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Designing a Model for the Establishment of an Empowered Organization in Maskan Bank

ABSTRACT

The present study was conducted with the aim of designing a model for the establishment of an empowered organization in Maskan Bank using a mixed-method approach (qualitative and quantitative). This study is developmental in nature with a thematic analysis approach. In the qualitative stage, a snowball sampling method was employed, and through semi-structured interviews with 14 experts and managers of Maskan Bank, 248 conceptual codes were identified and extracted. The interviews continued until the data became repetitive and reached saturation. Coding was performed at three levels: basic themes, organizing themes, and global themes. Subsequently, for screening and validation, a questionnaire was used with academic experts. Data analysis led to the identification of 120 basic themes, 23 organizing themes, and 5 global themes. In the quantitative stage, the statistical population included 710 managers and deputies of Maskan Bank, from which 255 were selected using Cochran's formula. The validity of the questionnaire was confirmed through convergent and divergent validity, and its reliability was verified using Cronbach's alpha (0.924). Then, the constructs of the model were examined using descriptive and inferential statistics, through SPSS and LISREL software, and by applying fuzzy Delphi analysis, the Kolmogorov-Smirnov test, and structural equation modeling. The constructs of the model were validated based on the performed analyses. In the stage of structural equation modeling, while confirming the identified concepts and classifications, the model of establishing an empowered organization in Maskan Bank was validated in five dimensions and twenty-three components: Innovative organizational culture (organizational adaptability, value orientation, innovation orientation, acceptance of organizational change, risk-taking, transformational leadership); Resource and facility development (employee empowerment, in-service training, employee knowledge enhancement, organizational technology management, financial resource management); Formulation of empowered organizational strategy (environmental recognition, talent management, determination of performance criteria); Organizational professionalism (responsibility, organizational discipline and order, merit-based employee selection, accountability); Flat organizational structure (information sharing, decentralization, organizational communications, organizational integration, implementation of a suggestion system in the bank). The proposed model was confirmed after evaluation.

Keywords: Empowered organization, Maskan Bank, innovative organizational culture, resource and facility development, formulation of empowered organizational strategy, organizational professionalism, flat organizational structure.

Introduction

In today's rapidly changing organizational environment, empowerment has emerged as a key concept for enhancing resilience, adaptability, and performance across diverse institutions, including financial organizations, governmental agencies, and private enterprises. Empowerment not only strengthens the psychological and professional capacity of employees but also shapes organizational structures, governance practices, and innovation strategies in ways that ensure sustainable development and competitiveness. Contemporary literature emphasizes that empowered organizations are

better positioned to integrate technological advancements, align with dynamic environmental demands, and leverage human and social capital for growth [1].

The importance of empowerment in organizational contexts can be understood within the broader transformation of management practices. As organizations across industries transition toward knowledge-based and digitally enhanced operations, managerial focus has shifted from rigid hierarchical control to participatory and capability-based frameworks. Empowerment is increasingly recognized as a bridge between structural flexibility, technological integration, and employee commitment. For instance, the process of capacity building within banking institutions has been linked to both employee performance and financial sustainability [2]. This highlights the dual role of empowerment as a strategic necessity for competitiveness and as a developmental tool for employees and institutions alike.

One of the central aspects of empowerment is its relationship with knowledge management. Effective knowledge management systems provide organizations with the ability to adapt to environmental challenges, foster innovation, and enhance accountability [3]. By embedding empowerment into knowledge structures, organizations develop collective intelligence that enhances both individual and institutional performance. This perspective is particularly crucial in knowledge-intensive sectors, such as finance and education, where the integration of knowledge management with empowerment practices significantly improves organizational capacity [4]. Moreover, leveraging open-source resources to understand strategic environments demonstrates how empowerment can enhance decision-making through wider access to knowledge [5].

The literature also highlights the cultural dimensions of empowerment. Organizational culture plays a defining role in determining how empowerment is operationalized and sustained. Strong and innovative organizational cultures facilitate empowerment by promoting trust, accountability, and adaptability [6]. Similarly, research underscores the significance of psychological empowerment, where employees' sense of autonomy, competence, and impact drives organizational effectiveness [7]. This psychological perspective is complemented by the view that acceptance of organizational change is heavily dependent on employees' experience of empowerment [8]. Thus, empowerment serves both as a cultural and psychological foundation for organizations undergoing transformation.

