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THE IMPACT OF THE EMPLOYEES' VOICE IN THE
FORMATION OF SOCIAL CAPITAL: APPLIED
RESEARCH IN A SAMPLE OF IRAQI PRIVATE BANKS

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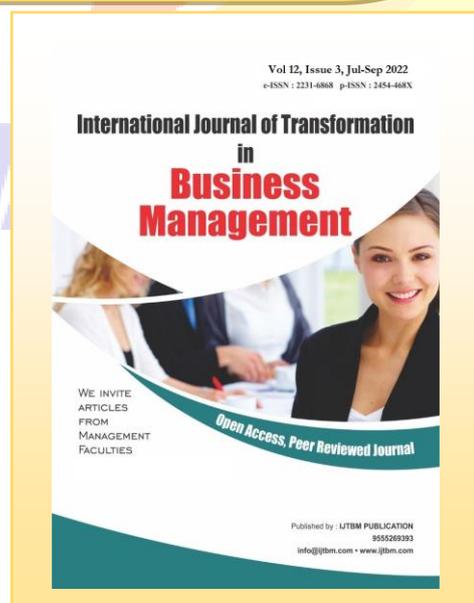
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ABSTRACT

The current research aims to know the effect of the employees' voice (as an independent variable) in the formation of social capital in the banks of the research sample (as a dependent variable), as social capital is one of the valuable assets that is reflected through the existence of close personal relationships between individuals, organizations or societies, as the voice of workers contributes to the creation of structural, relational, and cognitive forms of social capital. To support the performance of the organization, by increasing the ability of workers to contribute to decision-making in organizations, which indicates that it is a mechanism for fruitful cooperation between workers to increase the long-term sustainability of the organization and the economic well-being of workers.

The research adopted the analytical survey of (140) individuals from specialists and employees in banks who occupy positions (Managing Director, Associate Director, Director of Department) in twelve private commercial banks (Business Bay, Al-Mansour Investment, Middle East, Iraqi Commercial, Iraqi Investment, Iraqi National, Ashur International, Baghdad, Trans-Iraq, Sumer Commercial, Iraqi Credit, international investment development using the program statistician (SPSS.V.28) and statistical tools.

The most important conclusions were that the private bank administrations, the more they showed their interest in the voice of employees within their overall strategies, in terms of their interest and response to suggestions and constructive ideas, the more this reflected the direct impact on social capital and the integration of employees towards achieving their goals more, which leads to support the trend towards achieving the excellence of those banks. It is superior to other competing banks in the market.

It is necessary for the departments of the surveyed banks to pay attention to following up the reality of the voice of their employees and to develop appropriate solutions and treatments for their problems and to provide environment a job banking suitable to gather and interaction social, to support Confidence and awareness and coherence and work collective.

Keywords: *voice of employees, social capital.*

INTRODUCTION

The voice of employees is seen as a set of ways in which employees can express their views on various matters in the organization, and is a behavior directed towards highlighting the challenges in the work situation with the intention of improving it rather than criticizing it, as it is concerned with the situation in which employees

receive information and are consulted in joint decision-making in the organization. Thus, the voice of employees is a means through which employees communicate their opinions to the management and influence the things that affect them at work.

As for social capital, it may result from the desire of employees to exceed the requirements of their official job in order to

help each other, and subordinate their individual interests to the benefit of the organization, and the real interest in the activities of the organization and its overall mission, when the organization consists of two good organizational factors important for the establishment of social capital within their organizations, it is likely to accumulate higher levels of social capital, and the research has come to focus on the impact of the voice of the workers in social capital in the organization through several axes. The first axis focused on the methodology of research, while the second axis focused on the theoretical aspect of both the employees Voice and social capital, their concept, importance and dimensions, while the third axis dealt with the practical aspect and finally the fourth axis focused on conclusions and recommendations.

THE FIRST AXIS: RESEARCH METHODOLOGY

First: Research Methodology

In order to realize the problems and facts surrounding the research, it requires cognitive methods in explaining the ambiguity of those problems by framing them conceptually and in the field to reach realistic solutions towards the problem, so the basic structure of the research and its intellectual originality will be clarified as follows:

1. Search Problem :

The issue of internal integration between the two perspectives (the voice of employees and social capital) is the concern of most organizations (Barnes et al.2014:81). The business environment today is being swept by a wave of rapid changes and transformations produced by competition and technological developments witnessed in recent decades, and the environment of organizations is no longer stable, but (mobility and dynamism) has become the dominant feature, and the human resource has an important role as the vital resource for organizations in achieving their goals, growth and survival.

As a result of this role, organizations have become obliged to search for the potential of their human resources and urge them to start, that is, to grant them powers, freedom and independence in the performance of work, and organizations began to pay more attention to working individuals and build social capital, as social capital is not achieved from a vacuum or accidentally, but requires the provision of the appropriate environment, so organizations must adopt policies and practices that are supportive and encouraging to social capital to support the performance of the organization.

Therefore, the researcher sought to explore the ways in which mechanisms are put in place for the voice of employees and to

promote the factors that lead to the construction of social capital in the banking environment. Here lies the main problem of the research in the following question:

(What is the role of the voice of employees in social capital?). This idea has raised a number of fundamental questions, with regard to the practical aspect, the most important of which are:

1. What is the level of interest in the voice of the employees of the private banks researched?
2. What is the level of interest in social capital and its dimensions in the private banks researched?
3. What is the nature of the relationship between the voice of employees and social capital in the private banks researched?
4. What is the level of voice of social capital employees in the researched private banks?

2. Importance of Research:

The importance of the research is embodied in its treatment of topics of great importance because of its great role in improving the performance of private banks and their continuity in the business world and my agencies:

1. It consists in presenting realistic perspectives that simulate management thought, which have their roots in very important areas of business management, especially the field of (human resources management and organizational behavior),

starting with the voice of employees and passing through social capital by achieving a clear understanding and awareness of its concepts and objectives.

2. The research presents intellectual and philosophical dialectics related to the target variables of the research, namely (the employees voice, social capital).
3. This research may represent a modest addition in providing the Iraqi and Arab library in the field of the voice of workers and the investment of social capital of employees, as knowledge interests in this issue are still limited within the limits of informing the researcher.

