and Spritzer, 1997, p. 98).

### 2.1.3. The Implementation Conditions of Empowerment

According to (Herrenkohl et al, 1999, p. 378) and (Wooddell, 2009, p. 16) effective implementation of employee empowerment plans in the organization needs stabilizing the following four conditions:

**Shared Vision:** Shared vision with the chief plays a key role and the empowerment actions can obtain ground and can identify its own goals and then can design its own process to achieve its goals. Starting with the lacking of empowerment areas, the department or the company would provide the empowerment team with the opportunity to train selected employees to improve their leadership skills. As his or her top strategic priorities, like financial solvency, improved reporting process, increasing the level of customer satisfaction of the company, for example, might be the vision of the director of the organization (Herrenkohl et al, 1999, p. 381).

Thus, unless the same vision is shared with the director, it would be very difficult, even sometimes impossible to implement an employee empowerment project. Shared vision with the director plays a key role and the empowerment endeavors can obtain ground and can identify its own goals and then can design its own process to achieve its goals. Starting with the lacking of empowerment areas, the department or the company would provide the empowerment team with the opportunity to train selected employees to improve their leadership skills (Wooddell, 2009, p. 17).

**Organizational Support:** Without a real support of the director, securing attendance of the supervisors and managers to training workshops would be almost impossible. Beside this, to plan for access to staff meetings would not be expected to be successful. Therefore executive director has a critical influence and role on the effectively implementation of the employee empowerment plan in the organization (Wooddell, 2009, p. 17).

**Knowledge and Learning:** After the implementation of the employee empowerment plan, the affiliates of the team are expected to improve their skills in project management and team development skills which would be an asset applicable for other projects as well. And also skills like, brainstorming, time management, improved discussion, consensus-based decision making and problem solving

techniques for managers and supervisors, and leadership development training and customer service training for employees could be maintained (Herrenkohl et al, 1999, p. 381).

**Official Recognition:** For a successful implementation of an employee empowerment plan, the members of the team need to receive an extensive gratitude and appreciation for their skills in their actions. Therefore good reputation of an empowerment team and its members, could directly influence span of acceptance of the director and department managers, supervisors and front line employees (Herrenkohl et al, 1999, p. 382).

#### **2.1.4. The Advantages & Disadvantage of Employee Empowerment**

##### **2.1.4.1. The Advantages of employee empowerment**

According to (Alalie et al., 2016, p. 2434) through empowerment, the employees are encouraged and enthusiast to utilize their knowledge, skills, abilities and creativity by accepting responsibility for their work. Empowerment to make employees feel Important as it is a process that places trust in the abilities of the employees. Empowerment requires: Shared values, Shared power, defined boundedness communication, feedback and recognition. According to (Amir and Amen, 2014, p. 17) employee empowerment has general advantages as follows:

- a) Increased job satisfaction
- b) Effective Team work
- c) Increased employee participation
- d) Reduces Turnover rates.
- e) Increases trust in the organization
- f) Lower absenteeism degree
- g) Better productivity and profitability
- h) Less conflict as employees will more likely agree with changes if they can get involved in the decision making process.

##### **2.1.4.2. The Disadvantage of Employee Empowerment**

However, (Amir and Amen, 2014, p. 18) summarize disadvantage of employee empowerment at the following points:

- a) Misappropriation of the newly acquired power by the employees.

- b) Managers may not want to divide power with someone they look down upon.
- c) Managers afraid from losing their own jobs and special privileges in the system empowerment is for team workers - employees that do not value team success or choose to focus only on individual success are likely to be disinterested or even to resist.
- d) Some employees may not be knowledgeable enough to make good business decisions.
- e) Too much responsibility on some employees.
- f) Increased time in groups or committees can be distracting and take time away from regular job.

## **2.1.5. The Employee Empowerment Dimensions**

### **2.1.5.1. Information Sharing**

The process of information sharing is an important input to empowering or empowering employees, which is an important instrument of change at the organizational level in order to get rid of the traditional method of administrative work, where the opinions of employees and their ideas and their participation in reaching the right decision on issues that obtainable in the organization (Al-Madhoun, 1999, p. 74).

Thus, employees need information about the organization's mission and goals, information needed to meet team goals, and information about their individual performance. In empowering organizations, information is no longer the property of individuals, but now belongs to the entire group. As information is more openly shared, the organization will begin to function less on the basis of opinion and bias and more on the basis of facts. Systems must be in place to enable access to both general information about the organization and also specific information about the performance of their particular department or team (Ramesh and Kumar, 2014, p. 1242).

As (Ferrell et al., 2008, p. 12) defines information sharing as a meaningful and expressive interpretation of data and knowledge that can be used in decision making. While, (Jalab, 2011, p. 454) points out that information is data organized in a way that provides value to the recipient. Employee empowerment can only increase



the level of organizational performance in the event that individuals reach the necessary work and performance related skills and that information becomes available to all in the organization and branches. So, the information sharing has the following sub-dimensions:

1. Building confidence: Whether the trust of the management staff or the confidence of management personnel come through the exchange of information between management and employees and the department's enthusiasm to provide employees with the latest information is the primary reasons for organizational confidence.
2. Enhancing responsibility: Information sharing places people in front of real responsibilities they have to bear.
3. Channels of communication: must be a mode of information transfer facilitate access to them in time and place.

The researcher consider that information sharing is the process that provide the necessary information for employees to support their self-commitment and unifying vision of the organization's goals over the use of a diversity and flexible means of communication, besides information sharing start with trust in the organization and breaking traditional hierarchical thinking and increase employees' sense of responsibility.

#### **2.1.5.2. Knowledge Acquisition**

According to (Al-Baghdadi and Abadi, 2010, p. 239) the current era marks a knowledge revolution that followed the agricultural and industrial revolutions. This concept gained special importance. Thus, many researchers, with different disciplines, have dealt with the study of knowledge management.

While, (Al-abeidi, 2010, p. 47) argues that the main resources of organizations today no longer limited to capital, labor and material resources, but has become the capital of intellectual knowledge is the basis in the start of these organizations towards innovation and creativity and then success and continuity. (Davenport, 2001, p. 45) classified knowledge on the basis of those who offer important and non-important ideas:

**Important ideas:** They are those ideas that contribute to changing individuals, groups or institutions. For example, ideas to create new strategies that help change the course of the organization, create new management programs, or provide ideas for changing the technology used in the organization

**Simple and unimportant ideas:** They include minor and non-essential modifications to the working method. For example, changes in office design are made to become less costly and have an efficient impact on the use of staff. It is similar to the continuous improvement in quality.

However, in this context (Davenport, 2001, p. 46) emphasizes that if organizations are to be successful in the 21st century, they should encourage their employees to create and use knowledge in their important and unimportant form and create big and small ideas at once. Accordingly, if you want to succeed in the future, you have to allow everyone who works in the organization to think and provide opinions that reward and encourage them to do so.

The most important requirements of encouragement: to give the employee freedom of thought and independence in work and opportunities for empowerment, and encourage the spirit of risk and not to suppress the attempt and error based on the above shift to knowledge, the future management and management practice must also change (Davenport, 2001, p. 57). The table below (2.1) reviews the expected changes of future management and management practices

**Table 2.1 Expected Changes of Future Management and Management Practices.**

Traditional practice	Contemporary practice
<ul style="list-style-type: none"> <li>– Observation and confirmation by the manager.</li> <li>– Work on the installation of hierarchical organizations.</li> <li>– Appointment and demobilization of staff.</li> <li>– Evaluate the visual and quantitative performance (e.g. quantity of units produced daily).</li> <li>– Renewal of culture and ignorance of informal growth.</li> <li>– Support bureaucracy</li> </ul>	<ul style="list-style-type: none"> <li>– Participation and working with employees.</li> <li>– Shift towards the work of teams and small communities within the organization</li> <li>– Attract and maintain talent.</li> <li>– Building cognitive skill</li> <li>– Evaluate qualitative and quantitative performance related to cognitive achievements.</li> <li>– Building a culture of knowledge and learning</li> <li>– Overstepping bureaucracy and neutralizing it.</li> </ul>

**Source:** Davenport, T. (2001), "Knowledge work and the future of management", in Bennis, W., Spreitzer, G. and Cummings, T. (Eds), *The Future of Leadership*, Jossey-Bass, San Francisco, CA, p.46.

### **2.1.5.3. Freedom and Independence**

Freedom and Independence is the acceptance of policies and procedures allowing employees to possess the ability to freely discuss their ideas and the use of observing methods that helps in the diagnosis of errors before they occur and interact with employees. As (Mathis and Jackson, 2003, p. 174) indicates that the freedom of action is the freedom granted to the individual to act freely in the workplace. (Kings, 2002, p. 68) refers that freedom of action is the most important factor in empowering employees because it includes giving the working staffs the capacity to act in the activities of the tasks they exercise.

Independence is the amount to which the job provides substantial freedom, independence and choice to the individual in scheduling the work and in determining the procedures to be used in doing the work. It is considered fundamental in building a sense of responsibility in employees. Although, most employees are willing to work within the broad constraints of an organization, employees want a certain degree of freedom (Fox, 1998, p. 78).

(Al-zahb, 2004, p. 29) claims that independence is the freedom to act and skills which the selection and choice of tools for work, but it is within the framework set by senior management when determining the prospects of independence, perhaps discretion, absorbed uniformly by all employees and this happens because differences employed and for this department must determine the indicative frameworks to identify appropriate methods consistent with the organization's strategic vision.