Strategically, empowerment influences how organizations develop resilience and long-term sustainability. The role of empowerment in building organizational agility has been demonstrated in contexts such as sports and youth directorates, where it enhances responsiveness to external challenges [9]. Likewise, the integration of empowerment into governance frameworks highlights its relevance for good governance practices, where empowered institutions are more capable of accountability, transparency, and responsiveness [10]. This perspective underscores empowerment as a multidimensional phenomenon, encompassing governance, leadership, and human resource management.

From a technological standpoint, the rise of digital transformation has added new layers to empowerment. In banking and financial institutions, digitalization is reshaping traditional models of empowerment by redefining communication channels, customer interaction, and employee roles [11]. While digitalization can empower innovation and sustainability, it also raises questions about negative impacts, such as reduced human discretion. However, research has shown that technological innovations positively influence bank performance in emerging economies, suggesting that empowerment through digital strategies is a key driver of competitive advantage [12]. Moreover, studies emphasize that organizational digital culture and capabilities strengthen resilience and innovation, further linking empowerment to digital competitiveness [13].

In addition to technological empowerment, human and social capital are essential drivers of organizational empowerment. Studies on micro, small, and medium-sized enterprises (MSMEs) demonstrate how financing models and social networks enhance empowerment, particularly in contexts with limited formal institutional support [14]. Likewise, empowerment strategies in the culinary and creative industries highlight the role of generational shifts and social media as mediating factors [15]. These findings suggest that empowerment is not confined to formal structures but extends to community-oriented and network-based processes that shape organizational success.

The design of empowerment models in diverse organizational contexts also provides valuable insights. Research on non-governmental organizations has emphasized the creation of localized empowerment frameworks tailored to business-oriented objectives, reflecting the importance of contextualizing empowerment within cultural and institutional realities [16]. Similarly, studies on Iranian government organizations underscore the necessity of designing empowerment models that address bureaucratic rigidity and align with administrative reforms [17]. Together, these findings highlight the need for empowerment models that integrate contextual, cultural, and institutional factors for effective implementation.

The role of leadership in empowerment is another critical dimension. Empowering leadership practices foster innovation, accountability, and professional development within organizations. Transformational and participatory leadership styles are especially relevant, as they create environments where employees feel valued and motivated to contribute meaningfully [18]. Leadership not only drives empowerment at the individual level but also shapes the organizational strategies that embed empowerment within structural and cultural frameworks. This includes linking empowerment with accountability mechanisms in strategic management, ensuring that empowered organizations remain responsible and transparent [19].

Beyond leadership, empowerment interacts with organizational strategy in ways that directly affect competitiveness. In commercial banking, empowerment-related competitiveness models highlight the importance of integrating empowerment practices into financial performance and customer relations [20]. Business model innovation, supported by multiple organizational capabilities, has also been linked to empowerment as a mechanism for improving adaptability and market performance [21]. This strategic perspective positions empowerment not as an isolated practice but as a central component of organizational growth and innovation.

The interplay between empowerment and industrial digitalization further underscores its strategic importance. As industrial organizations embrace digital transformation, managerial frames influence how empowerment strategies are designed and executed [22]. This dynamic is particularly relevant in industries where technological disruption demands rapid adaptation and continuous learning. Organizational empowerment in such contexts ensures that employees are not only equipped with skills but also psychologically prepared to embrace change and contribute to innovation.

Another crucial aspect of empowerment lies in its ethical and developmental implications. Empowerment strategies ensure that organizations address broader societal expectations by fostering inclusivity, responsibility, and sustainability. Studies examining innovative management strategies point out that empowerment is embedded in leadership approaches, cultural shifts, and change management practices, ultimately influencing the broader trajectory of modern organizations [1]. By aligning empowerment with ethical governance and strategic development, organizations enhance both internal effectiveness and external legitimacy.

Moreover, empowerment contributes to organizational integration by harmonizing structural, cultural, and psychological elements. This integration enhances employees' sense of belonging and aligns their personal goals with organizational

missions. Such alignment is particularly evident in healthcare organizations, where empowerment models tailored to clinical staff ensure commitment and service quality [23]. These sector-specific studies demonstrate that empowerment transcends general management practices, requiring industry-specific adaptations that address unique professional and organizational contexts.

