



Exploring Emiratisation through Sustainable Leadership in UAE Banking Institutions

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ABSTRACT

Sustainable leadership is widely discussed in the literature as a long-term leadership approach that integrates organisational performance, employee development, and workforce sustainability. In the UAE banking institutions, this approach is closely linked to Emiratisation efforts aimed at increasing the recruitment and retention of Emirati nationals in the private sector. Despite these initiatives, organisations continue to experience challenges related to Emirati employee turnover, psychological empowerment, and engagement. Against this background, this study explores sustainable leadership in UAE banking institutions to examine its relationship with Emirati employee turnover, psychological empowerment, and employee engagement. A qualitative grounded theory approach was adopted to explore the relationships between sustainable leadership, Emirati employee turnover, psychological empowerment, and employee engagement. Data were collected through semi-structured interviews with 18 Emirati employees across six banking organisations in the UAE. Data were analysed using open, axial, and selective coding to generate categories and theoretical prepositions grounded in participants' experiences. The findings reveal that Emirati employee turnover is mainly driven by limited psychological empowerment and weak engagement. The study identifies four key themes: limited continuous learning opportunities, restricted career progression leading to job dissatisfaction, cultural and organisational misalignment affecting engagement, and limited leadership commitment to Emiratisation and empowerment. The study concludes that sustainable leadership plays a key role in improving Emiratisation outcomes within UAE banking institutions. Strengthening leadership commitment, enhancing career development opportunities, and improving empowerment and engagement practices are essential for reducing turnover and supporting long-term workforce sustainability.



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Introduction

Despite the UAE government's ongoing efforts to develop human capital, Emiratis have faced challenges integrating into multinational organisations, meeting international performance standards, and aligning with both organisational and personal career expectations, particularly in banking institutions. As the Dubai Financial Services Authority regulates financial institutions in the UAE, organisations operating within this framework are required to employ Emirati nationals. This regulatory environment is part of the broader Emiratisation policy, which aims to increase the participation of Emiratis in the private sector. Accordingly, the Government has mandated the employment of UAE citizens in certain roles and sectors (Central Bank of the UAE, 2006; Sarker & Rahman, 2020). However, despite these initiatives and policy measures, the private sector continues to struggle to meet established Emiratisation targets (Zeffane & Kemp, 2018; Rutledge & Al Kaabi, 2023).

Accordingly, this study explores sustainable leadership within UAE banking institutions to identify the challenges brought about by Emiratisation (A-Mehrzi & Singh, 2016; Daleure, 2017; Al Aina & Faisal, 2024). It addresses this through the following three core objectives:

1. Investigate Emirati employee turnover to determine potential links with sustainable leadership;
2. Examine Emirati psychological empowerment to determine its link with sustainable leadership;
3. Assess Emirati employee engagement to determine potential links with sustainable leadership.

Previous studies have explored topics such as Emirati employee turnover, psychological empowerment, employee engagement (Alhajaj & Ahmad, 2023), and transformational leadership (Al Ali & Koutra, 2024). While these contributions have advanced understanding of workforce dynamics in the UAE context, they have primarily focused on employee-related outcomes and conventional leadership approaches, with limited attention to more contemporary sustainability-oriented leadership perspectives. In addition, existing empirical work has been conducted in different organisational contexts, including the oil and gas sector (Al Ali & Koutra, 2024), with limited focus on banking institutions and Emirati employees within financial organisations.

In contrast, there is a growing institutional and policy emphasis in the UAE on sustainability within the financial sector. For example, twelve financial institutions signed the Dubai Declaration on Sustainable Finance in 2016, followed by 25 local entities endorsing the Abu Dhabi Sustainable Finance Declaration in 2019. In 2020, the UAE government introduced its Guiding Principles on Sustainable Finance, which aims to strengthen organisational resilience in response to shifting global demand, rising customer expectations, and increasing competition. These principles also highlight workforce localisation initiatives, including Emiratisation, as part of broader sustainable development objectives (DFSA et al. 2020). Within this evolving context, sustainable leadership emerges as a critical yet underexplored area of inquiry, particularly in banking organisations. Existing literature suggests that employee turnover is closely linked to leadership practices, where leaders play a key role in shaping employee motivation, satisfaction, and turnover intentions (Jabeen, et al. 2018; Rutledge & Al Kaabi, 2023). This is further reflected in employees' willingness to remain with an organisation overtime (Harhara, 2015; Mossarah & Al Aina, 2023). Moreover, research has identified several drivers of turnover, including low pay,

inadequate post-employment benefits, weak leader-follower relationships, and reduced productivity (Alqubati, 2019; Alnehabi & Al-Mekhlafi, 2025).

Accordingly, effective leadership practices that promote fairness, support, and autonomy are essential for enhancing employee satisfaction and reducing turnover. At the same time, despite increasing recognition of sustainability principles in the UAE financial sector, there remains limited empirical focus on how sustainable leadership influences employee psychological empowerment and engagement in particular.

In this study, Emirati employees who had joined through a graduate programme or were directly hired with a minimum of one year of work experience in banking organisations were invited to participate, as they were considered knowledgeable informants (Lincoln & Guba, 1985, p. 234). A total of 18 participants (12 female and 6 male) from various business and functional divisions across six selected banks took part in the study. At the outset of the interview process, participants were fully informed about the aim of the study, the research procedures, the expected benefits, and the measures in place to ensure confidentiality and the protection of their privacy. A grounded theory approach was employed to analyse the data and explore this under-researched phenomenon (Glaser & Strauss, 1967; Koutra, 2009; Koutra & Karyopoulis, 2013; Koutra, 2017; Koutra & Ahmad, 2020).

The analysis indicated that insufficient employee engagement and empowerment are key contributors to higher levels of Emirati turnover, which in turn presents challenges for Emiratisation efforts. Accordingly, elevated turnover appears to stem from a lack of meaningful engagement and empowerment within the workplace. This suggests that Emirati employees may either leave the organisation or demonstrate reduced role commitment when they feel insufficiently empowered by their managers to contribute effectively to organisational objectives.

