

**THE IMPACT OF PSYCHOLOGICAL EMPOWERMENT ON EMPLOYEE
QUALITY OF WORK-LIFE, THE MEDIATING EFFECT OF
ORGANIZATIONAL JUSTICE
AN EMPIRICAL STUDY OF PRIVATE BANKS IN KABUL, AFGHANISTAN**

Abdul Wakeel*

Lecturer, Economics Department, Rana University, Kabul, Afghanistan

Wakeel_khan@live.com

Dr. Mohammad Tahir

Lecturer, Business Administration Department, University of Technology
and Applied Sciences, Nizwa, Oman

Abdul Qahar

Communication Field officer, International Committee of Red Cross Kabul, Afghanistan

Mohammad Qasim Ayaz

Lecturer, Economics Department, Kardan University Kabul, Afghanistan

ABSTRACT

In the present research, it was an emphasis to understand the effect of psychological empowerment on employee quality of work-life and organization justices. Moreover, the organization justices tested as a mediator between independent variable psychological empowerment and quality of work life. Private Banks in Kabul, Afghanistan was the context of the study. The research methodology for the present study was quantitative and the nature of the study was explorative, the data were collected from employees working in five private banks in Kabul, Afghanistan. The participants were asked self-reported survey, and 150 questionnaires were used in analyses. The first objective was to investigate the relationship between psychological empowerment and employee quality work-life, the result of the study indicates there is a significant relationship between psychological empowerment and quality of work life. The second objective was to evaluate the relationship between psychological empowerment and organizational justice, the result indicates the variables are positive and significantly related. The third objective was to know the relationship between organization justices and employee quality of work-life, the study specifies the Organization justices and employee quality of work life is positive and significantly associated. The fourth object was to check Organization justice is mediated the relationship between psychological empowerment and quality of work-life, so the result indicates organization justices have partially mediated the relationship of psychological empowerment and employee quality of work-life, and among the psychological empowerment dimensions only (Meaning) changes from negative insignificant to positive insignificant. The finding of the study suggests the private banks should create a favorable working environment using the concept of psychological ownership and Quality of work-life balance.

Keywords: *Psychological Empowerment, Quality of work-life, Organization justices, Private Banks, Kabul*

INTRODUCTION

Currently, the maximum organizations are have been facing unpredictable future risks, in different forms for example globalization, legal, surrounding alteration, new technological changes, and as well as industrial revolutions (Dias Canedo et al., 2020). In such a state for acquiring uniqueness in the marketplace, the organization should highly focus on their employee's skills and looking forward to making their employees limit-free (Shukla et al., 2018).

Moreover, for polishing employees' skill or their education, it needs to start with new opportunities and assignments, so the opportunities will help employees' career advancement (Gautam and Ghimire, 2017).in very recent years, between many factors such as human capital, customers growing prospects, global competition, and technological development, only human capital has been given more significance (Saedi et al., 2019). moreover, needs investment and more planning as compared to previous years, furthermore, the organizations are managing the employees' creativity and thoughts for accomplishing the financial growth (Emadzadeh et al.,2001).

The business experts are highly motivated from the perspective of employee empowerment (Shalley et al., 2004). In the field of organization science, psychological empowerment has been given significant consideration (Afsar and Badir, 2016). Mitchel and Daniel (2003) consider that performance improvement is highly dependent on psychological empowerment, and according to Jena et al. (2019), for organizational success psychological empowerment is considering a very crucial factor.

For improving relationships at work psychological empowerment is considered which leads to increased productivity and individual performance (Gautam and Ghimire, 2017). the linkage between employees' competence and productivity with tension and burden workplace environment, Maslach and Jackson (1981) originated that with continuously feeling of burden grasses different negative effects, that's concerning as job burden, stress or burnout (Pines et al., 2012) and hereafter decrease sadness indications.