In summary, empowerment has emerged as a multidimensional and strategic concept that spans cultural, psychological, technological, and governance perspectives. Its implementation in banks, governmental institutions, MSMEs, NGOs, and industrial organizations demonstrates its adaptability and centrality in contemporary management. By linking empowerment to knowledge management, organizational culture, leadership, digital transformation, and competitive strategies, the literature underscores its role as a cornerstone of sustainable organizational development. Building on these insights, the present study aims to design and validate a model for establishing an empowered organization in Maskan Bank

Methods and Materials

The present study is developmental in terms of its objective and employs a mixed-method approach. In the data analysis section, thematic analysis was used, and in the quantitative part, confirmatory factor analysis was conducted using LISREL software. Accordingly, to design the model of establishing an empowered organization in Maskan Bank, semi-structured interviews with experts and managers were used for data collection, and the interviews continued until the data reached saturation. The distribution of participants based on profession, education, and occupational background is presented in Table 1.

In the qualitative section, purposive sampling was applied, and a total of 14 interviews were conducted. The statistical population in the quantitative section consisted of 710 managers and deputies of Maskan Bank. To calculate the sample size, Cochran's formula was used, resulting in a sample size of 255 participants.

Table 1.

List of Interviewees by Education and Expertise

Row	Position	Education and Major	Feature	Field of Activity	Number	Duration of Interview (minutes)
1	University Professor	Ph.D. in Human Resource Management		Academic	2	60
2	University Professor	Ph.D. in Organizational Behavior Management		Academic	2	70
3	Provincial Branch Manager	M.A. in Public Administration	Executive		2	60
4	Deputy Provincial Branch Manager	Ph.D. in Executive Management	Executive & Academic	1	90	
5	Deputy Provincial Branch Manager	M.A. in Business Administration	Executive		1	70
6	Deputy Provincial Branch Manager	M.A. in Public Administration	Executive		1	90
7	Deputy Provincial Branch Manager	M.A. in Public Administration		Academic	1	60
9	Head of Division and Deputy Manager	M.A. in Public Administration		Academic	1	70
10	Human Resources Officer	Ph.D. in Public Administration		Academic	2	70
11	Former Human Resources Officer and National Lecturer at Maskan Bank	Ph.D. in Marketing Management	Executive & Academic	1	60	

For the validation of qualitative research, two strategies were used: external review (conducting interviews with individuals other than the main interviewees in order to analyze and examine the research process, outcomes, and accuracy) and pluralism (interviewing individuals who hold different responsibilities at various organizational levels).

To extract concepts from the information obtained during the interviews, coding was conducted. In this study, coding and the creation of meanings and themes were used for the development of concepts and categories. The following steps were undertaken to analyze the interviews:

1. **Data analysis and summarization:** At this stage, interviews had to be conducted extensively to uncover actual concepts. Data were continuously reviewed, new codes were derived, and final codes were determined.
2. **Data preparation:** After transcription, a table was prepared in which responses to each question for every interviewee were specified.
3. **Category discovery:** Concepts were classified according to their relation to similar subjects, a process known as categorization. Categories have high conceptual power because they can organize concepts around themselves.
4. **Identification of basic themes:** At this stage, the key concepts expressed by the interviewees were compiled. The selected titles were chosen by the researcher, aiming to maximize alignment with the data they represent.
5. **Discovery of organizing themes:** At this stage, a set of shared concepts was assigned a title. The extracted themes were then presented in the form of a model.
6. **Validation of the research model:** To validate the proposed model, confirmatory factor analysis was conducted using LISREL software.

Findings and Results

The conditions and circumstances of financial institutions and banks are not identical, and the influencing components on the provision of monetary resources may even differ for each branch of a banking group. Observing and implementing principled and logical approaches for each of these components is effective in empowering the bank and determines the bank's capacity in attracting financial resources.

Table 2.