The following sections begin with a review of the sustainable leadership literature, followed by an overview of sustainable leadership within the UAE context to establish the broader setting of the study. This is followed by a discussion of employee turnover, psychological empowerment, and employee engagement within the framework of sustainable leadership, aligned with the study's three research objectives. The methodology section outlines the qualitative grounded theory approach adopted in this research. Following this, data analysis and findings are presented together, consistent with grounded theory, where coding and interpretation occur simultaneously. The findings are then discussed in relation to relevant literature under four propositions: 1) Perceived organisational lack of sustainable learning and career development for Emirati employees; 2) Limited career progression and job dissatisfaction as drivers of Emirati employee turnover intentions; 3) Inadequate employee engagement due to cultural and organisational disconnects; 4) Perceived limited leadership commitment to employee empowerment and the Emiratisation agenda.

Exploring Sustainable Leadership

The concept of sustainable leadership has gained increasing attention and importance, particularly in the context of the COVID-19 pandemic and its wide-ranging impacts across governmental and societal dimensions (Yang et al. 2025; Mertzanis et al. 2023). Sustainable leadership can be defined as a set of long-term, value-driven decisions aligned with a clear organisational purpose (Avery & Bergsteiner, 2011; Yang et al. 2025). However, the literature presents multiple definitions of sustainable leadership, reflecting the concept's diverse dimensions and interpretations. In this regard, Casserly and

Critchley (2010), and Yang et al. (2025) argue that leaders should embed sustainable leadership principles across all organisational operations and activities, regardless of the firm's nature. This highlights how sustainability is understood and applied in different ways across organisational contexts. Building on this, Gomes et al. (2013), and Yang et al. (2025) suggest that sustainable business practices can be positively linked to profitability when a team-based approach is adopted. Such an approach encourages a sense of community within organisations, strengthens interpersonal relationships among employees, and contributes to a healthier working environment that supports organisational objectives (Boeske et al. 2023; Crosby, 2016).

However, despite growing corporate interest in sustainability, there is still limited clarity and empirical evidence on how these practices are effectively integrated into organisational structures. Beyond operational and performance outcomes, McCann and Sweet (2014) emphasise that sustainable leadership also encourages ethical behaviour (Kim et al. 2025) and promotes sustainability-oriented practices among employees. In this sense, sustainability is widely viewed as a megatrend that requires strong commitment from leaders (Tideman et al. 2013; Yang et al. 2025), as it involves balancing economic, social, and environmental priorities in a coordinated and meaningful way.

At the same time, Avery and Bergsteiner (2011) caution that failing to adopt a sustainable leadership framework may increase the cost of doing business by raising the risk of financial or economic disruption, which can ultimately lead to long-term or even irreversible reputational damage (Boeske, 2023). This makes it clear that embedding sustainable leadership requires broader and more transformative changes in organisational strategies and structures. Similarly, Eccles et al. (2012) argue that strong leadership commitment plays a key role in encouraging employees to adopt sustainable practices, particularly when leaders demonstrate genuine concern for the organisation, its stakeholders, and the wider community (Kim et al. 2024). In the same line, Avery and Bergsteiner (2011) note that sustainable leadership helps align stakeholders around shared long-term goals focused on meaningful impact. Even in times of uncertainty, such as economic instability or corporate restructuring, leaders can still provide stability that supports sustained organisational progress (Yang et al. 2025). From this perspective, Rahardjo et al. (2013) highlight that effective integration of corporate sustainability requires managers to develop several enabling conditions, including long-term strategic focus, strong commitment, a sustainability-oriented culture, stakeholder inclusion through shared vision, and collaborative employee relations (Palupiningtyas, 2024).

More broadly, modern business leaders are increasingly expected to guide organisations while also responding to sustainability challenges. As leadership becomes more complex, those who are unprepared for these evolving demands may face a higher risk of organisational failure (Zeffane & Kemp, 2018; Boeske, 2023). This reinforces the need to further clarify and critically examine the concept of sustainable leadership.

Accordingly, while sustainable leadership has been widely examined in global contexts, less attention has been given to how it is operationalised and applied within specific regional and institutional settings such as the UAE. This study extends the existing literature by examining the relevance and application of sustainable leadership within the UAE context, thereby contributing a more context-specific understanding of how sustainability-oriented leadership operates in practice. This argument is supported by prior research highlighting the importance of sustainability principles in enabling leaders to adapt to changing environments and enhance organisational

performance (McCann & Holt, 2010; Ribeiro et al. 2024; Yang et al. 2025).

Sustainable Leadership in the UAE

Rainey (2013) emphasises the significance of leadership in all types of organisations whether national, corporate, or small social groups and argues that sustainable leadership extends beyond organisational boundaries to influence broader societal systems, including communities and countries. This is because leaders who prioritise sustainability transmit their values, behaviours, and decisions in ways that can generate wider positive effects. When sustainable leadership principles are embedded at the core of decision-making, leaders are more likely to make rational, long-term choices that create a cascading or “domino” effect across the organisation and beyond. In a similar vein, Liao (2022) argues that sustainable leadership helps organisations stay adaptable and successful over time by embedding sustainability into organisational culture and long-term strategic planning. The study further highlights that leaders who promote ethical behaviour and sustainability-oriented thinking not only improve organisational outcomes but also contribute to broader societal and environmental well-being.