3. Research Objectives:

The research seeks to achieve a number of objectives in the light of the problem that is related in essence to reveal the nature of the relationship between the variables of research, and this modest scientific contribution aspires to achieve the following objectives:

1. Diagnose the extent of interest in the human resource in the field of the Iraqi banking environment in terms of exercising its role as a strategic partner in the decisions of the organization (hearing its voice) whose results are reflected in the social capital towards the work and dedicate its efforts to achieve the fundamental goal of improving the performance of the organization.

2. Identify the extent of interest in the voice of employees and the nature of dealing with it in terms of its mechanisms in private banks, and then reach the most important factors and appropriate methods in voice management.
3. Identify the extent of interest in the social capital of employees in private banks and provide an appropriate mechanism for the development and development of relations and involvement of workers in work.
4. Measure and test the impact of employees voice and dimensions on social capital.

4. Research Hypothesis:

The hypotheses emanate from the questions posed and what was diagnosed in the research problem and within the context of intellectual and field orientations, and based on the problem of research, and in the light of its general hypothetical plan, it becomes easy to formulate appropriate statistical hypotheses to determine the nature of the relations between the independent variable (the voice of workers) and the dependent variable (social capital) in the words of statistical agencies:

1. The first main hypothesis: There is no statistically significant correlation between the dimensions of the voice of workers and social capital in the private banks researched.
2. The second main hypothesis: There is no statistically significant effect of the dimensions of the voice of social capital workers in the private banks researched.
3. The third main hypothesis: There is no multiple statistically significant effect of the voice of workers and its combined direct and indirect dimensions in the social capital of the private banks researched.

5. Research Planner:

In order to translate the research problem and clarify the nature of the relationships and trends of influence between the main research variables and their sub dimensions, a dynamic diagram of the research was prepared to reflect the dimensions and variables of the researched problem, its questions and main premises, which provided for the analysis and diagnosis of the main research problem in the private banks researched, as in Figure (1) My agencies:

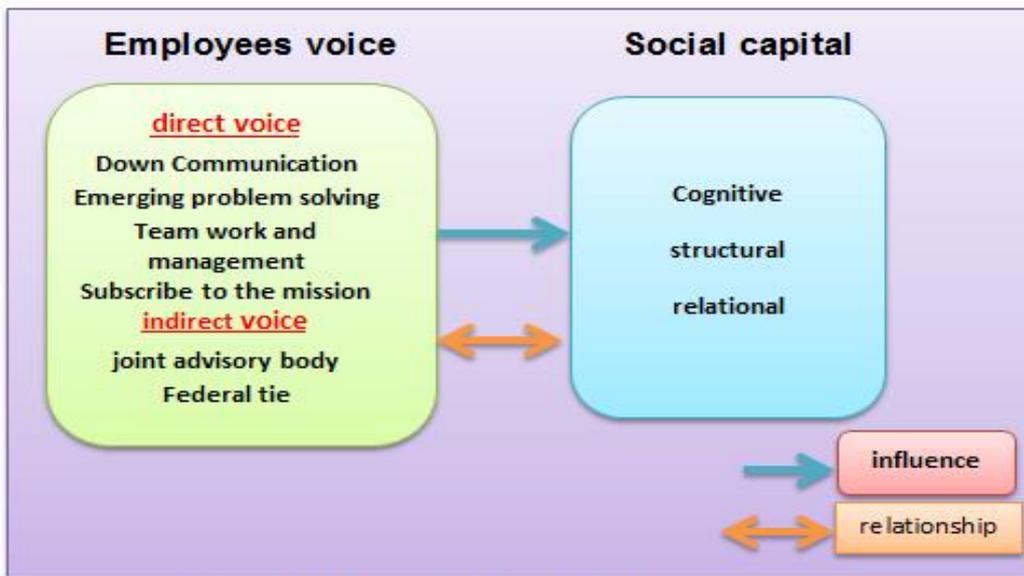


Figure (1) Hypothesis Research Diagram

6. Research Community:

To achieve the goal of the research, it is necessary to choose a research community in line with what it seeks and aspires to achieve, , it is important to identify the community because it provides the necessary data and information to form the answers to research questions and in order to test hypotheses in the field in an Iraqi work environment, the researcher has chosen the Iraqi private commercial banks operating in the city of Baghdad exclusively, which number (12)) banks, after excluding a number of banks that suffer from financial problems and are under the tutelage of the Central Bank of Iraq, as well as the exclusion of banks that Its General Administration is located outside Baghdad.

THE SECOND AXIS: THEORETICAL ASPECT

First: Employees' Voice

1. The Concept of the employees' voice:

Most studies on the concept of the voice of workers have led to the conclusion that the German political economist Albert Hirschman (1970) was the first to develop a systematic study to study sound through his model of voice interpretation, exit, and loyalty, which focuses on the economic and workers' perspective in terms of how responsive organizations are to the well-being of their workers (Mowbray et al., 2015:384). (Farrell, 1983) was the first to apply Hirschman's model to employees, rather than customers, and contributed

significantly to the field by adding negligence as a fourth dimension. Freeman & Medoff (1984) also developed the theory of exit, voice, and loyalty in employment relations, personalizing the role of trade unions in the workplace through voice, grievance ratios, and strict control systems (Vangel, 2011: 7).

Spencer (1986) is the first researcher to test the voice of workers from the perspectives of both human resource management/employment relations and organizational behavior to investigate the relationship between voice mechanisms and the ability to retain employees, by examining both structure and behavior, Mowbray et al., 2015: 384. In the early nineties, divisions emerged between the fields in defining the concept of sound, achieving decisive breaks in an influential way within the literature and research of the voice of workers. This division from the perspective of human resource management/employment relations is mainly due to both McCabe & Lewin, 1992:121, who recommended that it be the right time to integrate the concepts of voice and participation in the employment relationship, and to expand the concept of voice by adding participation along with grievance. Freeman et al., 2007:2 identified that this development in the term had renewed interest in it as it demonstrated its role and contributions through the declining

role of unions in American organizations, and in the same vein he asserted (Kaufman, 2007:234). The development and increase of the importance of human resources management within organizations has enhanced the interest in managing the voice of employees through the high performance system. In addition to other efforts, Dundon & Gollan (2007:1188) have referred to a number of direct voice mechanisms within organizations, such as self-managed teams and open-door policies. Until the early nineties, in the field of organizational behavior, the research took another direction and a more advanced perspective, by shifting the focus to the behaviors of workers, as a number of conceptual constructivisms associated with sound emerged such as blowing the whistle, organizational opposition, selling the issue.