Dimensions, Components, and Indicators of Establishing an Empowered Organization

Dimension	Component	Indicators
Innovative Organizational Culture	Organizational Adaptability	Ability to re-engineer processes – appropriate response to environmental changes – identification and pursuit of opportunities – ability to exploit opportunities
	Value Orientation	Building employee trust – behavioral honesty of managers – proper conduct of managers with employees – necessity of attention to individual and organizational competencies – promotion of occupational health within the organization
	Innovation Orientation	Improvement of employee creativity skills – employee innovation – individual planning for employee empowerment – utilization of creative and motivated human resources – discovering new solutions to improve banking services
	Acceptance of Organizational Change	Training and changing employee knowledge – promoting a learning culture within the organization – employee participation in organizational changes – preparedness for challenging and unexpected issues – flexibility in organizational programs
	Risk-Taking	High level of managerial risk-taking – sufficient awareness of organizational strategies – managers being pioneers of change and promoting risk programs – dynamism and deep insight into strategic risks – availability of financial resources to achieve the bank's goals and programs
	Transformational Leadership	Adequate managerial support for employees – emphasis on foresight – having a strong sense of purpose – stressing the importance of teamwork – creating emotional bonds with employees – sacrificing personal interests for group benefits – prioritizing organizational over individual interests – helping employees develop and expand capabilities – seriousness and enthusiasm for task performance
Resource and Facility Development	Employee Empowerment	Employees' sense of competence and self-efficacy – employees' sense of effectiveness – sense of meaningfulness within the organization – autonomy and independence – fostering self-confidence – motivation and interest in work outcomes – increased employee self-esteem – adaptability and capability – improved decision-making ability
	In-Service Training	Attention to training quality – training based on participation – training using scientific and effective methods – appropriate training during service – fundamental and specialized training aligned with an empowered organization – identifying training needs – teaching employees problem-solving skills
	Employee Knowledge Enhancement	Designing organizational training programs – employee training for knowledge acquisition – learning and reviewing from knowledge management evaluations – anticipating appropriate training tools – designing

Formulation of Empowered Organizational Strategy		knowledge management training programs – evaluating and providing feedback from training courses to enhance effectiveness
	Organizational Technology Management	Using modern technologies in the organization – effective use of artificial intelligence – integrating technology, skill, and expertise with management
	Financial Resource Management	Positive financial performance balance sheet – conducting sensitivity analysis of financial resources – performance-based budgeting system
	Environmental Recognition	Quick and effective response to environmental needs – understanding societal expectations and the bank's position – adapting strategies to societal needs – analyzing competitor behavior in the banking industry – analyzing economic, social, and cultural conditions of society
	Talent Management	Development of organizational positions and managerial competencies – defining organizational strategies for human resource needs and capabilities – measuring existing competencies and comparing them with desired skills – career development planning within the bank
Organizational Professionalism	Defining Performance Criteria	Establishing criteria for increasing bank revenues – measuring customer satisfaction and productivity – operational speed in implementing programs (approval, execution, monitoring) – improving cost-to-credit ratio – organizational learning through reflecting on outcomes
	Responsibility	Observance of delivery standards in a work unit – compliance with organizational laws, regulations, and standards – increased sense of ownership of work and the organization – willingness to cooperate with the organization – acceptance of results – internal employee commitment
	Organizational Neatness and Order	Organizing and defining the place of each resource – preparing guidelines and standards to maintain neatness – preservation of bank assets – improvement of the bank's external neatness and order
	Merit-Based Employee Selection	Organizational experience – interpersonal and communication skills – environmental analysis capability – employees' ability in strategic planning – employee foresight – employee creativity and innovation – academic credibility – adherence to ethical principles
	Accountability	Organizational transparency – justice in observing customer rights – altruism in banking – existence of mandatory accountability regulations – managerial attitude toward accountability – benevolence and goodwill in employee behavior – existence of reliable and trust-based evaluation systems
Flat Organizational Structure	Information Sharing	Facilitating conditions for knowledge sharing – defining successes and limitations in knowledge sharing – using informal communication for knowledge sharing – defining clear channels for knowledge transfer and sharing – evaluating employee participation in knowledge sharing
	Decentralization of Structure	Dissemination of information across all bank units – trust-based cooperation in the bank – establishment of shared values across the bank
	Organizational Communication	Presence of two-way communications within the bank – using informal patterns for information sharing – coordination and fostering social interactions
	Organizational Integration	Developing a cohesive strategy in the bank – adopting a systemic perspective – improving coordination between organizational units – creating an integrated and centralized managerial and operational environment
	Implementation of a Suggestion System in the Bank	Senior managerial support for employee suggestions – forecasting material and moral support for presenting opinions – establishing a council to evaluate employee suggestions – professional assessment of submitted proposals – employee participation in organizational activities