However, independence has become very important to people in the workplace. For example, a salesperson is considered to be highly autonomous by scheduling his or her own workday and determining on the most effective method to use for each customer without administration replacement of hierarchy with self-work teams: Senior management involvement with employees through the use of work teams to increase their commitment to the community and encourage them to acquire new skills and expertise through continuing education and training courses

and Self-bring teams advantage are summarized in deliver job satisfaction, change of attitude, commitment, better communication among employees and managers, more effective decision-making processes, progress of operations, reduce the cost and organization efficiency (Fox, 1998, p. 79).

## **2.2. THE THEORETICAL RELATIONSHIP BETWEEN BUSINESS ENTREPRENEURSHIP AND EMPLOYEES EMPOWERMENT**

According to (Ramesh and Kumar, 2014, p. 1242) empowering employee's leads to organizational inspiration of business entrepreneurial behaviors and stimulates employees to make decisions, take action, and foster their belief that they can take control of their own destinies. This belief leads to self-motivation and a sense of independence that is translated into greater loyalty and extra effort for the organization. Empowered employees come to believe that they control their own success through their efforts and hard work, which in turn benefits the success of the entire organization.

While, (Ozaralli, 2003, p. 337) claims that employee empowerment can also accomplished via organizational systems like training, development of information systems and so on, and also can developed by increasing employees' motivation and their willingness to learning and entrepreneurial behaviors. Nevertheless, it appears that employees' willingness and motivation, especially in this case, play more significant role.

Besides, employees' empowerment is one of the modern concepts which is believed able to improve the human element in the modern organizations to achieve high levels of cooperation, team spirit, self-confidence, innovation, independent thinking and entrepreneurship (Amir and Amen, 2014, p. 13).

As (Kotter, 1995, p. 62) observed entrepreneurship and employees empowerment in transforming an organization, management needed to encourage risk taking and non-traditional ideas, activities and actions and that risk taking will prevail only in a culture of trust.

The employer influence through context implies trust in a higher principle or guiding force and belief in the creative potential of human nature. It is a matter of trusting the process. It is not "giving power," but creating a context where

empowerment is released and nurtured. Leaders define the context and standards at every level by giving people freedom to act and innovate, thereby developing leadership and producing proactive employees, giving them a competitive edge (Ramesh and Kumar, 2014, p. 1242).

The employee empowerment refers to employees being more proactiveness and self-sufficient in assisting an organization to achieve its goals. The term became prominent as part of the total quality management, although its roots are in issues raised earlier under the heading employee involvement or employee participation (Demirci and Erbaş,2010, p. 2)

Enhanced lateral interactions enable intense communication and knowledge sharing, so proactiveness entrepreneurial behavior and new ideas can surface at any organizational level. Through stimulating knowledge sharing an organization also indirectly stimulates the process of new knowledge acquisition i.e. individual and organizational learning. In order to further stimulate such behavior work should be organized around process teams and should not be highly structured (Ramesh and Kumar, 2014, p. 1242).

However, entrepreneurship researchers, particularly those who write about born global new ventures, have spoken broadly about the importance of learning and new knowledge acquisition as the employee empowerment dimension.

## **CHAPTER THREE METHOD, DATA ANALYSIS**

### **3.1. PREVIOUS STUDIES**

The related studies have a substantial role in scientific study, as they represents an awareness for researchers to continue and outlining their study variables. Accordingly, to support the theoretical aspects and reveals the study problem, purposes and significant, therefore, the researcher pursued to appraisal some studies related to current study topics. As a follows:

**1. Moghaddama et al., (2014). The study is about to analysis the organizational entrepreneurship and its impact on the performance of governmental organizations in the city of Mashhad**

The researchers argues that a new wave of change in cultures, new technology and innovation has caused in corporate responsibility, survival, value and performance to comply with the new requirements. To fulfil their missions and goals, organizations need to be innovative, proactive and in other words practice organizational entrepreneurship. Also it can be said that increasing new competitors, a sense of distrust in traditional management practices in organizations, leaving experts and qualified people pursuing their career as individual entrepreneurs can stimulate organization entrepreneurship.

Thus, entrepreneurship can occur in products and services, or processes. Therefore organizations in order to take suitable action to overcome environmental challenges need entrepreneurs and entrepreneurship. Subsequently the units in the government sector are bureaucratic and conservative they cannot be considered as entrepreneurial. Although the governmental sector has no disagreement with the entrepreneurial type structures, in practice, the dominant culture, bureaucracy and traditional activities prevent organizational entrepreneurship. The study was attempted to present the conceptual model of entrepreneurship and its role in enhancing the performance of governmental organizations in the city of Mashhad.

The correlation between two variables of entrepreneurial behavior and entrepreneurial management and its impact on the performance of government organizations in Mashhad was also studied with the emphasis on the importance of

organizational entrepreneurship in these organizations. The study was conducted on 70 government organizations in Mashhad.

For analysis and the statistical tests for the study of relationships between variables, the SPSS and Smart PLS software were used. The main results of this study indicate that there is not entrepreneurial orientation and entrepreneurial Management in government organizations in Mashhad; hence, in these organizations, there is no organizational entrepreneurship.

## **2. Mustafa, (2016) the aimed to analysis the relationship of intellectual capital and organizational learning and its impact on achieving business entrepreneurship in private hospitals in Erbil city.**

The study purposes to analysis the relationship of intellectual capital and organizational learning then knowing the impact of this relationship on the achieving business entrepreneurship in private sector hospitals in Erbil city.

The methodology adopted by the study is to identify the study's problem, by examining several questions, concentrated on the nature of the relationship, impact, and variance between independent variables and dependent variable that represents entrepreneurship, and a conceptual scheme designed for the study, and produced seven main hypotheses, so to make sure that the hypotheses are correct or may not, they subjected to several statistical tests.

However, the study followed the analytical descriptive method, as described the study variables and dimensions as well as the study population, private sector hospitals in Erbil city. Which are represented in (15) hospitals and after distributing (75) questionnaire form on the responders, (68) valid form were obtained for analysis, and it had been examined the relationship, impact, and variance by applying the statistical methods through SPSS version 22.

Additionally, the researcher to several conclusions, most notably the presence of high levels of intellectual capital and organizational learning, as well the existence of business entrepreneurship in the surveyed hospitals in Erbil, the study also found a correlation and effect between independent variables and dependent variable on the aggregate and partial levels, the study presented that there are no significant variances in the attitudes of respondents on the relationship of intellectual capital and

organizational learning and its impact on achieving business entrepreneurship according to responders personal characteristics differences.

**3. Al-hadraoi, (2013) the study is about to examine the entrepreneurship as an approach to contemporary business organizations in the adoption of the concept of intellectual capital: a field study at Baghdad teaching hospital.**

Thus, the researcher believe that the effects of changes in the business environment, has reflected on the organizations, which requires the existence of intellectual resources able to adapt to these changes, hence the increased interest in the intellectual capital and became basic resources for modern organizations and one of the main sources of sustainable competitive advantage, especially with the availability of skilled and experienced and the ability to make changes in the various acts of the organization, from the creativity and innovation that provided to support the work of the Organization, and the intellectual capital is the supplier of the most rare and highest capacity on the creativity and production, where economists considered it as a first component of productive in the organization, with high level of understanding, know-how, knowledge , competence and capacity for innovation, lead to achieve entrepreneurship in the business world.

This study aimed to determine the effect of intellectual capital in achieving the business entrepreneurship, through analysis of correlations and effect between the two variables independent variable (intellectual capital), and the dependent variable (entrepreneurship), in the medical field, specifically in baghdad teaching hospital,

However, the researcher reached to some conclusions, mainly that there is a correlation and impact of intellectual capital in entrepreneurship, and the organization has a concern to the intellectual capital, and has efforts to be a leader in its field of competence, and in light of the findings reached put forward some recommendations in this regard as a result of what has been viewed during the period of research and findings and conclusions resulting from it in line with the organization environment.

**4. Melhem, (2003) the research aims to analysis the antecedents of customer-contact employees' empowerment.**

This research tried to overcome the limitations it faced with the most methodological sound techniques and it should be followed by other efforts in the



same direction. This research and other similar studies will encourage other researchers to engage in more studies regarding the empowerment of employees in the hope that such efforts will improve the relationship between the organization, its employees and its customers as regards more mutual and common advantages and benefits. However, the researcher claims that this research makes a positive contribution in the direction of employee freedom and involvement in the financial services.

The researcher collected data from 517 service workers in 14 retail banks show positive and significant association between four empowerment antecedents (including trust, incentives, information and knowledge) and empowerment of customer-contact employees. Particularly, the findings in this research suggest that trust, communication, knowledge and skills of customer-contact employees may have a direct and strong impact on the empowerment of service employees. Empowerment antecedents (trust, incentives, communication, and knowledge) of customer-contact employees accounted for significant variation in the levels of empowerment among customer-contact employees in the banking industry. Implications for future research and for management practice are discussed.

Overall evaluation of all the research regressions suggests that all dimensions of empowerment are significant in aggregate. Specifically it demonstrates the importance of the empowerment construct in this study being affected by trust, incentives, communication and knowledge of service employees.

**5. Ramesh, and Kumar, (2014) this research is about to examine the role of employee empowerment on organizational development.**

The research discusses that organizations today realize that in a knowledge-driven economy, speed in taking decisions, efficient methods of functioning and innovative ideas help them gain an edge over competitors. This view point that organizations are adopting a strategy of employee empowerment. Employee empowerment is considered as an important issue in human resource management organizations and it is important that each of the individuals feel about their competence. However, human resources consider as strategic asset of the organization and empowerment of employees, is a new approach in order to human resource development that cause increase productivity improve quality, and

profitability of products and services of organizations. Sharing power with others will expand one's own power.

Further, people who have higher opportunity for growth and mobility in their work are more likely to have high aspiration and to be more committed to the organization. This research explain the importance of empowerment in organizational development and also the role of management, employers and employees in organization development though empowerment.