Van Dyne et al., 1995:266 have gone on to research the voice of workers within the behaviors of the additional role, i.e. the field of organizational citizenship behavior, they defined the voice as a challenging/reinforcing behavior with an additional role, in which the worker proactively challenges the situation of the prevailing situation and makes constructive recommendations for change. Van Dyne & LePine (1998:108) developed the concept of employee voice by building a voice behavior scale, as Van Dyne & LePine (1998) highlighted the difference between

their concept of voice and the concept of voice in the field of human resource management/employment relations, which described grievance procedures, participation in decision-making and legal proceedings. These developments have contributed to the interpretation of two independent currents on the subject of voice within the field of organizational behavior, i.e. the socially supportive voice (positive social voice) and the voice directed at justice. Thus, the motivation for voice has become different through dissatisfaction and organizational citizenship behavior, or participation, which in turn has caused these different conceptual orientations within the field of human resource management and the field of organizational behavior. (Mowbray et al., 2015: 385).

The evolution of the concept of the voice of employees has gone through three eras of my agencies:

- ❖ The first era: dealt with the initial introduction of the concept of sound, from the beginning of the seventies to the mid-eighties, where social scientists began to realize that sound and silence in organizations take different forms and among the first of these works were efforts to classify sound and silence, and analyze the synergy of silence.

- ❖ Second Era: Her ideas were embodied between the mid-eighties and the year (2000), as interest in sound and silence expanded clearly, including new constructions such as blowing the whistle, and selling the case. It was also during the same period that the early work on organizational justice focused on the concept of sound. It was also in the same era that studies of the expression behaviors of workers were initiated by Organizational Citizenship Behavior Scientists (OCB). Finally, it was noted that the end of the nineties heralded the development of two important structures associated with silence: endocrine ear syndrome and social negation. These developments illustrate the growing interest in the concept of voice and silence.

- ❖ Third Era: which began from the beginning of the current century with the development of the importance of the study of voice and silence in the organizational sciences.

From the above, the researcher believes that the phenomenon of the voice of workers did not emerge suddenly, but came as a result of intellectual and developmental accumulations whose origins extend to long distances, where growth, economic

development, the development of the capitalist movement, labor relations, attention to human aspects and the development of administrative thought played an important and key role in embodying and highlighting the concept of the voice of workers.

2. The importance of the employees' voice :

The employees' voice has become the focus of attention and attention of many workers in the organizations in which they work, because of its great importance and for the benefits and advantages that those organizations that adopt this concept gain (Kaufman, 2015:19). Many researchers agree on the importance of studying voice nowadays, due to the rapid changes and developments in today's business world as it is more effective value for decision-making, and a key factor for effective management of human resources in organizations (Çetin, 2013:1709). Zhao, 2014:27 adds that hearing the voice of workers is vital in better detecting work problems and related mistakes in the early stages of work and trying to reduce them before they worsen. Wilkinson et al,2018:3) stressed that focusing on the worker and hearing his voice is one of the key aspects of any successful business and a starting point for discovering what employees want and is a counter-feed to the critical points of the organization

(Jung,2014:19), because in this voice will lie the solutions to the challenges faced by the organization, whether it is reducing costs, restructuring processes or services, improving customer relations or identifying new markets (Clarke & Manwarin, 2011:3), Wilkinson et al, 2014:16) argues that the voice of workers is important in the fact that it helps the following:

1) **Improving the work environment:** The voice of employees creates a climate of constructive industrial relations, which leads to improved motivation, commitment and teamwork among employees, where the presence of voice at the heart of the culture of the organization ensures openness and transparency and is the best guarantee of organizational integrity or keeping it real and ensuring the reflection of values in daily behavior which is fundamental to establishing and maintaining trust.

2) **Employee contributions:** Improve the behaviors and attitudes of employees that will be able to contribute positively to the decision-making process.

3) **Improving management systems:** by focusing on the ideas, knowledge and experiences of employees and supporting the greater dissemination of information.

4) **Improve organizational performance:** including achieving lower absenteeism and

turnover rates, improving productivity, and improving employee retention rates.

3. *Dimensions of the Employees voice:*

The sound can take many forms, generally grouped into direct and indirect sound, so that the Employees voice e is divided into two main parts, which can be explained by my agencies:

1. Voice of direct Employees:

The direct employees voice refers to the degree to which individual workers or groups of employees directly influence decisions that affect their daily work (kim et al.,2010:372), and (Torrington et al.2011:432) noted that direct voice relates to the situation in which managers enter into direct dialogue with consultation decisions or with decisions to engage with workers as individuals, and therefore individuals have direct data or input into certain formulas or decisions. Rollinson & Dundon (2007:89) added that the sound channels used within organizations have dramatically shifted to become direct mechanisms the most important alternative to indirect mechanisms. Many studies have indicated that the use of direct voice methods has increased in recent years.

From the above it can be said that the direct voice is represented by the direct participation of the members of the

organization in making decisions that relate to their work, or some decisions at the level of the organization, in terms of providing opinions, ideas and constructive proposals, or is the degree to which employees can directly affect their teams and groups and divides the direct voice into four basic dimensions:

- a. Downward Communications: Communication consists in the transfer of information from the sender to the receiver, implying that the receiver understands the message, by sending and receiving messages by means of symbols (Spaho, 2013: 104). In this direction, communication is an opportunity for employees and managers to exchange views on issues on an overall individual basis, but also through a process of group consultation, as organizational communication is an essential and essential element in the process in which individuals simulate meanings in the minds of other individuals using verbal messages. or non-verbal. From the foregoing, it appears that downward communications are the most common form of direct workers' voice mechanisms used in the organization, through the transmission and flow of instructions and orders from the upper to lower levels of the organization and directed towards the workforce without

the mediation of workers' representatives, unions and the Federal Association.

- b. **Upward Problem Solving:** Management scientists have addressed the factors and conditions that affect upward communication from multiple perspectives. Recently, one of the phenomena related to bottom-up communication was discussed under the heading of organizational silence, selling the issue within the behavior of the voice of employees, and both (Wilkinson et al., 2014:176) emphasize that methods of solving emerging problems focus on ideas and proposals made by employees.