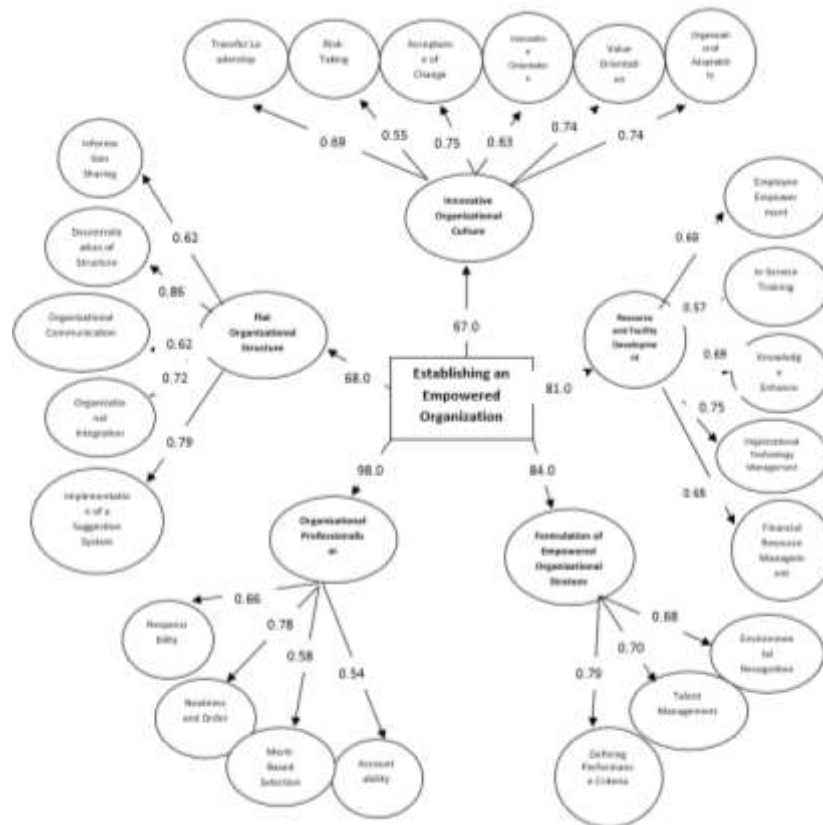
After identifying the dimensions and themes in the qualitative section, the validity and reliability of the research questionnaires were examined to confirm the extracted dimensions, components, and indicators. Based on the results, it can be concluded that since the obtained factor loadings were greater than 0.50 and the average of the extracted indicators was also higher than 0.50, this indicates convergent and discriminant validity for all variables of establishing an empowered organization in Maskan Bank. This demonstrates that all criteria (basic themes) in the measurement of factor loadings possess an appropriate value, and the related questions have a stronger correlation with their respective factor compared to other factors.

Furthermore, the reliability of the questionnaires was measured using Cronbach's alpha test. Since the questionnaires and their dimensions yielded values higher than 0.70, this also confirms that the questionnaires possessed suitable internal consistency. In addition, the factor loading values for the main dimensions were as follows: innovative organizational culture (0.67), formulation of empowered organizational strategy (0.81), resource and facility development (0.84), organizational professionalism (0.98), and flat organizational structure (0.68). These findings indicate that the model of establishing an empowered organization in Maskan Bank has acceptable fit and validity.

Table 3.*Cronbach's Alpha Coefficient for Each Main Dimension*

Main Dimensions	Number of Questions	Cronbach's Alpha Coefficient
All questions of establishing an empowered organization	120	0.924
Innovative organizational culture	33	0.794
Resource and facility development	28	0.883
Formulation of empowered organizational strategy	14	0.806
Organizational professionalism	25	0.892
Flat organizational structure	20	0.812

After completing the qualitative phase and fitting the concepts through structural equation modeling, the opinions of experts were integrated using the Interpretive Structural Modeling (ISM) method to determine the relationships and sequence among the dimensions. Ultimately, after validation, each dimension of the initial model was confirmed, and the structural–interpretive model was presented. The main dimensions incorporated into ISM were the same dimensions validated after the structural equation modeling, answering the question of how the model for establishing an empowered organization in Maskan Bank should be structured, as identified below:

Figure 1.*Model of Establishing an Empowered Organization in Maskan Bank*

Discussion and Conclusion

The findings of this study provide valuable insights into the multidimensional nature of organizational empowerment and its role in enhancing the effectiveness of financial institutions such as Maskan Bank. The results confirmed that empowerment in this context is built upon five primary dimensions—innovative organizational culture, resource and facility development,

formulation of empowered organizational strategies, organizational professionalism, and a flat organizational structure. Each dimension was further supported by a set of validated components and indicators that collectively define how empowerment can be operationalized in a banking institution. This discussion examines these findings in light of prior research, drawing connections to existing theoretical and empirical studies, while also outlining the broader implications of the study's results.