**6. Amir and Amen, (2014) this theoretical study purposed to analysis the impact of employee empowerment on job satisfaction.**

The purpose of this study is to determine the relationship between employee empowerment and job satisfaction by reviewing and determining all factors which effect on this relation .For this purpose, a novel and innovative conceptual framework are used and presented. . Empowerment is mainly concerned with establishing and building trust between management and employees, and motivating their participation. It is one of the modern concepts which is believed able to improve the human element in the modern organizations to achieve high levels of cooperation, team spirit, self-confidence, innovation, independent thinking and entrepreneurship.

This study is descriptive based on the collection and analysis of results of studies, reports, periodicals and books related to the topic of study in order to investigate the relationships between employee empowerment and job satisfaction.

The study also reviewed advantages & disadvantage of employee empowerment, Why Employee Empowerment Fails and Empowerment practices at some modern organizations like Walt Disney Company and TOYOTA Company. Based on descriptive study, the researcher has develop three main guideline to create effective empowerment which lead to high degree for job satisfaction General Guidelines for Empowering Managers, guidelines for delegation and guidelines for participative leadership

The earlier studies that appraised, connected to the present study variables business entrepreneurship and employee empowerment. Therefore, the researcher appraised six studies, besides, the researcher observed that the studies appraised

mostly use descriptive analytical approaches and survey questionnaire as the data collection technique.

### **3.2. The Problem Statement**

Thus, the researcher has found through experimental studies those related to present study, that many of commercial banks' managers does not recognize about the real significance of business entrepreneurship and its effect in employee empowerment. On the other hand, some managers belief that entrepreneurial orientation risky for commercial banks and employee empowerment will reduce their authority. Accordingly, business entrepreneurship and empowerment in the workplace are repeatedly misunderstood concepts.

Business entrepreneurship is a term that many managers and organizations think they recognize, but few essentially do, besides even fewer really put into practice. Therefore we can formulate study problem. Is there a relationship between business entrepreneurship and employee empowerment?

### **3.3. The Study Purposes**

The purpose of this study is to give a considerate understanding of the role of business entrepreneurship in employee empowerment as a particular factors to develop commercial banks fiscal performance. Also, there are various factors that can affect the commercial banks fiscal performance, but in present study, only the most essential and mutual factors will examined, and then emphasis will be narrowed down and toward business entrepreneurship and its effect in employee empowerment. Accordingly, it is expected that this study will reach to the following purposes:

1. Familiarizing a theoretical framework about the business entrepreneurship and employee empowerment.
2. Define the levels of entrepreneurship and empowerment implemented by the surveyed commercial banks.
3. Build a conceptual model that reflects the relationships between the study variables and the trends of their different influence to scope the results that accept the study hypotheses or reject them.

### **3.4. The Significance of Study**

The study discourses the significant effect of business entrepreneurship in employee empowerment because many banks are required to get a concentrated level of entrepreneurial behavior relation with the good practice of empowering employees.

The results of this study would contribute to improving consideration about business entrepreneurship and employee empowerment practices in banking process in Erbil city, and in what ways the commercial banks can achieve business entrepreneurship that supports with commercial banks financial performance.

That is why the present study can be a practical importance for future similar academic studies, commercial banks managers and employees to see the relationship and the effects of business entrepreneurship in employee empowerment. Hence, many commercial banks in Erbil will find the study very valuable to their fiscal operations and more so a standard to decisions to improve on employee empowerment in the banking industry.

Consequently, the directors in the banking sector might find the study useful as a source of formulating strategies, which can be effectively implemented for employee empowerment of the banking sector in Erbil and entire Iraq.

### **3.5. The Study Questions**

Through revising the previous studies that related to the topic of study, researcher can categorize the main study questions as follows:

1. What are the levels of business entrepreneurship and employee empowerment in surveyed banks in Erbil?
2. Do business entrepreneurship and employee empowerment dimensions display significant in surveyed banks in Erbil?
3. Do business entrepreneurship dimensions differ in their relative significance across commercial banks in Erbil?
4. Are business entrepreneurship significantly related to employee empowerment?
5. What is the effect of business entrepreneurship is employee empowerment?

### 3.6. The Conceptual Model of the Study

Based on the reviewing of the previous studies that related to the topic of study, a conceptual scheme is deliberate for the study. To explain the relationship and effect between the independent and study dependent variable, therefore, in order to transmute the study problem into practical variables, the study implemented a conceptual scheme that relate the business entrepreneurship and employee empowerment. As revealed in figure below.

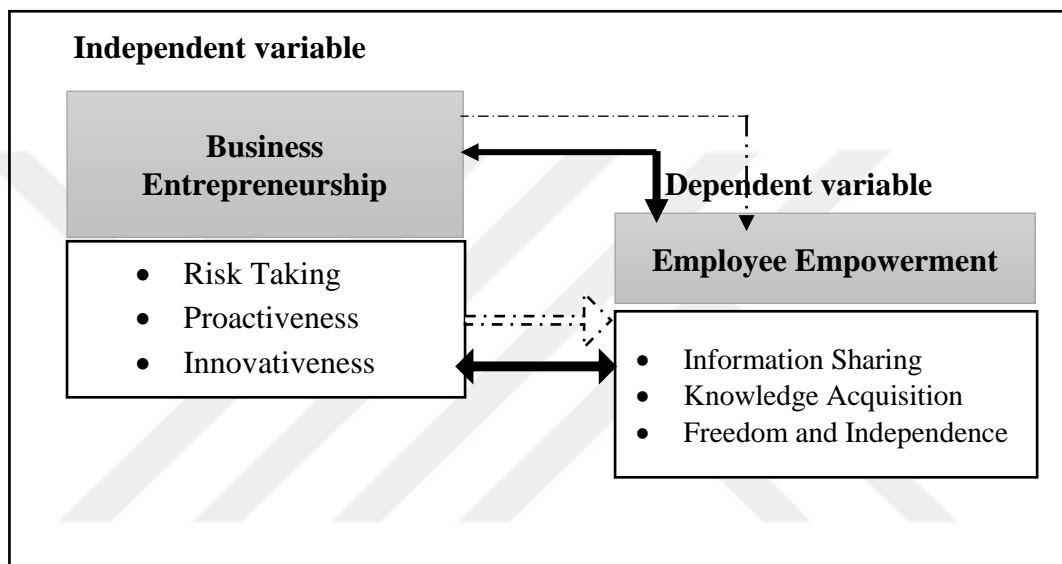


Figure 3.1 The conceptual scheme of the study - Developed by researcher based on literature

### 3.7. The Study Hypotheses

In accordance with the subjects of the study conceptual scheme and the relationships between its main variables and their dimensions, the study hypotheses can be presented as follows:

**H<sub>1</sub>: There is a positive relationship between the business entrepreneurship and employee empowerment of the commercial banks in Erbil city.**

*H<sub>1.1</sub>: There is a positive relationship between business entrepreneurship's risk taking and employee empowerment.*

*H<sub>1.2</sub>: There is a positive relationship between business entrepreneurship's proactiveness and employee empowerment.*

*H<sub>1.3</sub>: There is a positive relationship between business entrepreneurship's innovativeness and employee empowerment.*

**H<sub>2</sub>: There is a statistically significant effect the of business entrepreneurship in employee empowerment of the commercial banks in Erbil city.**

*H<sub>2.1</sub>: There is a statistically significant effect of the business entrepreneurship's risk taking in employee empowerment.*

*H<sub>2.2</sub>: There is a statistically significant effect of the business entrepreneurship's proactiveness in employee empowerment.*

*H<sub>2.3</sub>: There is a statistically significant effect of the business entrepreneurship's innovativeness in employee empowerment.*



### **3.8. METHODOLOGY**

This section is to demonstrate the methodology implemented in this study in order to analyze the role of business entrepreneurship in employees empowerment of the commercial banks in Erbil. Consequently, the section argues the study approach and design, sample selection and sample size, measurement, data collection methods, data analysis and the boundaries of the study.

#### **3.8.1. The Study Method**

This study involves two sorts of methods as a quantitative method and qualitative method. First, quantitative method is applied in the study's that questioning respondent directly. According to (Hughes, 2011,p. 34) quantitative method is used to collect a statistical data and analysing them, besides, it's based more on the original plans and the results of data are more willingly and easier to understood. Accordingly, this description indicates that quantitative method is easier for analysing statistical data than any other method, and it shares a large volume of data and statistics. A possible method for this study is quantitative.

However, a quantitative method used in social science surveys and natural researches as well over collecting statistical data and analysing outcomes. The reason for applying this method is to provide a value of this study and be more dependable effect.

#### **3.8.2. Study Approach and Design**

To analyze the business entrepreneurship and its role in employees' empowerment of the commercial banks, the study processes the relationship and effects, thus, study approach and design as it surveys to describe, and launch the associations between the study variables, as business entrepreneurship, its dimensions, and employees' empowerment. While, this approach procedures to data collect and analysis the associations between study variables.

Moreover, this approach and design is more suitable as it permits the respondents to offer their correct data on the questionnaire statements, which is considered for data collection. Subsequently, the study approach services the quantitative method.

### **3.8.3. The Study Community and Sample**

The commercial banks in Erbil, as the study community will be examined since their characters have a large effect on the bank's employee empowerment as; information sharing, knowledge acquisition and freedom and independence. Therefore, senior directors, middle managers and administrative staff are chosen to respond to the questionnaire questions, as they have a comprehensive information about the entrepreneurship in their bank, besides, they know the amount of their employee empowerment.

The study community comprised (36) commercial banks operating in Erbil. The commercial banks are the exact directed community size, whereas, the study pursues to discover their director's approaches and ideas, accordingly they can offer the demanded data and information to sustain the study persistence and response to its questions. Thus, the data was effectively collected from (24) out of the (36) banks; a reply rate (66.6%) which reveals a good point of view for the study.