Within the UAE context, Tabet (2020) notes that under the country's forward-looking leadership and governance, awareness of the social, economic, and environmental dimensions of sustainability has been steadily increasing within the financial sector. Following the signing of the Paris Climate Agreement and the United Nations Sustainable Development Goals in 2015, the UAE has positioned itself as a regional leader in sustainable finance. In this regard, twelve financial institutions signed the Dubai Declaration on Sustainable Finance in 2016 in support of UAE Vision 2021, followed by 25 local entities endorsing the Abu Dhabi Sustainable Finance Declaration in 2019 to further advance sustainable finance and investment initiatives. Building on this momentum, in 2020 the UAE government introduced its first Guiding Principles on Sustainable Finance, aimed at embedding environmental, social, and corporate governance (ESG) considerations into financial decision-making and supporting the transition towards a more sustainable economy (Tabet, 2020). These principles also sought to strengthen risk management practices and encourage economic diversification within the financial sector. They were later endorsed by key institutions, including the UAE Central Bank and major exchanges such as the Abu Dhabi Securities Exchange, Dubai Financial Market, and Nasdaq Dubai (The National, 2022).

More recently, the UAE Sustainable Finance Working Group introduced the Principles for the Effective Management of Climate-related Financial Risks in 2023, followed by the Principles for Sustainability-Related Disclosures for Reporting Entities in 2024. These initiatives further reinforce ESG integration, climate risk management, and sustainability reporting across the financial sector (SCA, 2023; DFSA, 2024).

Taken together, these developments show a clear and growing institutional commitment to sustainability within the UAE financial sector. At the same time, as these frameworks and principles continue to evolve, how they are actually reflected in leadership practices and embedded at the organisational level is still developing, particularly in terms of how sustainable leadership is understood and enacted in practice within this context.

Sustainable Leadership and Employee Turnover

Employee turnover has a negative impact on the sustainability and long-term stability of organisations. Yang et al. (2019) state that employee and client safety is a key factor influencing turnover intentions, as employees are less likely to remain in organisations where they perceive their safety to be at risk (Duc & Lu, 2025). Similarly, Jabeen et al. (2018) argue that workplace safety and supportive leadership contribute to improved work quality and, in turn, lower turnover rates, particularly when employees experience higher job satisfaction.

Taken together, these studies suggest that turnover is not only a structural issue but is also closely shaped by how employees experience their day-to-day work environment. In this sense, leadership becomes central, as it extends beyond operational oversight to influencing employee motivation, wellbeing, and satisfaction, all of which are critical for organisational stability. Employee turnover is also shaped by a range of organisational factors. Harhara et al. (2015), in the UAE oil industry context, show that leadership which fosters organisational and group support strengthens employees' affective commitment, reflected in longer tenure within the organisation. Similarly, Mossarah (2023) finds that in the medical device industry, perceptions of fairness, workplace practices, and leadership support significantly influence turnover intentions, with career development opportunities further reinforcing employee commitment.

Across these studies, a consistent pattern emerges: employees are more likely to remain when they perceive support, fairness, and development opportunities within their organisation. In contrast, job dissatisfaction disrupts this balance. Alqubati et al. (2019) highlight that dissatisfaction, driven by low pay, lack of post-employment benefits, weak leader-follower relationships, and limited career development contributes significantly to turnover intentions. Supporting this, Singh and Sharma (2015) note that employee development programmes improve job satisfaction and reduce turnover in selected UAE organisations (Mossarah, 2023).

These findings highlight the relational nature of leadership in shaping employee behaviour. Employees tend to invest more effort in organisational goals when they perceive that leaders are genuinely invested in their growth and success. This aligns with leader-member exchange (LMX) theory, which suggests that high-quality leader-employee relationships foster stronger engagement and more effective work behaviours (Al Afari & Elanain, 2014). From this perspective, leadership is not only a managerial function but also a key mechanism influencing retention outcomes.

Beyond support and development, fairness and organisational justice further shape turnover decisions. Suliman and Al Obaidli (2011) argue that organisational justice is a key predictor of turnover intentions, as perceptions of fairness enhance engagement and job satisfaction while reducing withdrawal behaviours (Mossarah, 2023). This is consistent with social exchange theory (Blau, 1964), which suggests that employees are more likely to remain in relationships they perceive as fair and rewarding, but are more likely to leave when these conditions are absent.

This is further supported by Ababneh (2020), Suleiman and Al Harethi (2013), and Mossarah (2023), who show that perceived discrimination and unfair treatment increase turnover intentions, while equitable organisational practices strengthen trust, commitment, and satisfaction. Similarly, Ababneh and Hackett (2019) demonstrate that job characteristics such as autonomy, fairness, and employee wellbeing are closely associated with lower turnover intentions (Mossarah, 2023). They also, alongside Al Jenaibi (2010), emphasise that fair compensation, respectful treatment, and autonomy strengthen organisational commitment.

Leadership therefore emerges as a key factor in shaping the conditions that influence employee turnover, particularly through fairness, support, autonomy, and development opportunities, which consistently support retention and organisational stability. Within this context, approaches such as sustainable leadership offer a broader way of understanding how leadership practices can support long-term employee commitment and organisational stability by integrating ethical, social, and developmental dimensions into everyday decision-making.

Sustainable Leadership and Employee Psychological Empowerment

Sustainable leadership practices such as employee support, development, and participation contribute to the enhancement of psychological capital by strengthening employees' motivation and attachment to the organisation, thereby reducing turnover intentions. Moreover, when organisations invest in employee wellbeing and long-term development, employees are more likely to experience higher engagement and role stability, creating sustainable organisational environments that reduce turnover while strengthening psychological and emotional resources (Abukhalifa & Kamil, 2026).

Similarly, Iqbal, et al. (2020) argue that leaders who foster a psychologically supportive work environment characterised by encouragement and employee support are more likely to enhance performance outcomes. They further emphasise the importance of leadership practices that promote psychological empowerment, highlighting the need to address employees' needs and equip them to manage workplace challenges effectively.

Although such challenges may vary across sectors, evidence suggests that when employees feel trusted and perceive organisational policies as fair, protective, and supportive of their employability, turnover rates are likely to decrease (Fattah, 2022). In this context, leaders are expected to develop psychological empowerment strategies that encourage employees to go the extra mile and improve productivity and organisational adaptability. Corcoran et al. (2014) introduce the concept of "honeybee leadership," which emphasises sustainable growth and the responsible creation of value for a broad range of stakeholders. This perspective suggests that an organisation can only be truly sustainable if its wider operational environment is also sustainable, and if the basic needs of all stakeholders are addressed.