From the foregoing, it can be said that the solution of emerging problems is easily embodied in the flow and flow of information, opinions and proposals from the lowest level to the highest level in the organization, that is, it is a two-way route between management and employees as this mechanism is different from downward communications, where workers actually come face to face with employers, and it is noted that this method of voice of employees is designed to benefit from the knowledge, ideas, opinions and suggestions available to employees or to solve the problems they face at work. And generate ideas, so there should be support within the organization to encourage employees to fully share information, ideas and opinions.

C. Task Participation: Task Participation can be classified as horizontal where employees move towards participation in various tasks, and vertical where employees are promoted to a higher level than their current work. (Dundon &Wilkinson, 2006:387 and Wallace et al, 2004:326 have linked task participation in the application of workers' voice by focusing attention on actual work rather than on managerial processes of participation, i.e. workers become active contributors to influential decisions by sharing their opinions and voice in solving problems at the workplace level. While these practices are used to counter work decline, they are often seen by management in particular as a way to increase employee commitment and satisfaction.

It is clear from the above that participation in the task of the voice of employees refers to the opportunities granted by the management of the organization to consult with its members, whether individuals or groups of employees or delegate powers to make decisions related to the work task or working conditions.

- D. Team working and self-management:** Indicates that team work and self-management allow for greater participation compared to other exclusions discussed earlier (Carroll, 2011:21). The work is done

without direct supervision by the management and allows employees to control and control the methods of work and team members and their comprehensive management of their daily work schedule and these mechanisms encourage workers to enhance their organizational skills and teach them how to be multi-skilled effectively, and one of the most important types of team work whose role is reflected in the voice of workers, for example the leader of quality circles. Wilkinson et al., 2010:176 noted that these teams can have autonomy, linked to task allocation, scheduling, flow and progress of production, and can be responsible for setting improvement goals.

1. Indirect Employees Voice:(Torrington et al., 2011:432 describes indirect sound as the situation in which the employer takes the opinions, ideas, and suggestions of workers through a third party, which may be (a workers' union, a labor council, or perhaps a consulting association). These indirect arrangements differ from the direct participation of employees in terms of how the influence of workers is expressed in the content of the decision, and staff representatives typically act as consultants or information channels to influence a wide range of decisions at the macro level including investment policy, technological change and macro-level strategy, and these mechanisms are seen

as a "concentration of power" as long as they are associated with a stronger influence of workers in areas that have traditionally been the prerogative of senior management. (Wallace et al, 2004:302) divides indirect sound into the following dimensions as follows:

- a. **(Joint Consultation):** Joint Consultation: Joint consultation refers to the joint consultation and formal communication between the management of the organization and the advisors for the purpose of making decisions affecting the workforce that are usually carried out by a joint advisory body (Okp & Jaja, 2014: 54). Townsend et al, 2020:8 stressed that the administration retains control over the decision-making process but seeks to take advantage of the energy and initiative of the workforce by involving it in decision-making activities, this mechanism is clear where unions exist as well as where they are absent.

From the foregoing, it is clear that the joint consultation of the employees voice indicates that it is a formal system of communication between the management of the organization and consultants that is used to make decisions that concern both the work and the workforce, and is usually implemented through a joint advisory

body to benefit from ideas and proposals that serve the parties of the organization and employees.

- b. **Trade union representation (trade unions, professional or union representation):** The idea of trade unions or union representation in its current concept stems from the nature of labor relations, and its origin dates back to the seventeenth and eighteenth centuries in Europe, in this period there was a spread of the phenomenon of wage labor compared to previous periods, which were characterized by the dominance of self-employment, and this development came due to changes in the economic structure in Europe (Al-Batma and Adwan, 2007): 3). Britain was one of the first countries to recognize the full eligibility of trade unions, and that was in 1871 ((George et al,2012:72) The idea of union representation in Iraq can be traced, as the date of its first trade union organization appeared in 1926, when the first motorists union was established, but disappeared in its time because it did not receive the required attention (2018:216, Wilkinson et al).

(2011:23 Carroll,) emphasizes that the effectiveness of union representation

depends a lot on its ability to effectively send information from workers to management and vice versa.

Second: Social Capital

1. *The Concept of Social Capital*

The concept of social capital has evolved since a long time ago as a mixture of associated concepts in sociology and psychology and finally its link with economic concepts and its role in achieving development, as many researchers and scientists have highlighted the study of social capital as an important source to maximize the status of the organization and individuals and achieve benefit and wealth through social relations spread among individuals in various social networks. Locke (2008:38) has pointed out that the development of the concept of social capital is central to the chain of the Association of Sociology and Economics, where social scientists view social capital as a means of promoting social concerns in aspects of economics and business.

(Nisbet, 2007:528) described social capital as networks, common norms, values and understandings that facilitate cooperation within or between groups. From the point of view (Jerabek, 2011:38), social capital is the sum of actual or potential resources that are associated with the possession of a permanent network of institutional

relationships based on mutual acquaintance and recognition or, in other words, with the membership of a group that provides each of its members with the support of the capital owned by the group, a dependence, which qualifies them to gain trust in every sense of the word. Prasad et al, 2012:12 defines it as referring to the organizations, relationships, and norms that shape the quality and quantity of social interactions.

Based on the above, the researcher finds that the concept of social capital is an advanced concept of organizational behavior, and if the researcher wants to formulate a concept that expresses the concepts contained in the aforementioned definitions, she emphasizes that social capital is the set of valuable strategic resources inherent in the prevailing social relations between workers inside and outside the organization, which is built on the basis of mutual trust, joint cooperation, standards and values common to them and their impact on facilitating efficient collective work, which It should focus on the basis of the correct values and standards that govern the work of the group and in order to achieve the state of moral commitment, which makes its members aware of the facts jointly, composed and synergistic among themselves in good times and in bad.

2. The importance of social capital: Pratono and Mahmoot (2014:65) identified the

importance of social capital in three main aspects:

1. Social capital allows individuals to solve their social problems easily if these individuals cooperate well with each other and each of them carries out his social responsibility, and what the individual expects from the work of others, as it is a collective cohesion force to perform roles and solve problems.
2. Facilitate opportunities for progress and development for community members, especially when these individuals trust social organizations and respect the foundations and rules of social interaction.
3. Developing the levels of social awareness of individuals in social networks facilitates access to full information, and facilitates opportunities to reach the achievement of goals, which contributes to improving the quality of life of individuals socially, culturally and psychologically.