Accordingly, 130 senior directors, middle managers and administrative staff participated to the survey over replies to the questionnaire statements that distributed to the bank manager who willingly accept the demand to contribute, consequently the reply rate is 93.8 percent. However, 8 forms out of the survey questionnaire form are invalid and are ineligible from the sample. Then, the total valid replies are 122, as appendix (3) explain the study community and sample.

### **3.8.4. Data Collection Instrument**

The survey questionnaire used to collect the study data, in order to get a lot of respondents and to have a truthful result. So, the study designated the survey scale as the method for data collecting, as it's suitable for the study approach and design. Accordingly, the questionnaire-scale is divided into three sections, respectively. The first section comprises five demographic data questions and other two sections contain questions on business entrepreneurship and employee empowerment that could measure the variables. The justification of each section is revealed in the table below (3.1) also indicates the questionnaire structure, also see appendix (1).



**Table 3.1 The Structure of the Questionnaire Scale**

<b>Variables</b>	<b>Components</b>	<b>No. of items</b>	<b>Scale symbol</b>	<b>Sources</b>
<b>First: General Information</b>	Gender, Age, Academic Degree, Position in the bank and Overall Job Experience.	5	-	The Researcher
<b>Second: Business Entrepreneurship</b>	Risk Taking Proactiveness Innovativeness	5 5 5	X1-X5 X6-X10 X11-X15	Mustafa, (2016)
<b>Third: Employees Empowerment</b>	Information Sharing Knowledge Acquisition Freedom and Independence	5 5 5	Y1-Y5 Y6-Y10 Y11-Y15	Hussein, (2017)

### **3.8.5. Scale**

As summarized in table above (3.1) that the survey questionnaire divided into three sections. First, the demographic information; gender, age, academic degree, position in the bank, and overall job experience. Second, the dimensions of business entrepreneurship which has 15 statements that is modified from (Mustafa, 2016) the survey questionnaire.

Third, employees' empowerment also has 15 questions that are modified from (Hussein, 2017) questionnaire- scale. Thus, all business entrepreneurship and employees empowerment questions are measured through applying a five-point Likert scale, that ranging from "Strongly Disagree "1 to "Strongly Agree" 5.

### **3.8.6. The Reliability and Validity**

#### **3.8.6.1. The Reliability of Scale**

It is essential that the instrument used for data collection can offer reliable data that can produce accurate and reliable outcomes after analyzing. Therefore, the questionnaire reliability and validity are checked to convince the quality of the collected data.

According to (Plano and Creswell, 2015,p. 241) reliability means that scores from an instrument are constant and dependable. So, the scores should be closely the same when researchers manage the instrument numerous times to the same participants. Accordingly, one of the most used reliability methods in the studies is Cronbach's alpha test for internal consistency, hence, Cronbach's alpha applied to check the dependability of the data collecting instrument, which identified that how

solid the questionnaire scale statements measuring, and the scores for the business entrepreneurship was (0.892>0.60), besides scores for its dimensions as risk taking, proactiveness, and innovativeness are (0.719, 0.889, and 0.795) respectively.

Still, employees' empowerment dimensions namely; information sharing, knowledge acquisition, and freedom and independence scores were (0.805, 0.723, and 0.784) respectively, which indicated high level of internal dependability in the entire set of items the total scores (0.927>0.60). Therefore, the instrument used to data collection could be measured highly consistent. As revealed in a table (3)

**Table 3.2 Reliability Indicators**

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>No. of Items</b>	<b>N</b>	<b>%</b>
<b>Business Entrepreneurship</b>	<b>0.892</b>	<b>15</b>	<b>122</b>	<b>100.0</b>
Risk Taking	0.719	5	122	100.0
Proactiveness	0.889	5	122	100.0
Innovativeness	0.795	5	122	100.0
<b>Employees' Empowerment</b>	<b>0.862</b>	<b>15</b>	<b>122</b>	<b>100.0</b>
Information Sharing	0.805	5	122	100.0
Knowledge Acquisition	0.723	5	122	100.0
Freedom and Independence	0.784	5	122	100.0
<b>Overall</b>	<b>0.927</b>	<b>30</b>	<b>122</b>	<b>100.0</b>

### **3.8.6.2. The Study Validity**

According to (Plano and Creswell, 2015, p. 241) validity means that the scores from an instrument are truthful pointers of the variable being measured and enable the researcher to draw good explanations.

While, (Gay, 1992, p. 55) argues that the validity is other correlated to the integrity of the study, but varies in that it is additionally considered on the researcher's observing and if the dependent variables differ because of the independent variable and not since of some other variable. Therefore, the procedures also must be continuous to make valid results anywhere the study (Saunders et al., 2009, p. 78).

Thus, the validity of the scale was verified over a range of ways. While, nearly all of the survey scale questions adapted from related researches and studies that were previously intensity checked, however some questions are upgraded, so the researcher confirmed the validity of the questionnaire scale through structure it

proven and evaluated by experts which are called satisfied validity, see the appendix (2).

### 3.8.6.3. Internal Validity

In this study the independent variable is business entrepreneurship, while dependent variable employees' empowerment both were considered and controlled before entered to the data table. Accordingly, regarding significant in correlations among variables dimensions, researchers usually exam relations and consider those generating a P-value below ( $p < 0.05$ ) to be significant.

The Table (3.3) reveal the correlations between variables dimensions, hence, there are a lot correlations between survey items, p-value being less than level of significant ( $p < 0.05$ ). As shown in table below.

**Table 3.3 The Internal Validity of The Variables Dimensions**

		Risk Taking	Proactiveness	Innovativeness	Information Sharing	Knowledge Acquisition	Freedom and Independence
Spearman's rho	<b>Risk Taking</b>	1.000	.574	.655	.569	.424	.470
	Correlation Coefficient						
	Sig. (2-tailed)	.	.000	.000	.000	.000	.000
	<b>Proactiveness</b>		1.000	.747	.616	.506	.448
	Correlation Coefficient						
	Sig. (2-tailed)		.	.000	.000	.000	.000
	<b>Innovativeness</b>			1.000	.614	.608	.524
	Correlation Coefficient						
	Sig. (2-tailed)			.	.000	.000	.000
	<b>Information Sharing</b>				1.000	.583	.404
	Correlation Coefficient						
	Sig. (2-tailed)				.	.000	.000
	<b>Knowledge Acquisition</b>					1.000	.537
	Correlation Coefficient						
Sig. (2-tailed)					.	.000	
<b>Freedom and Independence</b>						1.000	
Correlation Coefficient							
Sig. (2-tailed)						.	

a. Listwise N = 122

### 3.8.7. Factor Analysis

The approves of the factor analysis is examined by two essential factors i.e. Kaiser- Meyer-Olkin (KMO) and Bartlett's test of sphericity. The (KMO) whole

measure of sampling adequacy was (0.852) within which is the recommended level and statistically significant at ( $p < 0.05$ ).

The Bartlett's test of sphericity was (1834.433) degree of freedom *DF* (435) and statistically significant at ( $p < 0.05$ ) which is the indication of good correlation between questions in the survey questionnaire scale. As it is shown in a table below.

**Table 3.4 The KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.852
Bartlett's Test of Sphericity	Approx. Chi-Square	1834.433
	<i>df</i>	435
	P-value, (Sig).	.000

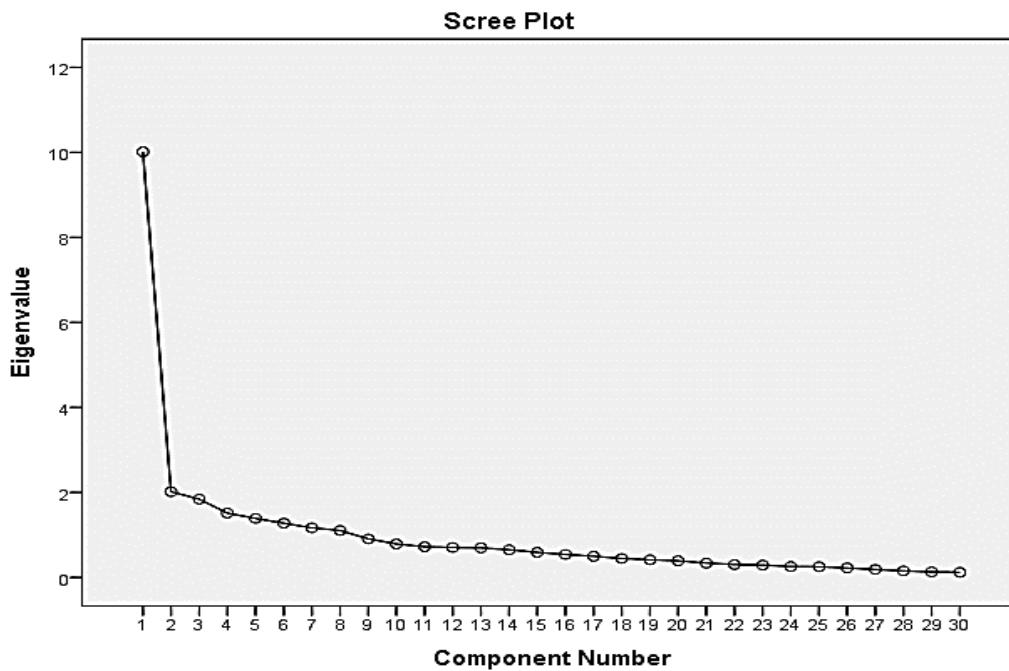
As shown in a Table (3.4) and Figure (3.1) the factor analysis yielded eight factors based on the minimum Eigenvalue one. The sum of squared loadings based on extracted eight factors including risk taking, and Proactiveness. As a result of frequent factor analysis eight factors are determined. Accordingly, the total variance collective explained through this eight factors that are (67.78%) of factors.