Çavus and Demir (2010), O'Brien (2010), Arches (1991), and also Shirley (2003) It is exposed that increasing psychological empowerment in the workforce can be denied job stress. Dennis (1998) has approved that psychological empowerment and organization commitment has a positive relationship in his studies. The current study tries to prove the impact of increasing employee psychological

empowerment on employee quality of work-life with mediating organization justices, which is afterward avoiding negative feelings toward QWL.

Investment in increasing the workforce skills and collaboration is a very effective action for making them even inspired and achieve competitive benefits (Abtahi and Abbasi, 2008). Shalley and Gilson (2004) showed that when workers are much creative at their workplace, they are capable to illustrate new and beneficial thoughts regarding service or product of organization methodologies. Therefore, innovative ideas help to execute unique plans and attain competitive benefits (Akan et al., 2006).

The study likewise tries to show a significant relationship between psychological empowerment and organization creativity is afterward beneficial for the organization. Competitive benefits are situation that allows an organization to deal ineffective quality and more effectiveness than its opponents (Dustin et al., 2014). The significant contribution of the current study is to identify the effect of psychological empowerment on the quality of work-life with mediating organization justices, this study shows individual dimensions of psychological empowerment can affect the quality of work-life, and mediating organization justices indicates the level of intervention among latent and dependent variable.

Previous research has studied psychological empowerment on variables such as competitive advantage, organizational creativity, and burnout. However, there is a limited study found in such a model. The current study focuses on the context of Kabul for studying the effect of psychological empowerment on quality of work-life with mediating role of organization justices. Therefore, the study followed by some questions: Does psychological empowerment affect quality work life? Do organization justices mediate a role in psychological empowerment and quality of work-life? Does psychological empowerment affect organization justices? Do organizational justices affect the quality of work-life?

Theoretical background

Psychological Empowerment

Kanter (1983) the term psychological empowerment was invented almost three decades past, and the concept established different viewpoints in social structure and psychological perception. Where the socio structure is related to employee empowerment in the context of organizational structure, practices, and organizational policies planned to distribute the power among the employees to decide their level (Kanter, 1983, 1977).

The psychological empowerment concentrated on management that empowered the workforce and enhances their creativity (Conger and Kanungo, 1988), as discussed it should be a part of management's skills and ability to create employees' strong self-worthiness and work ethics. The concept was enhanced by Thomas and Velthouse (1990) when they suggested that employee evaluation regards empowerment is strongly correlated with intrinsic motivation.

The concept of psychological empowerment was advanced by Spreitzer (1995) as he exposed that motivational perspective in four perceptions: meaning, self-determination, competence, and impact. These perceptions are actively involved in a workplace environment. By actively “we mean individual wishes and feels able to shape his or her work role and context” (Spreitzer, 1995, p. 1,444).

Spreitzer's dimensions are Meaning: The appropriate linkage between someone's skills, beliefs, and values, and standards (Hackman and Oldham, 1980). The values someone work objectives, valued in relationship with its standard and ideal (Thomas and Velthouse, 1990). Self-determination: One who makes their own life choices and having strong control over their actions (Deciet al., 1989). Competence: the confidence in someone's skills or the ability for performing any activities effectively, or one who is having mastery while performing a specific task (Bandura, 1989). Impact: The one that affects the overall organization operations with its effective performance (Ashford, 1990).

These perceptions together constrict the whole psychological empowerment view. They all combine chronological, missing any one dimension will decrease the employee perceived empowerment but not holistically abolish (Spreitzer, 1995). Therefore, these dimensions contain a whole package of perceptions for knowing psychological empowerment (Thomas and Velthouse, 1990). Psychological empowerment should not be considered a stable personality trait, because in the context of the environment it's continuously changing, can't be generalized through situations (Thomas and Velthouse, 1990). Hence, psychological empowerment reflects continuously altering employees' perceptions regarding themselves as workplace environments changes (Bandura, 1989). Psychological empowerment consistently varying regarding employee perception at different standards conceiving or not conceiving empowerment at the organization (Spreitzer, 1995).