3. Dimensions of social capital:

1. Cognitive Dimension:

This dimension refers to common language, beliefs, aspirations, goals, shared stories, symbols, shared vision, values, attitudes and beliefs, and they form an influential type in social capital, and that increased interaction can lead to symbols, common language, and standards being more

understandable and acceptable (,2020: 3 Nguyen & Ha).(Galli & -Stewens emphasized, 2011:18) The cognitive dimension also includes the acceptance and general compatibility of the leadership and management style that is a reaction to the common cultural factors that make up the cognitive dimension .(Jahanshahi and Maghsoudi 2020, :237) asserted that common goals are necessary to reach a common understanding of desired outcomes and to harmonize a common interpretation of outcomes, as the absence of common goals leads to ambiguity and hinders the differentiation between cause and effect for knowledge sharing, and that successful partnerships between organizations are governed by common goals. (Akhtar,et al,2016:137) highlights that a shared vision is a vision to which people in the organization are also committed, an important pillar of the learning organization, and a shared vision is based on the values, norms and personal beliefs of the individual.

2. Structural Dimension:

Structural social capital is one of the dimensions of social capital that relates to the characteristics of the social system and the different forms of social organization that make up society, and the term describes the impersonal formation of bonds between people or units, and it is the formation and pattern of communication between people

and includes roles, rules, precedents and procedures that represent expressions of this formation, which is the network of people that the individual knows and can rely on for advantages such as information and assistance (Abadi, 2014 : 179) .

Fussell et al., 2006:150 noted that this dimension consists of three elements:

A. Access: It refers to the degree to which individuals believe that they have a useful connection or attachment with others within the social network, which enables them to do the active work.

B. Referral: refers to the degree to which individuals find the information they need through existing network connections or connections.

Based on the above, the researcher finds that the structural dimension refers to social interactions that are embodied in the strong bonds between the members of the group, which are characterized by intense feelings, intimacy, love of work and interaction, which are based on the intensity of communication as a result of participation using multiple communication channels, affecting the flexibility or difficulty of the flow of information, and the structural dimension affects communications and the flow of information within the organization by facilitating access to wider sources of

information and improving the quality, suitability and timeliness of information.

3. Relational Dimension: Relational capital is one of the dimensions of social capital that relates to the characteristics and qualities of personal relationships developed by individuals with each other through a history of interactions, such as trust, commitments, respect and even friendship and also includes the characteristics and qualities of individual relationships, and the relationship dimension refers to the nature and quality of relationships that have developed through a history of interaction and affects behavioral traits such as trustworthiness, common group norms, obligations and identification. Gooderham (2007:34) asserts that the relationship dimension includes a sense of trust, genuine commitment and mutual respect, as communities of practice embrace the need for personal interactions to build social capital capable of finding and sharing relevant knowledge.

THIRD PILLAR: PRACTICAL ASPECT

First: Data Analysis:

This paragraph is devoted to presenting the results of the descriptive statistics of variables using statistical analysis tools (measures of tendency represented by the arithmetic mean of the sample answers to each dimension of those variables and the paragraphs or questions expressed in the

resolution as the main tool for collecting research data.

1. Describe the reality of the variable of the voice of the workers and analyze it according to the answers of the sample: the total arithmetic mean of the variable (dimensions of the voice of workers X) (3.92) between the default mean (3.4 – 4.19) on the area of the scale, which indicates the option (agreed) and in good harmony in the answers and confirmed by the value of the standard deviation and the coefficient of difference in it and respectively the value of (0.49) and (12.43) and this result indicates that the sample researched is fully consistent towards the dimensions of the voice of workers X in the positive direction and reached the relative importance (78%) which is a good positive percentage. As shown in Table 1, my agencies are:

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Table (1)

Arithmetic mean, standard deviation, coefficient of variation, and the relative importance of the total dimensions of the main variable, the Employees Voice X

T	variable	Arithmetic mean	standard deviation	Variation coefficient	Relative importance
1	Dimensions of the Employees voice X	3.92	0.49	12.43	0.78

The order of dimensions of the independent variable is the employees voice: it is clear from the view of table (2) that the independent dimension (descending communications) obtained the highest arithmetic media, as its value reached (4.05) among the dimensions of the independent variable the voice of the workers and then followed by the order after participation in the task and after the difference work and self-management with arithmetic averages amounting to (3.96), (3.94), followed by after the joint advisory body and after solving emerging problems and with arithmetic averages respectively (3.93), (3.91) and with relative importance respectively (79%), (78%). While the

dimension of the Federal Association achieved the lowest arithmetic average, which is (3.73) and with a standard deviation (0.52) and relative importance (75%), these results have contributed to the independent variable obtaining the voice of employees on a mean of account (3.92) and a standard deviation (0.49) and relative importance (78%) of the interest of the research sample in the independent variable, as well as agreement and homogeneity in the opinions of the research sample by obtaining a coefficient of relative difference (12.43) as the results indicate that all the mechanisms of employees voice are practiced by all employees in the banks of the research sample. paying attention to the personal efforts of the employees and which are related to the proposals for their jobs

Table (2)

Arithmetic mean, standard deviation, coefficient of variation, relative importance of the sound dimensions of employees x at the sub and total level

T	Variables	Arithmetic mean	standard deviation	Variation coefficient	Relative importance	ranking
1	Downlink Communication X11	4.05	0.63	15.51	0.81	4
2	Solving Emerging Problems X12	3.91	0.63	15.97	0.78	6
3	Subscribe to the task X13	3.96	0.67	16.89	0.79	5
4	Differential Work and Self-Management X14	3.94	0.57	14.49	0.79	3
Direct employees Audio Dimensions X1		3.97	0.53	13.32	0.79	2
1	Joint Advisory Body X21	3.93	0.56	14.34	0.79	2
2	Federal Association X22	3.73	0.52	13.91	0.75	1
Indirect employees Audio Dimensions X2		3.83	0.50	12.94	0.77	1
Dimensions of the voice Employees X		3.92	0.49	12.43	0.78	

2. Describe the reality of the variable of social capital and analyze it according to the responses of the sample: the total arithmetic mean of the variable (social capital Z) (3.85) between the virtual mean (3.4 – 4.19) on the area of the scale, which indicates an option (agreed) and in good harmony in the answers and confirmed by the value of the standard

deviation and the coefficient of difference in it and respectively, the value of (0.48), (12.41) and this result indicates that the sample researched is fully consistent towards the social capital Z in the positive direction and reached the relative importance (77%) which is a positive percentage Good as shown in Table (3) My Agencies.