The variance values they stated as (13.46%, 10.74%, 8.928%, 7.72%, and 7.38%) respectively, for the first five factors. Finally (6.74%, 6.52%, and 6.26%) respectively, for the last three factors. Therefore, the variance developed at the end of factor analysis. The higher value is the stronger the factor structure of the scale and very high in business entrepreneurship.

**Table 3.5 Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.013	33.378	33.378	10.013	<b>33.378</b>	33.378	4.040	<b>13.466</b>	13.466
2	2.017	6.725	40.102	2.017	<b>6.725</b>	40.102	3.223	<b>10.744</b>	24.209
3	1.842	6.141	46.244	1.842	<b>6.141</b>	46.244	2.678	<b>8.928</b>	33.138
4	1.516	5.053	51.297	1.516	<b>5.053</b>	51.297	2.317	<b>7.724</b>	40.862
5	1.391	4.638	55.935	1.391	<b>4.638</b>	55.935	2.215	<b>7.385</b>	48.246
6	1.278	4.260	60.195	1.278	<b>4.260</b>	60.195	2.025	<b>6.749</b>	54.995
7	1.169	3.896	64.091	1.169	<b>3.896</b>	64.091	1.956	<b>6.520</b>	61.515
8	1.107	3.690	67.781	1.107	<b>3.690</b>	67.781	1.880	<b>6.266</b>	67.781
9	.910	3.032	70.813	.....	.....	.....	.....	.....	.....
29	.....	.....	.....	.....	.....	.....	.....	.....	.....
30	.122	.408	100.000						

Extraction Method: Principal Component Analysis.



**figure 3.2 load graph for the component numbers**

In addition, as summarized in a Table (3.6) the distribution of factors using **Rotated Component Matrix (8)** that all components have satisfactory load values at the contribution factor (0.513) for low component load value; and (0.806) of the top component load value. Also there are components with a high value in the factor.

**Table 3.6 Rotated Component Matrix <sup>a</sup>**

	Component							
	1	2	3	4	5	6	7	8
X1								.513
X2								.806
X3						.647		
X4							.618	
X5	.780							
X6	.757							
X7	.602							
X8	.586							
X9								
X10								
X11								
X12								
X13								
X14								
X15								
Y1								
Y2								
Y3								
Y4								
Y5								
Y6								
Y7								
Y8								
Y9								
Y10								
Y11								
Y12								
Y13								
Y14								
Y15	.158	.006	.064	.182	.807	.084	.050	.100

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization. <sup>a</sup>

a. Rotation converged in 10 iterations.

### **3.8.8. Data Analysis**

A parametric and un-parametric statistical methods are used to test the proposed research hypotheses. Factor analysis is used to classify the underlying predictors of managers' views toward business entrepreneurship and employees' empowerment. While, the descriptive statistics is used to quantitatively describe the variables significant dimensions. Correlation coefficient analyze is used to indicate the significant correlations between various paradigms. The spearman correlation coefficient is used when two variables and their dimensions are correlated.

Thus, multiple linear regression used to see the statistical significant of proposed model and then to rank the significance of the various parameters involved in the model and to clarify the effect of the business entrepreneurship in employees' empowerment, processes by observing the effect of some particular variables. However, the SPSS V-24 software is used for analysis and the results are shown in tables and figures.

### **3.8.9. The Study Limitations**

The current study's limitations range to the limits as first, the spatial limitations. Thus, the questions and other survey items practically applied on a study sample of senior managers, deputy managers and company administrative staff of the commercial banks in Erbil to take their views business entrepreneurship orientation and employees' empowerment practices in surveyed banks in Erbil.

Second, time limitations: itemized by the period of the study requirements to the commercial banks in Erbil city, which determined preliminary visits to the banks, to organize the study items and questioning the managers to argue their views and suggestions about the study aims and distributing the questionnaire forms and then gaining them back. Finally, the human limitations: that include human boundaries to look at the commercial bank's managers.

### 3.9. ANALYSIS AND FINDINGS

#### 3.9.1. The Demographic Data

The demographic data comprised in the study are composed and explored to offer a solid image of the study sample. Therefore, the following demographic data were gathered: gender, age, academic degree, position in the bank and overall job experience. From managers of the commercial banks in Erbil city. In order to discover the sample's demographic variables and to gain more information about it and its orientation. As shown in a table below.

**Table 3. 7 : Frequency Table for Demographic Data**

Demographic Data		Frequency	Percent
Valid Gender	Male	63	51.6
	Female	59	48.4
	<b>Total</b>	<b>122</b>	<b>100.0</b>
Valid Age Groups	26-35 years	52	42.6
	36-45 years	45	36.9
	46-55 years	22	18.0
	56 years and above	3	2.5
	<b>Total</b>	<b>122</b>	<b>100.0</b>
Valid Academic Degree	Bachelor	98	80.3
	Higher Diploma	15	12.3
	Master	9	7.4
	<b>Total</b>	<b>122</b>	<b>100.0</b>
Valid position in the bank	Senior Manager	11	9.0
	Middle Manager	51	41.8
	Administrative staff	60	49.2
	<b>Total</b>	<b>122</b>	<b>100.0</b>
Valid Overall Job Experience	1-5 years	39	32.0
	6-10 years	37	30.3
	11-15 years	34	27.9
	16-20	12	9.8
	<b>Total</b>	<b>150</b>	<b>100.0</b>

If we look at the table (3.7) we can see that the male managers who constituted in survey initiated 51.6% or (63) individuals, comparing to 48.4% or (59) female managers. From the table, the percentage of constitutor's age groups, 42.6% or (52) managers are aged between 26-35 years old. Although 36.9% or (45) managers are aged 36-45 years. However 18% or (22) individuals are aged 46-55. Lastly the managers aged 56 and above contributed in the study came at last 2.3% or (3) managers only. Accordingly, it is indicate that most managers working for commercial banks in Erbil city are young and middle ages.

As summarized in table above (8) the percentage of the managers' academic degree, reveals that 80.3% or (98) managers are bachelor degree holders; whereas 12.3% or (15) managers hold higher diploma certificates. Besides, master degrees came at 7.4%, it means that most commercial bank's managers who contributed in survey were Bachelor certificates holders.

Regarding managers' position in the bank, the most commercial bank's managers who contributed to the survey were in position the administrative staff at a rate of 49.2% or (60) managers at the level of administrative staff, Further, 41.8% or (51) of the total sample were middle managers. While, a senior managers came at a rate of 9% or (11) managers.

Finally, most commercial bank's managers who contributed in the survey their overall job experience are between 1-5 years at the rate of 32%, moreover, 6-10 years came at a rate of 30.3% or (37) managers. Furthermore, 27.9% experienced between 11-15 years. Additionally, 9.8% or (12) commercial bank's managers of total survey sample experienced between 16-20 years.

### **3.9.2. Descriptive Statistics**

This section purpose is to tests the study variables, thus, these qualified on applicants answers to rate the important of the business entrepreneurship dimensions; (risk taking, proactiveness, and innovativeness) and employees' empowerment on five-point Likert Scale. Therefore, a descriptive statistics used to quantitatively clarifies the important features of the variables using mean, standard deviations, and rate of agreement.

#### **3.9.2.1. Descriptive Statistics of the Study Variables**

The results of descriptive statistics mean, deviation, and rate of agreement for business entrepreneurship are (4.029 and 0.538) respectively. Besides rate of agreement 80.58% of the whole managers who took apart in survey states that commercial bank's business entrepreneurship is significant. See table below (9).

Accordingly, the results endorse that  $X_5$  riches the risk taking "The management of the bank takes appropriate precautionary steps to address risk." Besides the smallest frequent compare to others is  $X_4$  "The management of the bank assesses the size of internal and external risk." At the rate of agreement 78.2%.



Consequently, the mean and standard deviation score for proactiveness are (4.082, and 0.667) respectively, while 81.64% of the complete managers' answers specified that business entrepreneurship's proactiveness is important. The result tells that X<sub>9</sub> riches this dimension "The management of the bank aims to be the first in the use of modern technical methods." M=4.19, SD= 0.856.

From the same table, the mean and standard deviation scores for innovativeness (3.57, and 0.627) respectively, although 71.5% of the overall replies definite that business entrepreneurship's innovativeness is significant. **Furthermore, the results expose that business entrepreneurship's proactiveness with a rate of 81.64% riches the commercial bank's business entrepreneurship.**

**Table 3.8 Result of Descriptive Statistics of The Business Entrepreneurship**

No. of items	N	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	Rate of Agree
		1	2	3	4	5			
X1	122	1	2	19	66	34	4.07	.758	81.4
X2	122	-	3	18	67	34	4.08	.723	81.6
X3	122	1	5	28	53	35	3.95	.871	79
X4	122	3	8	22	53	36	3.91	.979	78.2
X5	122	2	4	12	57	47	4.17	.859	83.4
<b>Risk Taking</b>							<b>4.036</b>	<b>0.544</b>	<b>80.72</b>
X6	122	2	6	12	56	46	4.13	.900	82.6
X7	122	2	5	26	46	43	4.01	.940	80.2
X8	122	2	1	26	55	38	4.03	.842	80.6
X9	122	1	4	17	49	51	4.19	.856	83.8
X10	122	-	7	19	57	39	4.05	.842	81
<b>Proactiveness</b>							<b>4.082</b>	<b>0.667</b>	<b>81.64</b>
X11	122	-	3	20	59	40	4.11	.763	82.2
X12	122	-	7	28	40	47	4.04	.922	80.8
X13	122	-	7	24	58	33	3.96	.837	79.2
X14	122	2	2	30	59	29	3.91	.833	78.2
X15	122	-	6	37	52	27	3.82	.833	76.4
<b>Innovativeness</b>							<b>3.968</b>	<b>0.608</b>	<b>79.36</b>
<b>Business Entrepreneurship</b>							<b>4.029</b>	<b>0.538</b>	<b>80.58</b>

$$Mean * 100$$

$$* \text{Rate of agreement} = \frac{\text{Mean} * 100}{5 \text{ (Five- point Likert Scale)}}$$

When we look at the table below (3.8) we can clearly see that the descriptive statistics results mean and standard deviation scores of the employees empowerment the dependent variable are (3.984, and 0.515) respectively. That means, 79.68% of the overall replies quantified that commercial bank's employee empowerment is

significant. So, the descriptive statistics results endorse that Y<sub>2</sub> riches the Information Sharing “The management of the bank has sufficient information to answer all the questions and problems facing the business.” Also the smallest frequent compared to others is X<sub>4</sub> “The Bank has the necessary information to perform the work.” At the rate of agreement 78.6%.