Organizational justice

Organizational literature provides significant considerations to the concept of organizational justice, for creating organizational culture, it plays an important role in shaping individual behavior in the context of the organization (Ouyang et al., 2015). Organization justice is founded from equity theory which is widely applied throughout organizational behaviors area (Chen et al., 2015). Its explained employees perception regarding employers behavior toward them in term of decision making (Whitman, Caleo, Carpenter, Horner,& Bernerth,2012). Hypothetically, three forms of organization justices are widely mentioned in the literature which are distributive justices, procedural justices, and interactional justices (Karkoulian et al., 2016). First, distributive justice is explained as the level where organizational authorities equally distribute the monetary reward and promotion among employees. It is established based on equity theory (Adams, 1965).

Distributive justice's base on employee perception regarding their outcomes received which is based on their contribution to the organization (Rio-Lanza, Vazquez-Casielles, & Diaz-Martin, 2009). While evaluating the distributive justice's base on employee input (effort) contributed to the organization and the organization payback in form of salary, appreciation, and promotion, etc, are used as assessing based (Whitman et al.,2012).

Secondly, perceived justice while making employees-related decisions all the procedures are used (Lin & Hsieh, 2010; Thibaut & Walker, 1975) which is recognized as perceived organization justices. It is related to those methodologies in which organizational authorities elected for employees results and employees are consciously looking forward to the fairness of justices for all those procedures. (Tyler,1987).

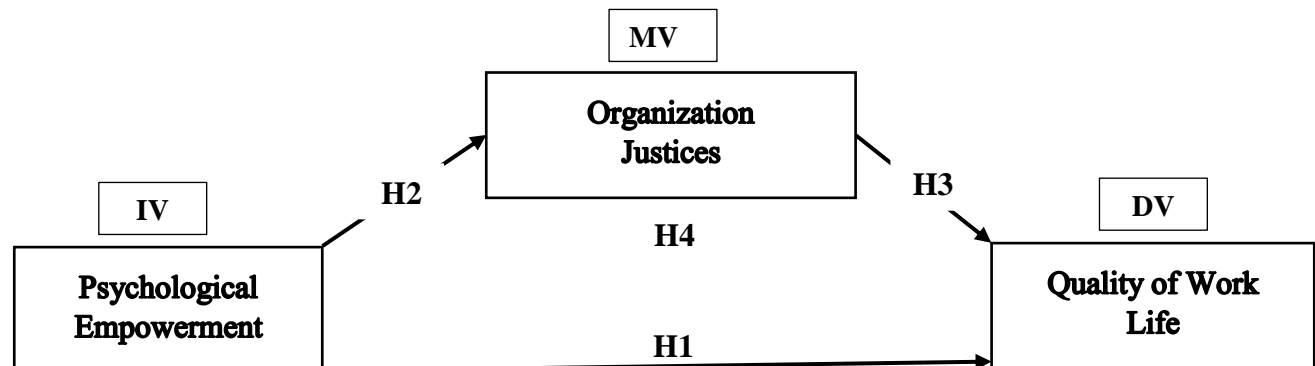
Third, interactional justice is known as equality in interpersonal communication with an employee while making organizational decisional procedures (Bies & Moag, 1986; Gelens, Dries, Hofmans, & Pepermans, 2013). Interactional justices concentrating on interpersonal communication with authorities and employees while making a fair decision (Ambrose, 2002). It explained the fair treatment of top management with the employees in an organizational context (Palaiologos, Papazekos, &Panayotopoulou, 2011).

Employee Quality of work-life

QWL has explained a method to enhance one's work performance (Ford, 1973), quality of work-life is the procedure to think about the workforce working in the organization (Nadler and Lawler, 1983). The quality of work-life differs regarding an individual's age, position in the workplace (Kiernan and Knutson, 1990). QWL mirror the organization pledge to enhance workplace environment, which create more employee engagement and pleased with its role and responsibility, moreover it

establishes a challenging atmosphere for employees, furthermore, for individual QWL is gratification through different needs, which need to be fulfilled for having effective organizational performance (Sirgy et al., 2001)

Theoretical Framework



Hypotheses

H1: There is positive significant relationship between PE and EQWL.