Table (3)

Mean calculation, standard deviation, coefficient of variation and relative importance of the total dimensions of the main variable Social capital Z

T	vertebrae	the middle Arithmetic	deviation normative	Labs the difference	Importance Relativity
1	Social capital Z	3.85	0.48	12.41	0.77

The order of dimensions of the variable of social capital: It is clear from looking at table (4) that the intermediate dimension (structural) obtained the highest arithmetic media, as its value reached (3.89) among the dimensions of the intermediate variable social capital and with a standard deviation (0.55) and thus reflected in the value of the coefficient of difference (14.07), which made it in the first place in terms of relative importance and by (78%) and this indicates the interest of the banks of the research sample and then followed by the order of the cognitive dimension with an arithmetic average (3.85) and a standard deviation (0.54) and relative importance (77% thus achieved the second place followed by the relations dimension, which obtained

the lowest arithmetic average of (3.81) and a standard deviation (0.48) and thus reflected in the value of the coefficient of difference (12.51), which made it in third place in terms of relative importance (76%), and these results have contributed to the obtaining of the intermediate variable social capital on an arithmetic mean (3.85) and a standard deviation (0.48) and relative importance (77%) of the interest of the research sample in the intermediate variable, As well as agreement and homogeneity in the opinions of the research sample by obtaining a coefficient of relative difference (12.41) The results indicate that the departments in the banks of the research sample are interested in building social capital.

Table (4)

Mean of calculation, standard deviation, coefficient of variation and relative importance of social capital Z at the sub and total level

T	Variables	Arithmetic mean	standard deviation	Variation coefficient	Relative importance	ranking
1	Cognitive Dimension Z1	3.85	0.54	14.12	0.77	3
2	structural dimension Z2	3.89	0.55	14.07	0.78	2
3	Relational dimension Z3	3.81	0.48	12.51	0.76	1
	Social capital Z	3.85	0.48	12.41	0.77	

Second: Testing correlation relationships and impact hypotheses:

This paragraph attempts to translate the theoretical and philosophical results, which emerged mainly from the review of scientific studies into applied results in private commercial banks, the research sample by relying on the hypotheses emanating from the theoretical framework in an attempt to verify them using statistical means and tools and cognitive and financial measures.

1. The first main hypothesis: (There is no correlation of significant statistical significance between the dimensions of the voice of workers X and social capital Z in its dimensions) in the private banks researched.

It is clear from Table (5) that there is a correlation of significant statistical significance between the dimensions of the **employees** voice X and social capital Z in its dimensions (cognitive dimension, structural dimension, relational dimension), where the

correlation coefficient recorded a positive moral correlation between the dimensions of the voice of workers X, and social capital Z in its dimensions (0.795**, 0.710**, 0.736**, 0.730**) Respectively, as shown in Table (5), which is a moral correlation at a significant level (0.01) if the value (P-value level of significance) is less than the level of significance (0.01), and therefore this result confirms the existence of a moral correlation relationship, and this indicates a positive relationship between the dimensions of the voice of workers and social capital Z in its dimensions, as for the type of relationship is a direct relationship, that is, the greater the interest in the dimensions of the voice of workers by the researched banks, the greater the interest in social capital, This means rejecting the second main correlation hypothesis and accepting the alternative hypothesis, which states that "there is a relationship of significant statistical significance between the dimensions of the

voice of workers X and social capital Z in its dimensions."

Table (5) shows the correlations between the voice dimensions of employees X and social capital Z

Dimensions of the employees' voice X	Cognitive Dimension Z1	structural dimension Z2	Relational dimension Z3	Social capital Z
Downlink Communication X11	.613**	.568**	.536**	.627**
Solving Emerging Problems X12	.619**	.548**	.462**	.598**
Subscribe to the task X13	.608**	.739**	.611**	.716**
Differential Work and Self-Management X14	.500**	.553**	.545**	.582**
Direct employee voice dimensionsX1	.693**	.715**	.637**	.748**
Joint Advisory Body X21	.602**	.601**	.721**	.698**
Federal Association X22	.639**	.583**	.627**	.674**
Indirect employee voice dimensionsX2	.677**	.647**	.738**	.749**
Dimensions of the employee voice X	.730**	.736**	.710**	.795**
ValuesP-valu	0.000	0.000	0.000	0.000
Level of significance at ≤ 0.01	moral	moral	moral	moral
(** Significant correlation at the level of significance (0.01)				
(*) Significant correlation at the level of significance (0.05)				

2. The second main hypothesis: There is no statistically significant effect of the sound dimensions of workers X in social capital Z. in the private banks researched.

Table (6) shows the results of the analysis of the simple linear regression of the effect of the dimensions of the voice of workers in social capital, and notes that the dimensions of the voice of workers achieved a significant

impact on social capital as the value of (F) calculated (227.735) and morally (0.000), and under the degrees of freedom (1) and (133) which is smaller than the level of morale (0.01) and this means that the independent variable effect (dimensions of the voice of workers) in the dependent variable (social capital) is statistically significant, and the determination coefficient (R²) explained (63.1%) of the contributions

made to social capital, and that the percentage (36.9%) are due to other factors that did not fall into the decline model. Through Table (6), we note that the value of the fixed limit ($a=0.796$) is statistically significant, as the value of (t) calculated for it (3.902), morally (0.000), and with the degree of freedom (133), which is less than the level of morale (0.01). This means that the fixed limit is statistically significant, and the value of the marginal slope (b) amounted to (0.779), which is statistically significant

because the calculated value of (t) of (15.091) and morally (0.000), and the degree of freedom (133) which is lower than the level of morale (0.01), which means that the limit inclination (b) is statistically significant. These findings point to the rejection of the null hypothesis and the acceptance of the alternative hypothesis, which states that "there is a statistically significant effect of the dimensions of the voice of workers in social capital."