Thus, the mean and deviation score knowledge acquisition as a second dimension of the employees empowerment are (4.034, and 0.628) respectively, while 80.68% of the managers’ replies stated that commercial bank’s knowledge acquisition is significant. However, Y<sub>8</sub> riches knowledge acquisition “The management of the bank seeks to find new ways to improve performance.” At the rate of agreement 85%.

**Table 3.9 Result of Descriptive Statistics of The Employees’ Empowerment**

No. of items	N	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	Rate of Agree
		1	2	3	4	5			
Y1	122	-	10	25	50	37	3.93	0.916	78.6
Y2	122	-	4	19	57	42	4.12	0.788	82.4
Y3	122	2	2	20	57	41	4.09	0.843	81.8
X4	122	1	9	16	52	44	4.06	0.930	81.2
Y5	122	2	6	21	50	43	4.03	0.935	80.6
<b>Information Sharing</b>							<b>4.047</b>	<b>0.663</b>	<b>80.94</b>
Y6	122	3	2	29	48	40	3.98	0.927	79.6
Y7	122	3	7	30	43	39	3.89	1.006	77.8
Y8	122	-	5	15	47	55	4.25	0.826	85
Y9	122	2	3	25	51	41	4.03	0.890	80.6
Y10	122	1	5	27	46	43	4.02	0.902	80.4
<b>Knowledge Acquisition</b>							<b>4.034</b>	<b>0.628</b>	<b>80.68</b>
Y11	122	1	10	20	50	41	3.98	0.953	79.6
Y12	122	-	5	16	65	36	4.08	0.767	81.6
Y13	122	1	11	36	56	18	3.65	0.871	73
Y14	122	1	5	35	60	21	3.78	0.808	75.6
Y15	122	1	7	26	61	27	3.87	0.852	77.4
<b>Freedom and Independence</b>							<b>3.87</b>	<b>0.566</b>	<b>77.4</b>
<b>Employees Empowerment</b>							<b>3.984</b>	<b>0.515</b>	<b>79.68</b>

From the same table, the mean and deviation scores of the employees’ empowerment freedom and independence are (3.87, and 0.566) respectively, while 77.4% of the overall managers’ answers indicated that freedom and independence of commercial bank’s staff is significant. However, Y<sub>12</sub> riches freedom and independence “The management of the bank has the authority to correct errors

without reference to the higher authorities.” At the rate of agreement 81.6%. **Furthermore, the effect definite that information sharing and the knowledge acquisition with a rates of agreements (80.94%, and 80.68%) respectively riches the employees’ empowerment.**

### 3.9.2.2. ANOVA Test According to the Demographic Data for Variables

As it can be seen in a table below (3.10) the ANOVA test used to decide whether there is or not a significant difference between managers answers of the commercial banks in Erbil city, with demographic variances (gender, age, academic degree, position in the bank and overall job experience).

The ANOVA results specify that for all demographic data in regards the Business Entrepreneurship (Sig>0.05), therefore, there isn’t a difference in the scores between male and female managers, F (1.509; Sig0.222> 0.05). Then for (age groups, academic degree, position in the bank and overall job experience) respectively, there isn’t a difference in the scores between them, where (Sig>0.05).

**Table 3.10 ANOVA Test Results According to the Demographic Data for Business Entrepreneurship**

<b>Business Entrepreneurship</b>	<b>Sum of Squares</b>	<b>DF</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
<i>By Gender</i>					
Between Groups	.435	1	.435	<i>1.509</i>	<i>.222</i>
Within Groups	34.613	120	.288		
Total	35.049	121			
<i>By Age Groups</i>					
Between Groups	2.894	3	.965	<i>3.541</i>	<i>.017</i>
Within Groups	32.154	118	.272		
Total	35.049	121			
<i>By Academic Degree</i>					
Between Groups	.480	2	.240	<i>.826</i>	<i>.440</i>
Within Groups	34.569	119	.290		
Total	35.049	121			
<i>By position in the bank</i>					
Between Groups	.073	2	.036	<i>.124</i>	<i>.884</i>
Within Groups	34.976	119	.294		
Total	35.049	121			
<i>By Overall Job Experience</i>					
Between Groups	.327	3	.109	<i>.370</i>	<i>.775</i>
Within Groups	34.722	118	.294		
Total	35.049	121			

However, the ANOVA results show that for all demographic data in regards the employee empowerment (Sig>0.05), accordingly, there isn’t a difference in the

scores between male and female managers,  $F(0.030; \text{Sig}0.862 > 0.05)$  as well for other groups ( $p > 0.05$ ).

Additionally, for other groups such as (age groups, academic degree, position in the bank and overall job experience) respectively, there isn't a difference in the scores between them, where ( $\text{Sig}0.645 > 0.05$ ,  $\text{Sig}860 > 0.05$ ,  $\text{Sig}0.656 > 0.05$ , and  $\text{Sig}0.701 > 0.05$ ) respectively, While,  $F(0.506, 0.151, 0.423, \text{and } 0.474)$  respectively.

**Table 3.11 ANOVA Test Results According to the Demographic Data for Employee Empowerment**

Employee Empowerment	Sum of Squares	DF	Mean Square	F	Sig.
<i>By Gender</i>					
Between Groups	.008	1	.008	.030	.862
Within Groups	32.203	120	.268		
Total	32.211	121			
<i>By Age Groups</i>					
Between Groups	5.727	3	1.909	0.506	.645
Within Groups	26.484	118	.224		
Total	32.211	121			
<i>By Academic Degree</i>					
Between Groups	.082	2	.041	.151	.860
Within Groups	32.130	119	.270		
Total	32.211	121			
<i>By position in the bank</i>					
Between Groups	.227	2	.114	.423	.656
Within Groups	31.984	119	.269		
Total	32.211	121			
<i>By Overall Job Experience</i>					
Between Groups	.384	3	.128	.474	.701
Within Groups	31.828	118	.270		
Total	32.211	121			

\*\*correlation matrix between variables

As it is revealed in a table (3.11) the correlation matrix underlined that there is significant correlation between independent variable Business Entrepreneurship and Employees Empowerment dependent variable, and indicated a strong and significant relationship through  $R(0.754, \text{Sig}0.000)$ , being less than level of significant 0.05. Hence, the hypothesis ( $H_1$ ) accepted.

**Table 3.12 Correlation of Business Entrepreneurship and Employees Empowerment**

			Business Entrepreneurship	Employee Empowerment
Spearman's rho	Business Entrepreneurship	Correlation Coefficient	1.000	.754**
		Sig. (2-tailed)	.	.000
		N	122	122
	Employee Empowerment	Correlation Coefficient	.754**	1.000
		Sig. (2-tailed)	.000	.
		N	122	122

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

If we look at a table below (3.12) it is apparent from the correlation matrix that there is strong and significant correlations between business entrepreneurship dimensions, (risk taking, proactiveness, and innovativeness) over ( $r=0.596, 0.643,$  and  $0.715$ ) respectively.

Accordingly, all have positive correlations with employees empowerment, where a p-values are (0.000, 0.000 and 0.000) respectively, that all less than (0.05). Moreover, the same table (3.13) clarifies that innovativeness, and proactiveness reached the strongest positive relationship with employees' empowerment. However, risk taking has the weakest relationship with employees' empowerment. Consequently, the hypotheses ( $H_{1.1}, H_{1.2},$  and  $H_{1.3}$ ) could be accepted.

**Table 3.13 Correlation of Business Entrepreneurship Dimensions and Employees Empowerment**

		Risk Taking	Proactiveness	Innovativeness	Employee Empowerment
Spearman's rho	Risk Taking	1.000			
	Correlation Coefficient		.574**	.655**	<b>.596**</b>
	Sig. (2-tailed)		.000	.000	<b>.000</b>
	N	122	122	122	<b>122</b>
	Proactiveness		1.000		
	Correlation Coefficient			.747**	<b>.643**</b>
	Sig. (2-tailed)			.000	<b>.000</b>
	N		122	122	<b>122</b>
	Innovativeness			1.000	
	Correlation Coefficient				<b>.715**</b>
	Sig. (2-tailed)				<b>.000</b>
	N			122	<b>122</b>
Employee Empowerment				1.000	
Correlation Coefficient					
Sig. (2-tailed)				<b>.000</b>	
N				<b>122</b>	

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

### 3.10. REGRESSION ANALYSIS OF THE VARIABLES

The study examined a multiple linear regression in plan to test the effect of the business entrepreneurship and its dimensions includes: (risk taking, proactiveness, and innovativeness) in employees' empowerment. The business entrepreneurship dimensions as the independent variables represent (0.546) of the

employees' empowerment dimensions as defined through the  $R^2$  Square. Therefore, this recognizes that risk taking, proactiveness, and innovativeness observes for **54.6%** of the commercial banks employees empowerment. As shown in table below (15).