One of the most important findings was the strong role of innovative organizational culture in shaping empowerment. The identified indicators—such as adaptability, value orientation, innovation, acceptance of change, risk-taking, and transformational leadership—emphasize that culture serves as the backbone of empowerment. This is consistent with research demonstrating that organizational culture is central to fostering innovation and supporting digital transformation in large companies [6]. The literature indicates that a culture encouraging creativity, accountability, and flexibility enables employees to align their personal and professional growth with organizational goals [23]. Moreover, studies of industrial digitalization have emphasized how managers' cultural frames influence technological adoption and the creation of empowered structures [22]. The current findings resonate with these insights, highlighting the necessity of cultivating cultural conditions that promote openness, adaptability, and innovation to ensure empowerment is sustainable.

Equally significant is the role of resource and facility development in the empowerment process. The present study identified employee empowerment, in-service training, knowledge enhancement, technological management, and financial management as critical components. Prior research aligns with this view, showing that knowledge management serves as a central driver of organizational capacity [3]. Empowerment is closely tied to knowledge systems, as organizations that foster learning and continuous skill development strengthen their ability to adapt to environmental changes [4]. Similarly, studies demonstrate that integrating open-source resources and strategic knowledge strengthens organizational agility and competitive advantage [5]. In banking contexts, investment in human resource development has also been directly associated with enhanced competitiveness and employee effectiveness [20]. The validation of this dimension in Maskan Bank indicates that financial institutions can build empowered organizations by combining human resource development, modern technologies, and sound financial strategies.

The results also highlighted the importance of formulating empowered organizational strategies as a distinct dimension. Strategic empowerment was linked to environmental recognition, talent management, and defining performance criteria. These findings echo studies showing that empowerment is inseparable from effective strategy-making, particularly in government and financial institutions [17]. When employees and managers are empowered to engage in strategic thinking, organizations are more capable of aligning internal capabilities with external demands. Research on organizational agility and empowerment further confirms that empowering employees to take part in strategic adaptation improves organizational resilience [9]. Similarly, empowerment in business-oriented NGOs has been shown to rely heavily on the development of localized strategies that connect organizational missions with societal expectations [16]. In the banking industry, competitiveness models also reveal that empowerment contributes to better environmental scanning and performance evaluation [20]. Thus, the findings reinforce the perspective that empowerment must be embedded not only in daily operations but also in the formulation of strategic frameworks.

The study also revealed the dimension of organizational professionalism, which incorporates responsibility, organizational order, merit-based recruitment, and accountability. This dimension was one of the strongest in terms of factor loadings, indicating its centrality to empowerment. Prior research has consistently linked professionalism with empowerment by

stressing the importance of psychological empowerment and accountability in ensuring organizational effectiveness [7]. Research has also shown that empowerment strategies improve governance and enhance transparency in decision-making [10]. Similarly, the effectiveness of strategic management processes has been tied to accountability structures that allow empowered organizations to remain responsible to stakeholders [19]. Studies of management strategies in contemporary organizations further highlight the significance of professionalism and accountability as mechanisms through which empowerment contributes to long-term success [1]. In the context of Maskan Bank, this suggests that professionalism is a crucial enabler of both internal effectiveness and external legitimacy.

Another critical dimension validated in the study was the flat organizational structure, with indicators such as information sharing, decentralization, communication, integration, and a suggestion system. This finding aligns with literature emphasizing that empowered organizations often move away from rigid hierarchies toward flatter structures that encourage participation and collaboration. Research on empowerment models in Iranian government organizations has shown that structural flexibility is necessary to reduce bureaucratic obstacles and enhance responsiveness [17]. Similarly, studies of empowerment strategies in MSMEs demonstrate that decentralization and network-based practices empower organizations to adapt more effectively to changing environments [14]. The findings also reflect international perspectives on innovative management strategies, which highlight the need for organizational structures that integrate employee feedback and foster open communication [1]. By confirming this dimension, the current study supports the broader claim that empowerment requires not only cultural and strategic adjustments but also structural reforms that enable employee participation at all levels.