A sustainable organisation therefore considers the interests of its members as well as those of future generations. Organisations that adopt the "honeybee leadership" approach prioritise employee development, environmental responsibility, and community wellbeing, while also safeguarding their reputation through ethical conduct. In addition, fostering a psychologically safe workplace that encourages open communication and knowledge sharing can significantly enhance long-term organisational performance under sustainable leadership. Accordingly, implementing practices that promote psychological empowerment among employees is essential for sustaining engagement, commitment, and performance (Rettab & Mellahi, 2019; Abukhalifa & Kamil, 2026).

Nevertheless, although most organisations prioritise profitability, growth, and productivity, these outcomes are more effectively achieved through a capable workforce operating in an environment that supports wellbeing, high performance, and sustained value creation. Tripathi et al. (2019) emphasise that leadership must therefore prioritise employee needs, as

psychologically resilient employees tend to demonstrate stronger performance and a greater willingness to meet organisational expectations. Similarly, Rahi (2021), and Abukhalifa and Kamil (2026) argue that leaders who focus on employees' psychological wellbeing, fair compensation, and access to training and development opportunities are more likely to achieve positive performance outcomes.

Research further highlights the relationship between leadership style and employees' psychological sustainability. Begum et al. (2020) found that psychological well-being enhances employee creativity, innovative capacity in small and medium-sized enterprises, and organisational learning. However, these findings are not fully aligned with Dedahanov, et al. (2019), who did not identify a significant relationship between psychological well-being and innovative behaviour.

Despite these inconsistencies, the broader evidence aligns with Ambad et al. (2021), who argue that psychological empowerment is positively associated with effective leadership styles, suggesting that leadership practices play a key role in shaping employees' psychological and behavioural outcomes. These findings are further supported by Safrizal et al. (2020), who argues that participatory leadership enables employees to openly discuss challenges, seek solutions, and enhance their psychological well-being, which in turn contributes to higher productivity. Similarly, Almulhim (2020) states that employees who have access to information-sharing platforms are better equipped to make informed decisions while also experiencing reduced anxiety related to workplace uncertainty. Accordingly, psychological empowerment emerges as an important managerial focus, as it enables employees to achieve their own goals, while simultaneously strengthening engagement and overall organisational performance.

Sustainable Leadership and Employee Engagement

Leaders strive to achieve organisational vision, and employee engagement is widely recognised as one of the most effective means of doing so. Al-Mehrzi and Singh (2016) argue that influential leaders foster collaboration and strong relationships between management and employees. This is achieved through engagement practices such as open communication, trust-building, and team development, which in turn contribute to sustainable high performance (Abukhalifa & Kamil, 2026).

Similarly, Li et al. (2019) and Al Ali and Koutra (2024) find that transformational leadership enhances trust, strengthens employee engagement, and positively influences organisational performance. In addition, Sarwar et al. (2020) report that sustainable leadership is characterised by strong ethical values that encourage greater employee involvement in organisational processes. Such leadership fosters collaboration between employees and managers, particularly when employees feel respected and their concerns are addressed (Mehrad et al. 2020; Abukhalifa & Kamil, 2026). As a result, employees are more likely to develop affective commitment to the organisation, especially when they are actively included in decision-making processes at different levels.

In this regard, leaders are expected to continuously and iteratively develop ethical and sustainable leadership practices in order to strengthen and sustain these relationships over time. This aligns with the broader notion of leadership as a service-oriented practice, where the primary objective is to contribute to the greater good of employees, organisations, and wider communities. Leadership styles have also been shown to significantly influence employee engagement within organisations. Bannay, et al. (2020) find that innovative leadership is closely associated with transformational management, which in turn enhances employee motivation and

supports the achievement of sustainable leadership outcomes. Similarly, inclusive leadership is characterised by openness, accessibility to resources, and motivational support, all of which contribute to improved employee engagement and overall organisational success. Bottom of Form

Methodology

Research Design

To date, no study has specifically examined sustainable leadership in relation to Emiratisation within banking institutions in the UAE. This gap is particularly important given the social and behavioural challenges present in the UAE labour market, including employee turnover, psychological empowerment, and the engagement of Emirati employees within organisations. In addressing this gap, the present study is grounded in a phenomenological interpretivist philosophy, which emphasises the importance of qualitative evidence in generating knowledge and understanding how individuals make sense of their lived experiences (Koutra, 2017). This approach acknowledges that multiple perspectives may exist due to factors such as management practices, gender, work experience, career motivation, and individual preferences.

Data Collection and Sampling

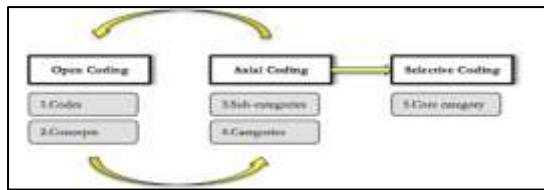
Data were gathered via interviews. For the convenience of the participants, most interviews were conducted on-line through Zoom; the remaining interviews were face-to-face. To contact potential interviewees the first method used was purposive sampling, wherein individuals are selected because of their common knowledge of or experience with the research area (Sandelowski, 1995). Anonymity was upheld, and participants were free to withdraw from the interview at any time.

In this study, Emirati employees who joined through the graduate program or as direct hires with a minimum of one year of work experience at the chosen financial institutions were selected as participants as they should be knowledgeable informants (Lincoln and Guba, 1985). Their experiences provided a foundation to compare and understand the complexity of the topic: i) Emirati employee turnover; ii) Emirati employee psychological empowerment; and iii) Emirati employee engagement. Specifically, there were 18 interviewees; 12 were female, and 6 were male, and they spanned different business and functional departments, in six different institutions. Most were direct hires, but three of them joined the organisation through the graduate program. The second method was snowball sampling which is a referral approach based on the principle of like-minded attraction. Accordingly, the first interviewee who matched the research criteria referred the researcher to the next one and that one to the next and so on.