**Table 3.14 Regression Analysis (Model Summary)**

KModel	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.739 <sup>a</sup>	<b>.546</b>	.543	.34895

a. Predictors: (Constant), Business Entrepreneurship

b. Dependent Variable: Employee Empowerment

As presented in the table (3.14) the significant p-value is (**Sig** 0.000<0.05), accordingly, the **F-test** considered is (144.535), and **DF** (1, 121), which explains that the model is significant. Therefore, the model has it is statistical significant in estimating how business entrepreneurship and its dimensions namely; risk taking proactiveness, and innovativeness effects in employees' empowerment of commercial banks in Erbil city.

**Table 3.15 F-test of Significance Analysis**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.600	1	17.600	<b>144.535</b>	<b>.000<sup>b</sup></b>
	Residual	14.612	120	.122		
	Total	32.211	121			

a. Dependent Variable: Employee Empowerment

b. Predictors: (Constant), Business Entrepreneurship

As the regression coefficient of independent variables presented in a table (3.15) indicate that there are significant effects of business entrepreneurship and its dimensions namely; risk taking proactiveness, and innovativeness in employees' empowerment, as cleared over the coefficients (0.739, 0.611, 0.647, and 0.705>0.05) respectively, and as shown the t (12.022, 8.464, 9.292, and 10.889) respectively over a p-value (0.000, 0.000, 0.000 and 0.000) respectively.

Accordingly, the tolerance and VIF values for each variables; (1.000 and 1.000) respectively for business entrepreneurship, besides (1.000 and 1.000)

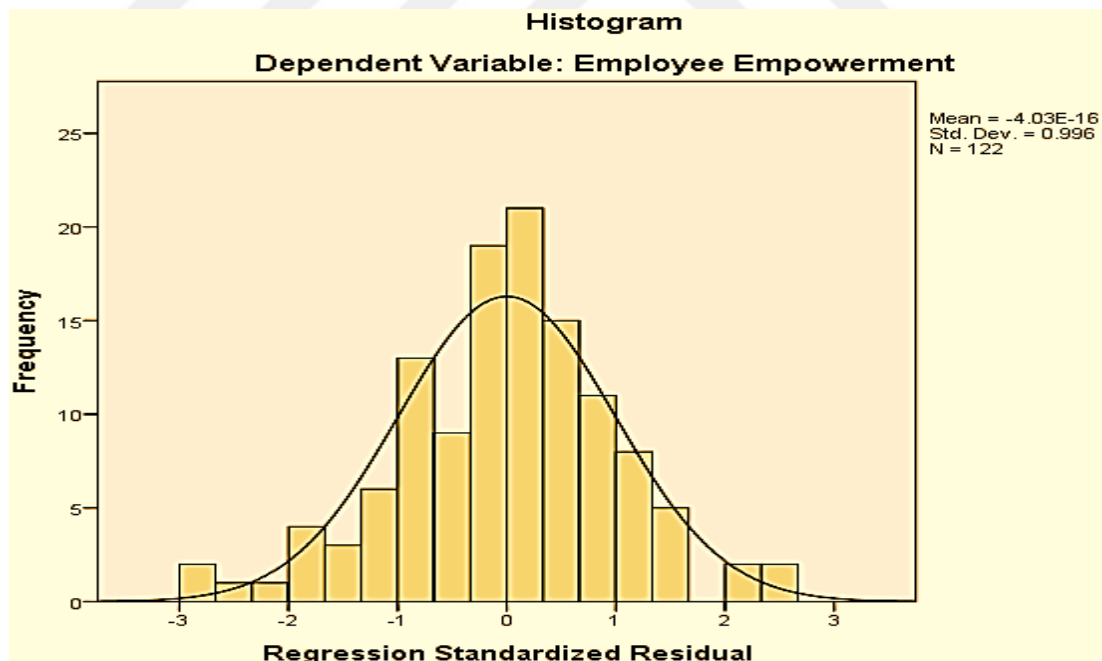
respectively for the risk taking proactiveness, and innovativeness. It means that  $VIF < 5$  and tolerance value  $> 0.1$ . Further, if VIF value less than 5 and tolerance value is above 0.1, which mean there isn't multicollinearity between independent variables. Thus, the **hypotheses ( $H_2$ ,  $H_{2.1}$ ,  $H_{2.2}$ , and  $H_{2.3}$ ) established.**

**Table 3.16 : Regression Coefficients**

Model	Standardized coefficients	T	Sig.	Multicollinearity	
				Beta	Tolerance
1 (Constant)		4.716	.000		
Business Entrepreneurship	<b>.739</b>	12.022	.000	<b>1.000</b>	<b>1.000</b>
Risk Taking	<b>.611</b>	8.464	.000	<b>1.000</b>	<b>1.000</b>
Proactiveness	<b>.647</b>	9.292	.000	<b>1.000</b>	<b>1.000</b>
Innovativeness	<b>.705</b>	10.889	.000	<b>1.000</b>	<b>1.000</b>

a. Dependent Variable: Employees Empowerment

Also, as shown through a Figure (3.3) the result of Normality check revealed that there is normality distribution in study contributions responses.



**Figure 3.3 Normality test**

Supplementary, the Figure 3.3 reveals the Linearity check results that there is linearity correlation between the business entrepreneurship as independent variable and employees' empowerment dependent variable.

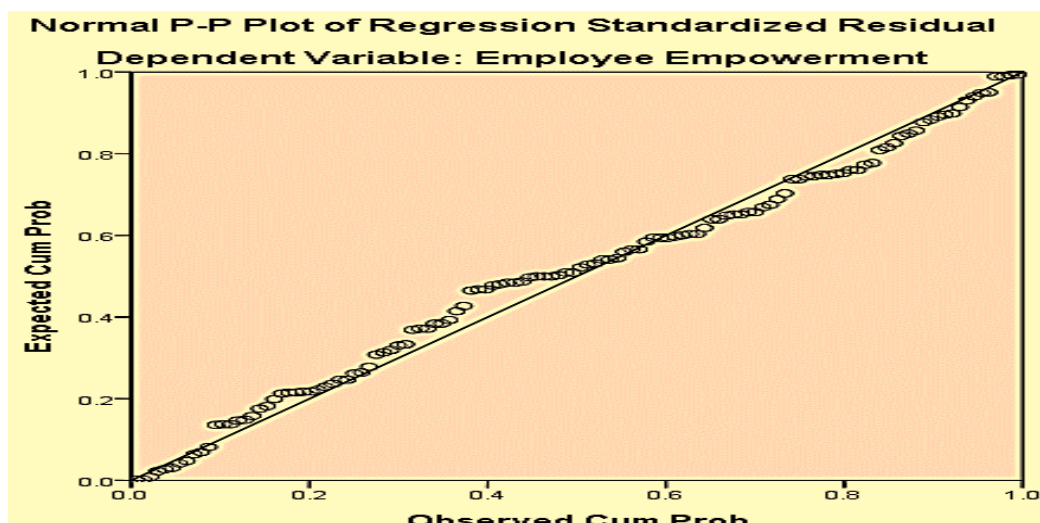


Figure 3.4 Linearity test

### 3.11. RESULT OF HYPOTHESES TESTING

As presented in a table below (3.17) the outcomes of inspected of the scheduled hypotheses that all the hypotheses in regards to relationships and effects are accepted.

Table 3. 17 Result of Hypothesis

	Hypotheses	Result
$H_1$	There is a positive relationship between business entrepreneurship and empowering employees in private sector banks in the city of Erbil.	Accepted
$H_{1.1}$	There is a positive relationship between macro level of business entrepreneurship and empowering employees.	Accepted
$H_{1.2}$	There is a positive relationship between meso level of business entrepreneurship and empowering employees .	Accepted
$H_{1.3}$	There is a positive relationship between micro level of business entrepreneurship and empowering employees .	Accepted
$H_2$	There is a statistically significant impact business entrepreneurship on empowering employees in private sector banks in the city of Erbil.	Accepted
$H_{2.1}$	There is a statistically significant impact of macro level of business entrepreneurship on empowering employees in private sector banks in the city of Erbil.	Accepted
$H_{2.2}$	There is a statistically significant impact of meso level of business entrepreneurship on empowering employees in private sector banks in the city of Erbil.	Accepted
$H_{2.3}$	There is a statistically significant impact of micro level of business entrepreneurship on empowering employees in private sector banks in the city of Erbil.	Accepted



## CONCLUSIONS AND RECOMANDATION

The purposed of this study was to test the role of the business entrepreneurship in employees' empowerment of the commercial banks in Erbil city. So, to realize this purpose, the study examines the relationship between business entrepreneurship and employees' empowerment over captivating signs from selected the commercial banks in Erbil. Consequently, it focused on the effect of business entrepreneurship on this relationship.

On the base of descriptive analysis outcomes, it can be recognized that business entrepreneurship dimensions exercise a considerable influence on employees' empowerment according to the commercial banks managers' perspective, so, there are significant of business entrepreneurship dimensions, also, the results expose that proactiveness with a rate of 81.64% riches the commercial bank's business entrepreneurship. Besides, the effect definite that information sharing and the knowledge acquisition with a rates of agreements (80.94%, and 80.68%) respectively riches the employees' empowerment.

The Anova results of the variance indicated that there isn't significant variances between respondents' answers toward the business entrepreneurship and employees empowerment according to their personal characteristics.

Therefore, managers should approach business entrepreneurship in an efficient manner, certifying the right environment that can improve human talent and encourage innovative solutions. Entrepreneurship and empowered employees based entrepreneurship can be viewed as the most significant current means for commercial bank's fiscal performance improvements.