Table (6) shows the effect of the sound dimensions of employees X in social capital Z

Social capital Z								
The independent variable/dimensions of employees' voice X	fixed limit a	t calculated	marginal slope b	t calculated	Selection parameter value R2	Values F calculated	morale	the decision
Downlink Communication X11	1.917	9.112	0.477	9.293	0.394	86.357	0.000	moral
Solving Emerging Problems X12	2.061	9.795	0.457	8.611	0.358	74.142	0.000	moral
Subscribe to the task X13	1.824	10.516	0.511	11,837	0.513	140.124	0.000	moral
Differential Work and Self-Management X14	1.930	8.219	0.487	8.263	0.339	68.282	0.000	moral
Direct employee voice dimensions X1	1.167	5.605	0.676	12.990	0.559	168.741	0.000	moral
Joint Advisory Body X21	1.524	7.296	0.592	11.246	0.487	126,465	0.000	moral
Federal Association X22	1.537	6.915	0.620	10.509	0.454	110.434	0.000	moral
Indirect employee voice dimensions X2	1.084	5.074	0.722	13.050	0.561	170,293	0.000	moral
Dimensions of the employees voice	0.796	3.902	0.779	15.091	0.631	227,735	0.000	moral

The value of (F) calculated at a significant level of 0.05 and two degrees of freedom (1,133)

The value of (F) calculated at a significant level of 0.01 and two degrees of freedom (1,133)

The value of (t) calculated at a significant level of 0.05 and a degree of freedom (133)

Calculated value (t) at a significant level of 0.01 and a degree of freedom (133)

The Third Main Hypothesis: There is no statistically significant multiple effect of the voice of workers X and its dimensions (direct **employees** voice dimensions X1 indirect **employees** ' voice dimensions (X2 combined in social capital Z) in the researched banks.

It is clear from Table (7) that the calculated value of (F) amounted to (119.452) and morally (0.000), and under the degrees of freedom (2) and (132) which is smaller than the level of morale (0.01) and this means that the effect of the independent variable (the voice of workers in its dimensions) combined in the dependent variable (social capital) is statistically significant, and the determination coefficient (R²) explained (64.4%) of the contributions to social capital, and that (35.6%) is due to other factors that did not enter the regression model. 7) We note that the value of the fixed limit (a=0.718) is statistically significant, as the value of (t) calculated for it (3.518) and morally (0.001), Morally (0.001), and with

the degree of freedom (132) which is lower than the level of morale (0.01) and this means that the fixed limit is statistically moral, and the value of the marginal inclination (b) amounted to (0.386, 0.418) respectively, which is statistically significant because the value of (t) calculated for it (5.536, 5.611) and morally (0.001, 0.001), and with the degree of freedom (132) which is less than the level of morale (0.01) and this means that the marginal inclination (b) is statistically significant. These findings therefore provide sufficient support for the rejection of the second main multi-effect hypothesis and the acceptance of the alternative hypothesis that states that "there is a statistically significant effect of the voice of workers X and its dimensions (direct dimensions of the **employees** voice X1 dimensions of the voice of indirect **employees** (X2 combined in social capital Z)

Table (7) Multiple Impact Total Dimensions of Variable (X) Voice of Social Capital employees Z

employees voice X	Social capital z						
	Transactions regression	t calculated	morale	The coefficient of determination R ²	F calculated	morale	the decision
Fixed limit	.718	3.518	.001	0.644	119,452	0.000	There is an effect
Direct employee voice dimensionsX1	.386	5.536	.000				
Indirect employee voice dimensionsX2	.418	5.611	.000				
syummy(F) Calculated at a significance level of 0.05 and two degrees of freedom (2,132) Values(F) Calculated at a level of significance of 0.01 and two degrees of freedom (2,132) Values(t) Calculated at a significance level of 0.05 and a degree of freedom (132) Values(t) Calculated at a level of significance of 0.01 and a degree of freedom (132)							

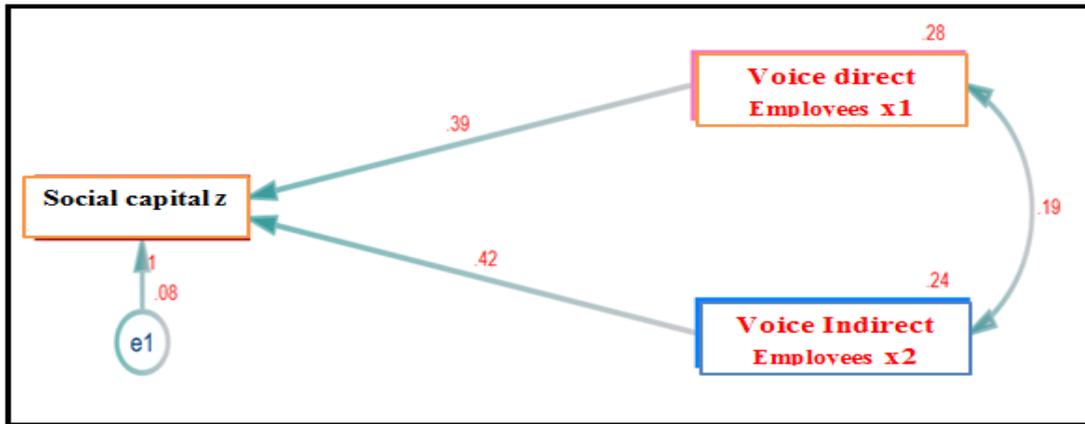


Figure (2) The multiple impact of the dimensions of the voice of employees in social capital

The table shows (8) and shape (2) The effect of removing the voice of workers collectively on social capital and my agencies:

Table (8) and Figure (2) illustrate the combined effect of the voice dimensions of employees on the social capital of my agencies:

Table (8) Effect of Combined Voice Dimensions of Worker employees on Social Capital

independent variables	dependent variable	fixed limit value a	indication	The values of the marginal slope coefficient β	values calculated t	indication	The coefficient of determination R ²	Values Calculated F	indication
Down CommunicationX11	Social capital Z	0.804	0.000	.118	1.929	.056	0.658	41.064	0.000
Emerging problem solvingX12				.037	.617	.538			
Subscribe to the missionX13				.219	3.706	.000			
Team work and self-managementX14				.021	.332	.741			
joint advisory bodyX21				.161	2.298	.023			
Federal AssociationX22				.226	3.317	.001			