Data Analysis and results

Grounded theory was employed to ensure rigour and trustworthiness in the analysis (Glaser & Strauss, 1967; Harley & Cornelissen, 2020; Koutra, & Ahhmad 2020; Koutra, 2017; Koutra 2007) (See figure 1.) This approach is particularly suitable for exploring underdeveloped or less understood phenomena, as it allows multiple tentative explanations ("mini-theories") to emerge from a single set of empirical observations. The analytical process is therefore iterative, moving between data and interpretation in order to inductively develop, refine, and validate concepts through "inference to the best explanation."

Figure 1. Coding Process in Grounded Theory



Source: Adapted from Boes (2014)

Figure 1 illustrates the grounded theory coding process used in this study. It begins with open coding, where raw interview transcripts are broken into small meaningful units, assigned initial codes, and already begin to reflect emerging concepts. Through axial coding, these codes are compared, connected, and organized into categories and subcategories by identifying relationships between concepts. Selective coding then integrates and refines these categories around a core category, which represents the central explanatory idea of the study. The process moves from initial concepts in open coding to structured categories in axial coding, and finally to a unified core category in selective coding. To complement the analytical process illustrated in figure 1, table 1 below provides a concise summary of the grounded theory coding stages applied in this study. It presents the progression from raw data collection to the development of the final theoretical framework, highlighting the key analytical steps and their outcomes in a structured format.

Table 1. Coding Process in Grounded Theory Open Coding

Stage of Analysis	Description	Application in This Study	Outcome
Data Collection	Semi-structured interviews conducted online and face-to-face	Interviews with 18 Emirati employees in UAE banking institutions	Raw qualitative interview data
Data Preparation	Transcripts organised and imported into MAXQDA	Systematic organisation of qualitative data	Structured dataset
Open Coding	Breaking data into discrete concepts and actions	Identification of statements related to turnover, engagement, empowerment	Initial codes generated
Concept Development	Similar codes grouped into conceptual units	Clustering of recurring meanings	Analytical concepts developed
Categorisation	Concepts organised into broader categories	Identification of key themes	Main categories established
Axial Coding	Relationships examined across codes	Comparison across interviews and	Development of

Stage of Analysis	Description	Application in This Study	Outcome
	and categories	categories	propositions
Selective Coding	Integration of categories into central framework	Linking findings into explanatory model	Final grounded theory framework

Authors' own

Table 1 above outlines the sequential stages followed in the analysis of the interview data. The process began with semi-structured interviews conducted with 18 Emirati employees working in 6 UAE banking institutions. These interviews were transcribed and systematically organised using MAXQDA to ensure clear data management and traceability.

The analysis began with open coding, where the interview transcripts were broken down into meaningful units, including statements, experiences, and perceptions related to Emiratisation, employee engagement, turnover intentions, and psychological empowerment. Initial codes were assigned to these units and subsequently compared and grouped into concepts and broader categories that reflected recurring patterns across participants' accounts. Through axial coding, relationships between categories and concepts were examined to identify underlying connections and patterns. Finally, selective coding integrated these categories into a central explanatory framework linking leadership practices, empowerment, engagement, and turnover intentions among Emirati employees, resulting in the final grounded theory model. See tables 2 and 3 below for examples of the coding process.

Accordingly, to guide the coding process, Strauss and Corbin (1997) recommend the use of sensitising questions such as: "What are the actors' definitions and meanings of these events or situations?" (p. 77). These questions were used throughout the open coding stage to ensure that interpretations remained grounded in participants' own accounts. See table 2, below.

Table 2. Example of Open Coding from Interview Data

Interview Excerpt	Open Code	Concept	Category
"The graduates are under pressure that they cannot handle."	Under pressure they cannot handle	On-the-job challenges	Lack of empowerment
"We need to be provided the opportunity with trust and real support."	Need opportunity with trust and support	Lack of managerial support	Lack of empowerment
"They should not set us up for failure and treat us like children."	Treated like children	Lack of trust	Lack of empowerment
"I have been doing the same job over the past couple of years"	Same role for years	Career stagnation	Reasons for Emirati

Interview Excerpt	Open Code	Concept	Category
years."			turnover
"I am applying for better roles outside the organisation."	Applying outside organisation	Turnover intention	Reasons for Emirati turnover
"They do not understand where we are coming from as a nation."	Leadership not relatable	Cultural disconnect	Lack of effective engagement
"We are empowered, trusted, and given opportunities."	Empowered and trusted	Leadership support	Psychological empowerment
"My line manager ignored the request without explanation."	Request ignored by manager	Lack of managerial support	Lack of empowerment

Source: Authors' own

Table 2 above demonstrates how participants' narratives were systematically transformed into analytical codes and grouped into higher-order concepts and categories. Responses reflecting pressure, lack of trust, limited opportunities, and managerial neglect were classified under "lack of empowerment." In contrast, narratives referring to career stagnation and external job searching were grouped under "reasons for Emirati turnover."

The table 2 also highlights issues of cultural disconnect and weak engagement, where participants expressed that leadership practices were not always aligned with Emirati expectations or cultural context. At the same time, some accounts reflected positive leadership experiences characterised by trust and empowerment, showing variation in managerial practices across the organisation.

Following open coding, related concepts were grouped into broader categories through a process of constant comparison. During axial coding, relationships between these categories and subcategories were examined, resulting in three dominant categories: (i) lack of empowerment, (ii) lack of effective engagement, and (iii) reasons for Emirati turnover.

The relationship between codes, concepts, categories, and emerging propositions is presented in Table 3 as part of the Axial coding.