H1a: There is positive significant relationship between Meaning and EQWL.

H1b: There is positive significant relationship between Competence and EQWL.

H1c: There is positive significant relationship between self-administration and EQWL.

H1d: There is positive significant relationship between impact and EQWL.

H2: There is positive significant relationship between PE and OJ.

H2a: There is positive significant relationship between Meaning and OJ.

H2b: There is positive significant relationship between Competence and OJ.

H2c: There is positive significant relationship between self-administration and OJ.

H2d: There is positive significant relationship between impact and OJ.

H3: There is positive significant relationship between OJ and EQWL

H4: Organizational Justice mediates the relationship of Psychological empowerment and Employee Quality of work life.

RESEARCH METHODOLOGY

Research Design

The present study was based on a quantitative strategy due to the data was gathered by distributing the questionnaire among employees and the data was analyzed through IBM SPSS software. The quantitative approach was used which is similar to the nature of the present study and the nature of the study is explanatory, meanwhile, it's about knowing the influence of the independent on the dependent variable.

Population and Sampling

The time frame for the current study is cross-sectional due to the data was collected at one time from private banks was the total population and only five banks (Azizi Bank, Mawind Bank, Bakhtar Bank, Pushtana Bank, Islamic Bank of Afghanistan) and respondent positions were (Branch managers, Operation managers, Bank tillers, Customer officers). The respondents for the present study were selected as the sample of the study base on the convenient sampling method. The total 2000 size of the population and our required sample was 150 sample size based on the margin of error of .03 and 5% alpha level. This sample size is calculated based on the table developed by the Somes and Bhapkar (1977) formula and accordingly the table developed by Bartlett, Kotrlik, and Higgins (2001).

Data Collection

The time frame for the current study is cross-sectional, the data was collected at one point, and a convenient sampling technique was used.

Table 1: Questionnaires

Variable	Source of items	No# items
Psychological Empowerment		
Meaning	Spreitzer, G.M. (1995)	3 items
Competence	Spreitzer, G.M. (1995)	3 items
Self-Determination	Spreitzer, G.M. (1995)	3 items
Impact	Spreitzer, G.M. (1995)	3 items
Quality Of Work Life	Brooks and Anderson (2005) Van Laar et al. (2007),	17 items
Organization Justices	Niehoff and Moorman (1993)	10 items

Data Analysis

After the data collection, the data was analyzed through IBM SPSS software version 20, the descriptive statistics, Correlation, and Regression applied to evaluate the relationship between independent and dependent variables.

Table 2: Descriptive Statistics

	N/Items	Range	Minimum	Maximum	Mean	Std. Deviation
Meaning	3	4.00	1.00	5.00	2.7467	.92499
Competence	3	3.67	1.00	4.67	1.8156	.87856

Self-Administration	3	3.33	1.00	4.33	2.6356	.78516
Impact	3	2.67	1.00	3.67	2.3467	.68638
Quality of Work Life	17	2.53	1.35	3.88	2.4298	.51317
Organization Justices	10	3.20	1.00	4.20	2.0100	.76050
Valid N (listwise)						

The descriptive statistics indications that based on the survey participants perception, the banks employees perceived low level in terms of Meaning (M=2.7, SD=.92); Competence (M=1.8, SD=.87); Self-Administration (M=2.6, SD=.78), Impact (M=2.3, SD=.68), Organization Justices and The banks' employees 'perception regarding Quality of work-life also the level is stated low (M=2.4, SD=.5

Table 3: Demographic Details

	Frequency	Percentage		Frequency	Percentage
			Education		
			Bachelor	29	19.3%
Gender			Master	66	44.0%
Male	115	76.7%	Ms/MPhil	49	32.7%
Female	35	23.3%	PhD	6	4.0%
Age			Experience		
18-25 Years	43	28.7%	1-3 Years	29	19.3%
25.1-35 Years	65	43.3%	3.1-5 Years	66	44.0%
35.1-45 Years	40	26.7%	5.1-7 Years	49	32.7%
above 45 Years	2	1.3%	7.1-10 Above	6	4.0%