The factor loadings of the validated model dimensions further confirmed the robustness of empowerment in Maskan Bank. For instance, the strong loading of organizational professionalism (0.98) and resource development (0.84) indicates that these are the most influential in the empowerment process, while culture (0.67) and flat structure (0.68) highlight necessary but relatively weaker areas that require continuous strengthening. This distribution reflects trends observed in other studies where professionalism, accountability, and resource allocation emerged as central to empowerment [2, 18]. At the same time, the importance of culture and structure aligns with findings that empowerment cannot be sustained without ongoing efforts to reinforce openness, communication, and innovation [6, 13].

Moreover, the results reveal that technological and digital empowerment are inseparable from organizational empowerment in contemporary settings. The role of technological innovation in driving bank performance has been strongly emphasized in emerging economies [12], and digital culture is now recognized as a critical determinant of resilience and competitive advantage [13]. The validation of technological management as a core component in Maskan Bank supports these arguments, showing that digital capabilities and artificial intelligence integration strengthen empowerment by improving efficiency and adaptability. However, research also cautions that digitalization in banking may have both empowering and negative consequences, depending on its implementation [11]. This duality underscores the need for balanced digital strategies that empower employees without undermining their autonomy.

The present findings also highlight the role of empowerment as a mechanism for enhancing good governance. By embedding accountability, transparency, and inclusivity within empowerment models, organizations improve their governance quality [10]. This resonates with the view that empowerment enables organizations to build trust among stakeholders and align with societal expectations [8]. Empowerment also creates opportunities for inclusive participation in

decision-making processes, strengthening both organizational legitimacy and social capital [15]. In this regard, the study of Maskan Bank adds to the body of evidence demonstrating that empowerment is not only an internal organizational mechanism but also a governance strategy with broader societal implications.

Finally, the integration of empowerment with competitive and innovative strategies highlights its relevance in contemporary economic contexts. Research has demonstrated that organizational capabilities, when strategically empowered, lead to more effective business model innovation and improved performance [21]. Similarly, in entrepreneurial and microenterprise contexts, empowerment strategies linked to financing and social capital significantly improve growth and sustainability [14]. By validating empowerment in a large-scale financial institution such as Maskan Bank, the current study confirms that empowerment is not confined to small or specialized organizations but is a universal strategy for performance enhancement and sustainability.

Despite its contributions, this study has several limitations. First, the research was limited to Maskan Bank, which may restrict the generalizability of the findings to other financial institutions or industries. Although the validated model offers valuable insights, the context-specific factors of Maskan Bank—such as its regulatory environment, organizational history, and strategic priorities—may not fully reflect conditions in other banks or sectors. Second, the use of self-reported data through questionnaires introduces the potential for bias, as respondents may provide socially desirable answers rather than fully accurate reflections of organizational realities. Finally, while the study used both qualitative and quantitative methods, the cross-sectional nature of the research limits the ability to capture long-term changes in empowerment practices and their impacts on organizational outcomes.

Future studies could build upon this work by applying the validated empowerment model to other financial institutions, both within and outside Iran, to examine its applicability across different cultural and institutional contexts. Longitudinal research would also be valuable to track how empowerment practices evolve over time and how they influence organizational performance in dynamic environments. Additionally, future studies could investigate the interactions between digital empowerment and psychological empowerment to better understand how technological change affects employee autonomy and motivation. Comparative studies across industries, such as healthcare, education, and manufacturing, would also enrich the literature by identifying sector-specific empowerment models.

From a practical perspective, the findings of this study provide actionable guidance for managers and policymakers. Financial institutions can use the validated model as a blueprint for embedding empowerment into their organizational strategies, cultures, and structures. Training programs, digital initiatives, and leadership development efforts should be aligned with empowerment objectives to ensure sustainability. Policymakers and regulators can also draw on these insights to encourage empowerment-oriented reforms in banking and financial governance. For managers in Maskan Bank and similar institutions, the emphasis should be on fostering professionalism, investing in resource development, and cultivating innovative organizational cultures while gradually moving toward flatter and more participatory structures.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. Written consent was obtained from all participants in the study.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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