Table 3. Axial Coding: Analytical Process of Categorisation and Proposition Development

Codes	Concepts	Categories	Emerging Propositions
No development plans	Lack of learning opportunities	Reasons for Emirati turnover	Perceived organisational lack of sustainable learning and career development for Emirati employees

Codes	Concepts	Categories	Emerging Propositions
Same role for years	Career stagnation	Reasons for Emirati turnover	Limited career progression and job dissatisfaction as drivers of Emirati employee turnover intentions
Promotion requests denied	Lack of advancement opportunities	Reasons for Emirati turnover	Limited career progression and job dissatisfaction as drivers of Emirati employee turnover intentions
Better opportunities elsewhere	External attraction factors	Reasons for Emirati turnover	Limited career progression and job dissatisfaction as drivers of Emirati employee turnover intentions
Leadership stories not relatable	Cultural disconnect	Lack of effective engagement	Inadequate employee engagement due to cultural and organisational disconnects
Different backgrounds and expectations	Organisational-cultural misalignment	Lack of effective engagement	Inadequate employee engagement due to cultural and organisational disconnects
Lack of trust from managers	Restricted empowerment	Lack of empowerment	Perceived limited leadership commitment to employee empowerment and the Emiratisation agenda
Limited opportunities to prove capabilities	Lack of empowerment opportunities	Lack of empowerment	Perceived limited leadership commitment to employee empowerment and the Emiratisation agenda
Access to tools restricted	Operational constraints	Lack of empowerment	Perceived limited leadership commitment to employee empowerment and the Emiratisation agenda

Source: Authors Own

Table 3 illustrates the progression from initial codes to theoretical propositions. Codes such as “no development plans” and “same role for years” reflected structural limitations in career development, which were grouped under turnover-related concerns. Similarly, codes associated with leadership reliability and cultural differences formed the basis of engagement-related challenges. Codes reflecting lack of trust, restricted access, and limited opportunities were grouped under empowerment-related concerns, indicating perceived gaps in leadership support and organisational commitment to Emiratisation.

Through axial coding, four core propositions emerged:

1. Perceived organisational lack of sustainable learning and career development for Emirati employees.
2. Limited career progression and job dissatisfaction as drivers of Emirati employee turnover intentions.
3. Inadequate employee engagement due to cultural and organisational disconnects.
4. Perceived limited leadership commitment to employee empowerment and the Emiratisation agenda.

Finally, selective coding integrated these categories into a central explanatory framework. Accordingly, the findings indicate that limited learning opportunities, weak career progression structures, insufficient engagement practices, and constrained empowerment collectively weaken Emirati employees' organisational attachment.

Cultural and organisational misalignment further reduces employees' sense of belonging, while limited empowerment undermines motivation and performance. Together, these conditions reinforce a cycle of disengagement and turnover intentions among Emirati employees in UAE banking institutions. This highlights the importance of strengthening sustainable leadership practices that prioritise development, empowerment, cultural alignment, and long-term commitment to Emiratisation objectives.

Discussions

As discussed above, in grounded theory research, data analysis is conducted through an iterative process of constant comparison, whereby emerging findings are continuously compared with relevant literature to enhance conceptual development and theoretical sensitivity (Charmaz, 2014; Strauss & Corbin, 1998). In line with this approach, the four propositions developed in this study are used as a basis for discussion, with each proposition subsequently examined in relation to the extant literature and presented separately in the sections below.

Perceived organisational lack of sustainable learning and career development for Emirati employees

Aligning employee objectives and performance with organisational goals is a key purpose of learning and development initiatives. Based on the findings of the current study, most interviewees expressed positive views about joining the organisation, noting that it enhanced their knowledge and professional experience.

Some interviewees stated:

‘There are many opportunities, especially in the banking [sector] and at the [organisation name]. They [Emiratisation team] focus more on Emiratis. You can take many courses, like those at Emirates Institute for Banking and Financial Studies [EIBFS offers world-class education and training programs, and services in relation to banking and finance] to understand more concepts and become certified’ [...] ‘Every day is a new lesson when working at the [organisation name]. Our managers always

challenge us to stretch our capabilities and widen our knowledge base.’

In order to remain competitive and financially viable in an increasingly uncertain and rapidly changing market, organisations must place greater emphasis on human capital. Accordingly, employee learning and continuous development have become critical strategic priorities in today's corporate environment (Hameed & Waheed, 2011; Leontes & Hoole, 2024). Similarly, Kucharcikova et al. (2024), and Sijbom et al. (2024) argue that organisations must prioritise human capital in order to remain relevant, competitive, and financially sustainable. As a result, training and development are essential for enhancing organisational adaptability, fostering innovation, and supporting long-term performance. By the same token, Biro (2018) argues that learning and career growth are increasingly viewed as essential for employees who wish to maintain their employability and market relevance. For instance, a Forbes survey reports that 93% of employees are more likely to remain with an organisation that invests in their career development through continuous learning opportunities. Conversely, individuals are more likely to seek employment elsewhere if they perceive limited opportunities for growth and development within their organisation.

Similarly, when an interviewee was asked whether she expected to remain with the organisation in the following year, she responded:

‘I would have liked it if [I gained more experience and knowledge] I have been doing the same job over the past couple of years, and I do not see any value added to my knowledge and experience. I think I need a change, and fairly speaking, I am applying for better roles outside the organisation I lack interest in this role, [lack of training and growth is part of it] and I no longer think I am doing the right thing, and hence, I do not think I will be in this team by next year’.

Furthermore, organisational reputation is widely regarded as a key intangible resource, as it reduces stakeholders' uncertainty regarding future performance, strengthens competitive advantage, and fosters trust and value creation among target audiences, thereby enhancing the organisation's ability to deliver high-value products and services (Gok & Ozkaya, 2011; Vidaver-Cohen, 2007; Salvador & Diaz, 2024).