Source :Preparing the researcher based on program outputsSPSS

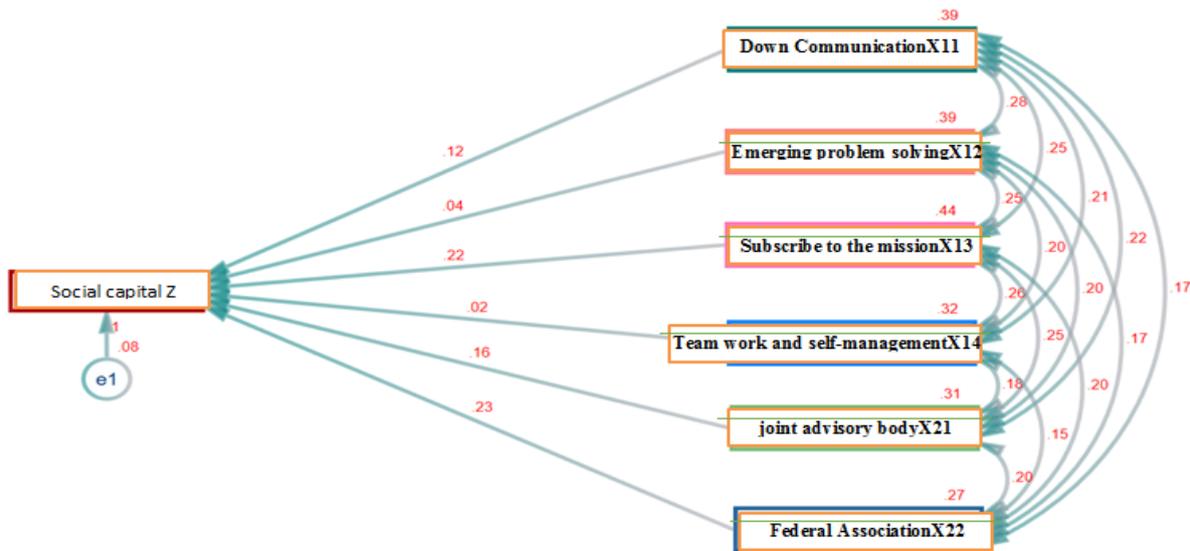


Figure 2: Illustrates the Effect of Voice employees ' Dimensions Combined on Social Capital

FOURTH THEME: CONCLUSIONS AND RECOMMENDATIONS

Conclusions

1. The results confirmed the existence of a level of interest in the variable of the voice of employees in its direct and indirect dimensions in the banks of the research sample, and that they were able to acquire new information that unites in the behavior of employees to change them and leads to positive results in the modification of organizational structures and the development of dynamic capabilities through the diagnosis of information, awareness of its value and assimilation, and find the required change in the operation of

organizational procedures to integrate current knowledge with newly acquired and absorbed knowledge, Through continuous learning and learning from mistakes, and team work has been able to empower managers and develop a workforce capable of taking the leading role in training, guidance and effective decision-making, and the application of modern technology in banking, especially in the field of information systems and the use of the Internet, which promotes success and excellence overall.

2. The results embodied that the more the departments of private banks show interest in the voice of employees within their overall

strategies, in terms of their interest and response to constructive proposals and ideas, the more this will have a direct impact on social capital and the integration of workers towards achieving their goals more, which will support the trend towards achieving the excellence of those banks and their superiority over other competing banks in the market.

3. The voice of employees is positively related to social capital, and this indicates that the employees' awareness of the extent of interest in them and listening to their suggestions and opinions and the status of their roles and tasks, the better this is reflected on the improvement and development of the performance of the bank.
4. It turns out that there is harmony between the mechanisms of voice of workers, social capital and personal resources of workers (values, vision, common language, confidence, skills, experience, motivation) and external factors, through the achievement of justice, fairness, degree of freedom for workers and abilities of employment and learning.
5. Individuals working shall examine the requirements of the banking work they carry out, its details before

carrying it out, in addition to knowing and perceiving the working individuals where to go if they need information, skills and knowledge.

6. The voice of employees is positively related to social capital, and this indicates that there is interest by bank departments in the voice of employees indirectly, so as to reflect in turn on improving the performance of the bank.
7. The voice of workers has a clear influence on social capital, especially in the dimension of the Federal Association, which came in first order in terms of the power of influence, followed by after participation in the task, then the advisory body, the downward communications, the solution of emerging problems, the difference work respectively, and as a result we infer that the dimensions of the voice of the workers, are the most suitable to enhance the social capital of the managers of the banks of the research sample.

Recommendations

1. The need to be considered by the senior management of the researched banks to the voice of employees as an important component of the business from a strategic perspective (business

strategy), regardless of the existing organizational environment, and not just initiatives to solve temporary issues, and this requires integrating it into the vision, mission and overall strategy of the bank, and considering it an essential part of the culture of the banking environment

2. Attention should be paid to middle administrative leaders and supervisory departments and involve them in the issues and activities of the bank without marginalizing their roles and classifying them as stakeholders, because they are a mix of risk holders and input suppliers of resources related to high strategy, and that ways of expressing the voice of the employee are an essential element to gain a competitive advantage in banking.
3. The researched banks should increase investment in building the social capital of employees and focus on its long-term development, renewal, development and participation of employees in value-added training courses and strive to balance the requirements of work with the requirements of life, well-being, justice and job satisfaction of employees because of its importance, benefit and positive effects that will

bring the researched banks its fruits in the long term, including the performance of the bank.

4. The need for the departments of the researched banks to follow up the reality of the voice of their employees and develop appropriate solutions and treatments for their problems. Through holding periodic meetings with executive departments, and interviews with middle departments to know the problems facing them in banking and to develop and support methods of frank dialogue and the freedom to present opinions and ideas that are in the interest of banking.
5. The interest of bank administrations in encouraging employees to express themselves freely and frankly in writing reports, submitting observations and accepting criticisms submitted by them to reflect positively on the interest of banking work.
6. The need to provide a suitable banking work environment for social gathering and interaction, thus supporting trust, awareness, teamwork and cohesion.
7. The need to increase the effectiveness of social capital through social cohesion (social interaction and solidarity), social communication, relationships and trust.

8. The need to encourage the departments of private commercial banks to build flexible organizational structures, to facilitate horizontal rather than vertical communications, and to facilitate the flow of information through the contribution of workers in providing constructive opinions, ideas and proposals, and to facilitate a flexible culture, adaptation and delegation of powers to allow in building a policy appropriate to the requirements of the environment, enabling it to make the right and quick decisions and get rid of routine procedures.

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