As the above table indicates there was a total of 149 survey participants. Of the total 115(76.7%) were male and 35 (23.3%) were female. The age range of the participant was 43(28.7%) belong to the age category 18 to 25 years; 65(43.3%) belongs to 25.1 to 35 years; 40 (26.7%) were related to the age of 35.1 to 45 years; only 2(1.3%) concern to the age of above 45years. moreover, 29(19.3%) were having a bachelor's degree, where 66 (44.0%) were having a Master's degree, 49 (32.7%) were having Ms/MPhil degree and 6 (4.0%) were having a Ph.D. degree.

Table 4: Reliability of Questionnaire

Survey Measure	No. of Items	Cronbach's Alpha
Organization Justices	10	.884
Quality of work-life	17	.716
Psychological empowerment	12	.70

All variables including independent, dependent, and mediating variables showed satisfactory reliability based on Cronbach alpha of above 0.60 (Sekaran & Bougie, 2016), Organization Justices consist of 10 items, level of reliability 0.88, Quality of work-life consist of 17 items and level of reliability is 0.716, moreover psychological empowerment is consist of 12 items and the level of reliability is .68

Table 5: Correlations

		1	2	3	3	4	5
meaning	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	150					
competence	Pearson Correlation	-.064	1				
	Sig. (2-tailed)	.434					
	N	150	150				
self-administration	Pearson Correlation	.536**	.194*	1			
	Sig. (2-tailed)	.000	.018				
	N	150	150	150			
Impact	Pearson Correlation	.741**	.394**	.318**	1		
	Sig. (2-tailed)	.000	.000	.000			

	N	150	150	150	150		
QWL	Pearson Correlation	.474**	.576**	.637**	.645**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	150	150	150	150	150	
OJS	Pearson Correlation	.106	.626**	.350**	.372**	.772**	1
	Sig. (2-tailed)	.195	.000	.000	.000	.000	
	N	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).							
*. Correlation is significant at the 0.05 level (2-tailed).							

The correlations analysis table shows that the overall dimensions of psychological empowerment are positively associated with Quality of work-life, meaning ($r=.474$, $P<.05$), Competence ($r=.576$, $P<.05$), self-administration ($r=.637$, $P<.05$), impact ($r=.645$, $P<.05$), likewise the three dimensions (Competence ($r=.626$, $P<.05$), self-administration ($r=.350$, $P<.05$), impact ($r=.372$, $P<.05$)) of psychological ownership is positively associated with organization justices and only one dimension (meaning $r=.195$, $P>.05$) is insignificantly associated with the organization, moreover, quality work-life is also positively associated with Organization Justices, Quality of work ($r=.772$, $P<.05$).

Table 6: MODEL 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.851 ^a	.725	.717	.27295
a. Predictors: (Constant), impact, self-administration, competence, meaning				

The coefficient of variation R2 shows that 80.2% of the variation in the dependent variable (Quality of work-life) is explained by the independent variable (Psychological Empowerment).

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.436	4	7.109	95.422	.000 ^b
	Residual	10.803	145	.075		
	Total	39.238	149			
a. Dependent Variable: QWL						
b. Predictors: (Constant), impact, self-administration, competence, meaning						

The above table shows the good fitness of the proposed model (F=95.4, P<.05).

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.638	.097		6.582	.000
	meaning	-.053	.057	-.095	-.928	.355
	competence	.176	.039	.302	4.543	.000
	self-administration	.320	.039	.490	8.199	.000
	impact	.330	.072	.441	4.598	.000
a. Dependent Variable: QWL						

The results in the coefficient table show that three dimensions of psychological ownership are having significant relation with employee quality of work life. Competence has positive and significant effects on employee quality of work-life (r=.176, P>0.5.) The self-administration has a positive and significant effect on employee quality of work-life (r=.320, P<0.5. The impact has a positive and significant effect on employee quality of work-life (r=.330, P< 0.5). The meaning has a negative and insignificant effect on employee quality of work-life (r=-.053, P>0.5(0.355)).