An interviewee noted:

‘If I had to explain why I joined the organisation, it would be the brand image, the strong reputation it has in the UAE and its community [as this was the first private bank in the UAE, the older community has a better understanding, trust and knowledge about the organisation] along with [organisation name] and the international exposure it offers.’

Accordingly, leaders must ensure strong alignment with the local community and develop a deeper understanding of Emirati employees' needs in order to reduce turnover rates. At the same time, this approach supports organisational success by strengthening social responsibility commitments to the country and enhancing sustainable competitive advantage.

Limited career progression and job dissatisfaction as drivers of Emirati employee turnover intentions

Jabeen, et al. (2018) examined the impact of work quality and leadership practices on Emirati employees' turnover and job satisfaction. Their findings indicate that high levels of workplace safety and supportive leadership are associated with greater job satisfaction and, consequently, lower turnover intentions. However, Emirati employees also report dissatisfaction arising from factors such as job stress, role

mismatch, limited career progression, and the availability of better external opportunities (Mohammad & Borkoski, 2024).

As a result, many Emiratis experience difficulty in achieving their professional aspirations within their organisations, which ultimately contributes to their decision to leave.

'I think being at the same position for a couple of years is neither progressive nor useful for the organisation or the individual'.

Another interviewee stated:

'I want to give an example of a colleague, [who]he requested a career promotion. [However], he was not given this opportunity even though he asked for it [...]. So, he moved out because [the competition] provided him [with] better pay and a better position and title. I have [also] another example: a colleague of mine was of career five-band, and he requested them [the company] for a promotion consistently for a couple of years. They asked him to stay with the bank for two years to meet the promotion metrics. He stayed and worked hard but he was not offered a promotion in the end. So, I think this is true for the majority of cases; they ask for a higher band or promotion for growth and development, which are not provided.'

It was noted that management and leadership do not fully understand the needs of the new generation, particularly their expectation for motivation and support as a means of enhancing employee performance.

Some interviewees said:

'Times have changed. It is not the same thinking; it is not the same attractiveness. It is not the same generation of ordinary [the older generation]'. [...] 'I wonder why they expect us [Emirati employees] to remain at the same position for six to eight years and then apply for the next promotion or growth opportunity. I do not think that is healthy for individual, personal, and professional development'. [...] 'I have been doing the same job since I joined seven years ago, and I am waiting for a change. I have responsibilities and a family to look after. I am so worried about this, so I started applying for different banks in the market'.

This is supported by Alqubati, Dixon, and Hossan (2019), who state that employee turnover is closely linked to job dissatisfaction arising from low pay, the absence of after-service benefits, and limited career development opportunities (Ng, 2022). In contrast, employee development programmes have been shown to enhance job satisfaction and, in turn, reduce turnover rates within organisations (Nasution, 2024).

For instance, two Emirati employees affirmed that:

'If my manager was understanding, I would stay and work with him no matter what'. [...] 'I think the best part of my job is that I am aligned with my manager. We have built a strong rapport that mutually benefits our growth and accomplishments. I trust that I am in good hands'.

The first interviewee indicated that effective management is essential for their career development and expressed an intention to leave the organisation due to ongoing tension and misunderstandings in the workplace. In contrast, the second interviewee highlighted a positive example of leadership that fostered strong team cohesion, resulting in improved clarity, understanding, and collaboration.

Such differences in leadership experience are likely to influence employees' job satisfaction and professional growth, which in turn can affect turnover intentions, with positive leadership practices contributing to reduced turnover rates within the organisation.

Inadequate employee engagement due to cultural and organisational disconnects

According to Wong (2020), employees are more likely to develop a strong sense of belonging within diverse and inclusive work environments. When employees feel more engaged, they tend to perform more effectively and efficiently, resulting in improved work quality. Consequently, leaders who implement diversity and inclusion (D&I) practices often achieve significant improvements in organisational outcomes, including enhanced creativity, decision-making, and overall business performance. Similarly, a study conducted in the UAE found that inclusive workplace environments promote employee engagement and innovative work behaviour, which positively influences organisational performance. In this context, diversity management plays a central role in shaping these outcomes (Elamin et al., 2024).

Nevertheless, despite the growing emphasis on diversity and inclusion initiatives within organisations, an apparent cultural gap between local and organisational cultures still persists.

Some interviewees said:

'Our department organises a lot of leader exchanges with senior executives. It is very inspiring, but these stories and career journeys are not relatable. [when asked why...] We come from different backgrounds, cultures, languages, countries, and markets. Whenever we raise a question about growth and ambitions, it is never relatable. I think they do not understand where we are coming from as a nation and what we really need as employees at this organisation'.

Cultural barriers remain a concern at all organisational levels, as misunderstandings may arise, creating tension within teams and limiting the organisation's ability to fully understand both customer and employee needs. Taras et al. (2021) argue that there is a shortage of senior managers who are sufficiently equipped to lead multicultural teams effectively. Accordingly, leaders need to develop strong cultural awareness and competence to facilitate meaningful employee engagement.

Similarly, Sanderson et al. (2025) highlight that employees from diverse cultural and immigrant backgrounds often experience a disconnect between their lived workplace experiences and organisational inclusion initiatives, particularly when leadership practices are not perceived as culturally relevant or reflective of their identities and realities. As a result, inclusive leadership is essential in recognising employees' diverse cultural backgrounds and integrating them into the organisational culture. Only through such an approach can meaningful engagement and a genuine sense of organisational belonging be achieved.

Perceived limited leadership commitment to employee empowerment and the Emiratisation agenda

In the current business environment, a shift towards an organisational commitment-based efficiency model is increasingly necessary. Within this framework, leadership and people management are central organisational functions in which working conditions, employee welfare, and job satisfaction are prioritised, thereby contributing to higher levels of organisational commitment (Kurtessis et al., 2017). However,

this relationship may also be influenced by a range of factors, including psychological empowerment.