The correlation analysis results revealed that there is a positive significant relationship between business entrepreneurship and employees' empowerment, while, the entrepreneurship's innovativeness, and proactiveness reached the strongest positive relationship with employees' empowerment, nevertheless, risk taking has the weakest relationship with employees' empowerment

Furthermore, the results of regression analysis demonstrate that statistically, the business entrepreneurship and its dimensions proactiveness and innovativeness

have the strongest effect in employees' empowerment, however risk taking dimension has the weakest effect compared to others.



## **Recommendations**

For commercial banks in Erbil to have business entrepreneurship, banking business growth and constancy, they would adopt the business entrepreneurship and its dimensions as risk taking, proactiveness, and innovativeness, which will confirm the achieving of empowered employees. Therefore, it is essential to keep high levels of business entrepreneurship dimensions, further engaging and increase them through taking appropriate precautionary steps to address risk, besides using of modern technical methods, banks also take efforts to bring all employees to present new ideas.

Consequently, increase interest in the search for new advance in banking and reduce risk. Accordingly, Erbil's commercial banks conduct direct dialogue with others in order to mature ideas to solve banking sector problems.

The commercial banks particularly in Erbil city should increase and adopt of the entrepreneurship's innovativeness dimension based on its significant influence on empowered employees, nevertheless, more practices of each of calculated risk taking and proactiveness.

The researcher endorses that the commercial banks in Erbil properly encourage employees to share information and work to increase knowledge acquisition and work more freely and independently. Then give employees sufficient autonomy in decision making. Hence, it is essential to endorse that the commercial banks have the necessary independence of staffs in order to capitalize positive relationships between the business entrepreneurship dimensions as risk taking, proactiveness, and innovativeness and employees' empowerment dimensions. Furthermore, provide the necessary information for the employees to perform their banking efforts.

The study contribute and suggestions

This study will contribute to the entrepreneurship and empowerment literature through provide theoretical framework, also provide implications for the commercial banks literature by introducing a prospective commercial entrepreneurship which is possibly beneficial to banking financial service performance. Hence, the results of this study syndicate the present form of study literature which has observed to find the statistically significant relationship among

business entrepreneurship dimensions and empowering employees. The researcher suggests that the future studies must use a larger number of factors to analysis for significance in other then commercial banks.



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## APPENDIXES

### Appendix 1 Questionnaire Form



T.C  
BİNGÖL UNIVERSITY  
GRADUATE SCHOOL OF SOCIAL SCIENCE  
BUSINESS ADMINISTRATION DEPARTMENT

Dear: Sir / Madam Respondent

This survey questionnaire form is a part of the master study entitled **“The Role Of Business Entrepreneurship In The Dimensions Of The Components Of The Empowering Employees An Analytical Study The Opinions Of A Sample Of Private Sector Bank Managers In The City Of Erbil”** in partial fulfillment of the requirements for the degree of master in the business administration.

Thus, I would be happy if you accept to contribute in the survey through answering the study questions conferring to your experiences and knowledge as it would have a constructive effect in outputting this study at the vital level.

Please reply as truthfully as possible to the following statements by mark (√) in the correct place interpreting to your opinion. However, all data will remain confidential. Besides, the results will be combined by categories and reported only by statistical summaries. Thanks in advance for your time and cooperation that is deeply appreciated and respected.

#### **Supervisor**

Assist. Prof. Dr. Yavuz TURKAN

#### **Researcher**

Hewa Mohammed MAJEED  
Master Student

**First Section: General Information about the respondent**

1. **Y Gender:** Male ( ) Female ( ).
2. **Age:** 21-30 ( ), 31-40 ( ), 41-50 ( ), 51-60 ( ), 60 and above ( ).
3. **Academic Degree:** Bachelor ( ), Higher Diploma ( ), Master Degree ( ), PHD ( ).
4. **Position in the bank:** Senior Manager ( ), Middle Manager ( ), Administrative staff ( ).
5. **Overall job experience:** Less than 5years ( ), 5-10 ( ), 11-15( ), 16-20 ( ), More than 20 years ( ).

**Second Section: The Scale of Business Entrepreneurship**

This part of the scale is based on a lengthily scale that includes a combination of four dimensions: Risk Taking, proactiveness, and Innovativeness.

Q	statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>A. Statements on Risk Taking</b>						
1	The management of the bank tends to towards new opportunities in low-risk banking.					
2	The management of the bank believes that jobs involving risk are most useful.					
3	The management of the bank significantly contributes to the adoption of the calculated risk in their business.					
4	The management of the bank assesses the size of internal and external risk.					
5	The management of the bank takes appropriate precautionary steps to address risk.					
<b>B. Statements on Proactiveness</b>						
6	The management of the bank works to be the first to provide banking services to its customers.					
7	The management of the bank is interested in developing and improving the possibilities for others.					
8	The management of the bank is making great efforts to find new possibilities.					
9	The management of the bank aims to be the first in the use of modern technical methods.					
10	The management of the bank emphasizes the importance of continuous development and the good understanding of other business and initiatives.					
<b>C. Statements on Innovativeness</b>						
11	The management of the bank take efforts to bring all employees to present new ideas.					
12	The management of the bank makes permanent adjustments to its services in order to improve them for the better.					
13	The management of the bank uses the expertise of external experts to develop services.					
14	The management of the bank is keen to implement new ideas quickly.					
15	The management of the bank helps with creative ideas and provides a suitable environment for them.					

**Questionnaire Reference:** Mustafa, H. Ahmad, (2016). Analysis the Relationship of Intellectual Capital and Organizational Learning and its impact on Achieving Business Entrepreneurship in private hospitals in Erbil city. *Unpublished Master Thesis*, the Council of the College of Administration and Economic- Salahaddin University- Erbil, Iraq.

**Third: The Scale of Employees Empowerment**

This part of the scale is based on an extensively scale that includes a combination of three dimensions: Information Sharing, Knowledge Acquisition and Freedom and Independence.

Q	statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>A. Statements on Information Sharing</b>						
16	The Bank has the necessary information to perform the work.					
17	The management of the bank has sufficient information to answer all the questions and problems facing the business.					
18	Bank management provides employees with information that increases their confidence and makes them ready to assume significant responsibilities.					
19	The Bank has effective communication channels.					
20	The management of the bank has the technical and administrative skills necessary to obtain and exchange information.					
<b>B. Statements on Knowledge Acquisition</b>						
21	Bank management has sufficient experience to qualify it to deal with different situations.					
22	Bank management deals with errors and unusual issues as a real imposition of learning.					
23	The management of the bank seeks to find new ways to improve performance.					
24	The management of the bank aims to take ideas to solve problems.					
25	The management of the bank calculates the future business accumulated knowledge.					
<b>C. Statements on Freedom and Independence</b>						
26	The management of the bank has a clear vision of the goals and objectives.					
27	The management of the bank has the authority to correct errors without reference to the higher authorities.					
28	The bank's employees offer suggestions and opinions freely without hesitation.					
29	The bank's management has sufficient independence in decision-making.					
30	The bank employees have the freedom to perform their business and discuss ideas with others.					

**Questionnaire Reference:** Hussein, Musheir Bakr, (2017). The role of empowering employees in the organizational commitment: An analytical study of the opinions of the College Councils at Salahaddin University – Erbil, *Unpublished Master Thesis*. Iraq.

## Appendix 2 The Study Population And Sample (Commercial Banks)

S	Commercial Bank's Name	Participated Managers	valid responses
1	(ADIB) ABU DHABI ISLAMIC BANK	3	3
2	(AIB) ASHUR INTERNATIONAL BANK FOR INVESTMENT	3	3
3	(CBI) CREDIT BANK OF IRAQ	3	3
4	(IBL) INTERNATIONAL BANK OF LEBANON	3	3
5	(KIB) KURDISTAN INTERNATIONAL BANK	13	12
6	AL-BARAKA BANK	11	9
7	ASHUR BANK	3	3
8	BANK AUDI	4	4
9	BANK MED	9	8
10	CIHAN BANK	11	10
11	CREDIT BANK OF LEBANON	5	5
12	DIJLAH & FURAT BANK FOR DEVELOPMENT AND INVESTMENT	4	4
13	FRANSA BANK	3	3
14	INVESTMENT BANK OF IRAQ	3	3
15	IRAQI ISLAMIC BANK FOR INVESTMENT & DEVELOPMENT	3	3
16	ISLAMIC COOPERATION BANK FOR INVESTMENT	3	3
17	MANSOUR BANK	5	5
18	MOSUL BANK FOR DEVELOPMENT & INVESTMENT	5	5
19	NATIONAL BANK OF IRAQ	6	6
20	RT BANK	11	9
21	SUMER COMMERCIAL BANK	3	3
22	TRANS IRAQ BANK	3	3
23	UNITED BANK FOR INVESTMENT	4	4
24	ZIRAT BANK	9	8
<b>Sample</b>		<b>130</b>	<b>122</b>

### Appendix 3 Curriculum Vitae

Personal Information			
<b>Name &amp; Surname</b>	Hewa Mohammed MAJEED		
<b>Date of Birth</b>	01.07.1987		
<b>Nationality</b>	Iraqi		
Contact			
<b>Place &amp; Address</b>	Erbil – Iraqi Kurdistan		
<b>E-mail</b>	<a href="mailto:hiwamhamad987@gmail.com">hiwamhamad987@gmail.com</a>		
<b>TELEFON</b>	+964750448 0360		
Education Level			
Degree	Field	University	year
Undergraduate	Business Administration	Salahaddin University- Erbil	2014
Postgraduate			
Work Experience:			
Work place	Position	Year	