Table 7: MODEL 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.678 ^a	.460	.445	.56640
a. Predictors: (Constant), Impact, self-administration, competence, meaning				

The coefficient of variation R2 shows that 46.0 % of the variation in the dependent variable (Organization Justices) is explained by the independent variable (Psychological Empowerment).

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.658	4	9.914	30.905	.000 ^b
	Residual	46.517	145	.321		
	Total	86.175	149			
a. Dependent Variable: OJS						
b. Predictors: (Constant), Impact, self-administration, competence, meaning						

The above table shows the good fitness of the proposed model (F=30.9, P<.05).

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.357	.201		1.772	.078
	meaning	-.175	.118	-.213	-1.482	.141
	competence	.393	.081	.454	4.879	.000
	self_administration	.285	.081	.295	3.525	.001
	Impact	.285	.149	.257	1.917	.057
a. Dependent Variable: OJS						

The results in the coefficient table show that three dimensions of psychological ownership are having significant relation with Organizational Justices. Competence has positive and significant effects on employee quality of work-life ($r=.393$, $P>0.5$.) The self-administration has a positive and significant effect on Organization Justices ($r=.285$, $P<0.5$). The impact has a positive and insignificantly effect on Organization Justices ($r=.285$, $P>0.5$). The meaning has a negative and insignificant effect on Organization Justices($r=-.175$, $P>0.5(0.141)$).

Table 8: MODEL 3

Model Summary				
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.772 ^a	.596	.594	.32717
a. Predictors: (Constant), OJS				

The coefficient of variation R2 shows that 59.6 % of the variation in the dependent variable (Quality of work-life) is explained by the independent variable (Organization Justices).

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.397	1	23.397	218.585	.000 ^b
	Residual	15.842	148	.107		
	Total	39.238	149			
a. Dependent Variable: QWL						
b. Predictors: (Constant), OJS						

The above table shows the good fitness of the proposed model (F=30.9, P<.05)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.382	.076		18.260	.000
	OJS	.521	.035	.772	14.785	.000
a. Dependent Variable: QWL						

The result of the coefficient indicates that the Organization justices positively and significantly associated with quality of work-life and the values are (r=.521, P=<.05).

	M I	M 2	M 3	M 4	M 5
	S 1	S 2	S 3	S 4	S 5
(Constant)	.638(.000)	.357(.078)			.523(.000)
Meaning	-.053(.355)	-.175(.141)		-.053(.355)	.004(.932)
Competence	.176(.000)	.393(.000)		.176(.000)	.049(.115)
self-administration	.320(.000)	.285(.001)		.320(.000)	.228(.000)

Impact	.330(.000)	.285(.057)		.330(.000)	.238(.000)
Quality of work-life	.000 ^b		.000 ^b		.000 ^b
Organization Justices			.521(.000)	.323(.000)	.000 ^c
R Square	.725		.596	.725	.848
Adjusted R Square	.717		.594	.717	.843
F statistic	95.422		218.585	95.422	160.877

**Table 9:
Mediation
Analysis**

Our results comparison from model 1 and model 5 shows that there were three significant results in the first model and one insignificant by introducing mediation variable (organization justices) the two variables are remained significant (self-determination and Impact) and one variable turned out its relationship from negative to positive but remained insignificant, moreover the competence variable in model 1 it was a positive and significant relationship with Quality of work life, but after introducing the mediation variable (organization justices), which turned out from significant into insignificant, the nature of its relationship remained positive with the dependent variable(Quality of work-life). It indicates that organization justices working as mediation in our data. For example, in