The impact of sustainable leadership on employees' psychological empowerment and productivity is particularly significant. Leaders who actively promote employee wellbeing through support and motivation are more likely to achieve improved organisational performance (Iqbal, Ahmad, & Abdul-Halim, 2020). Similarly, the findings of the current study suggest that employees who feel empowered demonstrate higher levels of productivity and performance.

Some interviewees said:

'I know that I am an added value rather than just a headcount'. [...] the team spirit is unified towards achieving the best results by [the] year-end. Our manager always keeps us challenged and motivated. We never feel distracted or demotivated at any point'. [...] 'We are empowered, trusted, and given opportunities to take any chance. We can see this in the environment that would adopt and contain our talent and energy'.

Nevertheless, some interviewees reported that empowerment within their organisations remains insufficient, as certain managers demonstrated a lack of trust and limited support toward Emirati subordinates (Toledo, 2013). For instance, access to essential software and work-related tools was sometimes restricted, which hindered employees' ability to deliver results efficiently and effectively.

An interviewee stated:

'They [the management] always feel we might make a mistake, [which is] embarrassing'.

While another two added:

'I still remember the first day I came because I used to work as a graduate trainee. I used to work in [name of the department]. They were busy working, and I told my manager that if he would just let me sit there and do nothing, I would not come to work, and he responded positively, saying, "If you do not work, we will give you work" [...]. He began giving me everything, and I was fully committed. That made me love the role and the environment I am in'. [...] 'When I joined [organisation name], I remember raising a request to obtain an RSA token [device required to enable working from home]. My line manager first ignored the pending request and rejected it without any explanation. It was something about needing to be flexible about where I work'.

Thus, leaders must build trust by understanding employees' concerns and goals, demonstrating sound judgement, and consistently exhibiting honesty and integrity in their decision-making (Patrícia et al. 2021). Many Emirati employees, for instance, encounter difficulties in attaining leadership roles or being assigned critical strategic projects due to perceived deficiencies in managerial trust, communication, and empowerment. This is supported by Tripathi et al. (2019), who emphasise that leadership plays a crucial role in addressing employee needs. Similarly, Ahmad and Halim (2020) argue that leaders must prioritise employee empowerment and actively respond to workplace demands in order to enhance performance outcomes.

In this regard, interviewees also highlighted the importance of managerial commitment, stating that: 'This is a conversation that the bank needs to have if they want to attract competent Emiratis into this work field; they need to

show some change in how they tackle and view Emiratisation'. [...] 'To enhance Emiratisation internally, we first need to see more commitment from leaders along with proper trust and support. Second, we need our managers to provide us with opportunities through which we can showcase our capabilities, which will allow us to easily prove that we deserve bigger roles and responsibilities.

Recent studies suggest that a shift towards an organisational commitment-based efficiency model is needed; however, for this to be effectively implemented, leadership and people management must foster a supportive work environment that prioritises employee wellbeing and job satisfaction, thereby strengthening organisational commitment and enhancing employee retention (Morais et al., 2024; Nassani et al., 2024).

Conclusion

Sustainable leadership is increasingly associated with long-term organisational effectiveness due to its focus on ethical decision-making, stakeholder balance, and future-oriented thinking. Employee outcomes such as turnover, psychological empowerment, and engagement are key indicators of organisational sustainability. In the UAE, initiatives like Emiratisation and sustainable finance frameworks show a strong institutional push to align workforce development with sustainability goals. However, research largely focuses on traditional leadership styles and general HR outcomes, with limited attention to sustainable leadership in banking, creating a need to understand its impact on Emirati employees' retention, empowerment, and engagement.

This study uses a qualitative grounded theory approach to explore these relationships. Data were collected through semi-structured interviews with Emirati employees in selected UAE banking institutions, purposefully chosen for having at least one year of experience. Analysis followed open, axial, and selective coding to identify patterns and develop explanatory propositions.

The study has three objectives: (i) to investigate Emirati employee turnover, (ii) to examine psychological empowerment, and (iii) to assess employee engagement in banking organisations.

Findings indicate that organisations provide limited continuous learning opportunities for Emiratis, while lack of career progression and job satisfaction increases turnover. Engagement is also weakened by cultural and organisational misalignment and limited leadership commitment to Emiratisation.

The study concludes that stronger sustainable leadership is needed, embedding long-term responsibility for Emiratisation at senior levels, ensuring fair reward systems, strengthening accountability, and enhancing the integration of Emirati employees into decision-making and development processes.

Implications and Future Research

The findings of this study show that sustainable leadership plays an important role in supporting Emiratisation within private financial banking organisations in the UAE. The study highlights that Emiratisation should not only be approached as a policy requirement, but also as a long-term organisational strategy focused on developing, engaging, and retaining Emirati talent. The results suggest that leadership commitment is essential in creating supportive work environments where Emirati employees feel valued, included, and motivated to grow within the organisation.

The study also points to the importance of fair career development opportunities, competitive compensation, and meaningful employee engagement practices in improving retention and reducing turnover intentions among Emirati employees. In addition, organisations may benefit from providing leaders with training in areas such as motivation, empowerment, and team engagement, while also encouraging leaders to take greater responsibility in supporting nationalisation goals. Creating learning and international development opportunities for Emirati employees could further strengthen their sense of belonging and long-term commitment to the organisation.

At the same time, the study focused only on Emirati employees working in private financial institutions, which means the findings may not fully reflect the experiences of other sectors or organisational stakeholders. Future research could therefore explore sustainable leadership and Emiratisation across different industries in the UAE to provide a broader understanding of the topic. It would also be valuable to include the perspectives of managers and senior leaders in order to gain deeper insight into organisational challenges and decision-making processes related to Emiratisation.

Finally, future studies could further examine how factors such as psychological empowerment, engagement, organisational culture, and leadership practices influence employee commitment and turnover intentions among Emiratis in the private sector. More research is also needed on how sustainability and sustainable finance initiatives can support long-term Emiratisation objectives and workforce development in the UAE.

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