model 1 the meaning converted from negative insignificant ($P > .05$) to negative Significant ($P > .05$). Likewise, the variable Competence which was positive significant in model 1 by introducing mediation it converted to positive insignificant, moreover, in model 1 the R^2 was 72.5% in model 5 turn to 84.8% increases the value, the Adjusted R^2 was 71.7% in model 1 and in model 5 it shows 84.3%, in model 1 our F-statics was 95.42% by introducing the mediation variable (organization justices) it increases to 160.8% in model 5, it indicates the model is good enough to be fit, because the independent and dependent variable is having a significant relationship, after introducing the variable as mediation (organization justices) between an independent variable (psychological ownership) and dependent variable (Quality work-life), the result indicates that organization justices are partially mediated, and among the psychological empowerment dimensions only (Meaning) changes from negative insignificant to positive insignificant. So we accept the alternative hypothesis: H4: Organization justice positively significantly mediated the relationship between psychological ownership and quality work life.

DISCUSSION

The basic purpose of the current research was to enhance the understanding of employees' psychological empowerment on employee quality of work-life with mediating role of Organization justice. The result reveals that employee psychological Empowerment is having a positive huge impact on employee's quality of work-life where the ($F=.95, P < 0.5$) the H_0 is rejected and the H_1 is accepted, H_1 : there is a positive significant relationship among employee's psychological empowerment and employee quality of work life. This result is consistent with the prior study by Salimi, S., & Saeidian, N. (2015). The result shows that employee psychological empowerment having a positive and significant association with organization justices ($F=.30.905, P < .05$) the H_0 is rejected and H_1 accepted, H_2 : there is a positive significant relationship between psychological empowerment Organization justices. The finding of the present study is consistent with previous study Singh, S. K., & Singh, A. P. (2019). H_3 : There is a significantly positive relationship between organizational justice and employee quality of work life. The result indicates that OJ is positive significantly associated with quality of work-life ($F=218.585, P < .05$). The result of the study is associated with the previous study of Rai, G. S. (2015). H_4 : Organization justice has positively significantly mediated the relationship between psychological ownership and quality work life. The result reveals that organizational justices are partially mediated the relationship between psychological empowerment and employee quality of work-life, among the damsons of psychological empowerment only (meaning), changes from positive insignificant to positive insignificant, and the

value of R2 values changes from 95.422 to 160.877, which shows the model is good enough to predict on it. The present study finding is consistent with previous studies Azeem, M. M., Abrar, M., Bashir, M., & Zubair, A. (2015).

CONCLUSION

The conclusion of current research is employee psychological empowerment is having a significant and positive effect on employee quality of work life. The study concluded that to increase the quality of work-life and organization justice, furthermore, organization justices have partially mediated the relationship between Psychological empowerment and Employee quality of work-life among the workforce of private banks in Kabul, Afghanistan. The conclusion of the present study is Quality of work life and organization justices among employees of private banks are high, but in private banks, it looks there is less comparatively, which is read signal for private banks to retain their employees at the workplace, so they need to take more attention on the employees' facilities and their resources.

RECOMMENDATION

The following recommendations are made based on an empirical finding of the current study.

As the result indicates that psychological empowerment is having significantly related to the quality of work-life among private banks in Kabul, unfortunately, the study found a lack of consideration on employees, so the recommendations are, the banks should create a flexible working environment, less pressure on work, and the banks should involve their employee in decision making, furthermore the private banks in should create learning opportunities for their growth and development. Moreover, the contribution of employees should be considered valuable, allow you, employees, to decide on their behalf, the working limitation should be avoided, and banks must be working on their effective interpersonal relationship with employees.

LIMITATION AND FUTURE DIRECTION

The limitation of the current study is the sample collected from the only private commercial banks in Kabul, Afghanistan which makes it difficult to generalize. Furthermore, the small sample size and perceptual data collected using the survey method are also its limitations. Variables are going to be altered, moreover, the researchers of the future can take the government sector, conduct a longitudinal study, or one can also take corporations as simple size.

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