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Abstract

Purpose: The aim of the study was to examine the impact of Emiratization on different organisational constructs. Thus, this study sought to address this conceptual and empirical gap by addressing two main research questions: (i) To what extent does the integration of Emirati talent in strategic roles influence organizational innovation in UAE commercial banks? (ii) How does the level of Emiratization influence organizational change management capability in UAE commercial banks?

Methodology: A cross-sectional quantitative design was used. 48 valid responses were obtained from 50 employees of commercial banks in the UAE through simple random sampling. Structured questionnaires comprising a 5-point Likert scale were used to gather data using Qualtrics. As a result, collected data were analysed in IBM SPSS through descriptive statistics, Pearson correlation analysis and multiple regression analysis to examine the relationships between Emiratization, innovation and change-management capability.

Findings: Emaratization was positively and significantly correlated to both innovation and change-management, accounting for 95.6% of the variance in innovation outcomes and 91.5% of the variance in change management.

Unique Contribution to Theory, Practice and Policy: From the findings, it is recommended that UAE banks should make Emiratization a part of their HR strategy and workplace planning systems. Recommendations should be interpreted with caution because only a relatively small sample size was used, indirect measurement of strategic inclusion and evidence of significant common-method variance. The study shows that UAE banks need to work on better Emiratization integration in their HR strategy, workforce planning, leadership development and succession planning processes. Similarly, they should prioritise the quality of Emirati participation in strategically critical roles. Policymakers should consider evaluating role quality and progression, instead of relying on numerical headcount.

Keywords: *UAE Banking Sector, Emiratization, Innovation, Institutional Pressures, Change Management, Knowledge-Based View*

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INTRODUCTION

The UAE has an Emiratization policy, which calls for companies, including those having over 50 employees, to hire locally and meet its target of having 10% locals by the end of 2026 (MOHRE, 2026). The UAE banking sector is especially poised to benefit from this policy as it ensures local citizens drive the future of the UAE's financial stability (Alblooshi & Robani, 2024; CBUAE, 2026). Despite the policy being implemented for years, very few studies have investigated the relationship between the policy and organisational outcomes, especially innovation and change management (Rees et al., 2007; Tee & Li, 2022). This study aimed to address this knowledge gap. It aimed to fill this gap by exploring the relationship between Emiratization and the outcomes of innovation and change management.

Emiratization should be distinguished at two levels. Numerical compliance refers to meeting prescribed Emirati headcount targets, whereas structural or strategic inclusion refers to developing and positioning Emirati employees in roles that influence leadership, technology, innovation, product development, and organisational decision-making. A bank may therefore satisfy the numerical quota without achieving meaningful workplace integration. The present study considers strategic inclusion, rather than headcount alone, as the mechanism through which Emiratization may contribute to innovation and change-management capability.

Research Questions

- **RQ1:** To what extent does the integration of Emirati talent in strategic roles influence organizational innovation in UAE commercial banks?
- **RQ2:** How does the level of Emiratization influence organizational change management capability in UAE commercial banks?

Research Hypotheses

- **H1:** The strategic integration of Emirati talent is positively associated with organizational innovation in UAE commercial banks.
- **H2:** The level of Emiratization is positively associated with organizational change-management capability in UAE commercial banks.

Significance of the Study

This study provides theoretical and empirical value by expanding understanding of the relationship between Emiratization and the two organizational constructs. From a practical standpoint, the findings suggest that Emiratization should be considered a strategic HR priority, as the study identified strong positive and statistically significant relationships between the workplace localisation policy, innovation, and change management, with regression models producing unusually high explanatory values exceeding 90% of the observed variance. These estimates should cautiously be interpreted as the Harman's Single Factor Test suggested significant common-method variance. Alternatively, the high correlations between constructs suggest possible overlap, which could have influenced reported model estimates.

In the case of policymakers, the study offers evidence to support the need to evaluate Emiratisation beyond numerical employment quotas by taking into account indicators like leadership representation, career progression, capability development and meaningful organisational participation. For bank executives, the report highlights the value of hiring Emiratis in key positions that will be critical to organisational innovation and change management, not for quotas' sake. The study provides insights for HR managers to consider when it comes to workforce planning, succession management, building leadership, and integrating talent. Empirically, the study offers support for a less studied aspect and highlights methodological gaps which future studies can fill by using a larger sample, multi-source data and direct measures of strategic inclusion.

Problem Statement

The impact of Emiratization on innovation and change management capacity has been investigated by a few studies (Tee & Li, 2022; Ozgen et al., 2017), resulting in a literature gap. Moreover, evidence from previous research on workplace localization is conflicting, with Tee and Li (2022) providing evidence diverging from Marchon and Toledo (2014). Moreover, a crucial conceptual gap is not well portrayed in existing literature. In most studies and policy debates, Emiratization is measured in terms of fulfilment of employment quotas. The ability to meet numerical quotas, however, does not necessarily imply that the Emirati workforce is actually integrated into leadership, technology, innovativeness, product development, or organisational decision-making. This in turn ensures that banks meet regulatory localization requirements but fail to fully leverage Emirati talent to support innovation and organisational change capability. The current study addressed these gaps by empirically examining the relationship between Emiratization, organisational innovation, and change management capacity.

LITERATURE REVIEW

Theoretical Foundation

Two theories guide the study: institutional theory (DiMaggio & Powell, 1983) and the knowledge-based view (KBV). The two theories complement each other. Institutional Theory explains the Emiratization adoption in UAE banks, as it emphasizes the coercive regulatory pressures promoting compliance with national employment goals. KBV, on the other hand, details why banks facing the same institutional needs may attain different organizational outcomes. While Institutional Theory accounts for policy adoption, KBV highlights that differences in innovation and change-management capability may rely on how well organisations develop, share, integrate, and apply the knowledge, experience and capabilities of Emirati employees. The two theories provide an amalgamated conceptual framework whereby regulatory pressure promotes the implementation of Emiratization, while successful knowledge integration could determine if compliance promotes an increase in innovation and change-management capability.

The institutional theory asserts that organisational behaviour is shaped by external pressures, which DiMaggio and Powell (1983) categorise into three: coercive, normative, and mimetic. The current study focuses on coercive pressure because Emiratization is a government-mandated policy enforced through regulation and employment targets. According to institutional theory, UAE banks have to comply with the Emiratization workplace policy in order to maintain legitimacy and avoid regulatory sanctions (Kauppi, 2022). However, the theory does not explain why firms experiencing similar pressures differ in their innovation and change management outcomes. This limitation is addressed through the KBV, which considers organisational knowledge as one of the most important resources (Stoian et al., 2024). The theory argues that competitive advantage is generated through creation, integration, sharing, and application of knowledge (Stoian et al., 2024). Within the UAE banking sector, Emiratis contribute valuable tacit knowledge that allows banks to develop innovative solutions tailored to local market needs.

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Relationship between Emiratization and Innovation

Tee and Li (2022) examined the impact of Emiratization on innovation, finding that the two constructs are positively linked. However, these findings diverge from those presented by Marchon and Toledo (2014), as they claimed that employment quotas negatively affect organisational performance. Moreover, Ozgen et al. (2017) highlight that policies that aim to increase workplace diversity may not significantly improve innovation when firm-specific factors are considered.

Relationship between Emiratization and Change Management

Rees et al. (2007) examined and found that Emiratization requires significant changes in HR practices, leadership approaches, talent development, and organisational culture. These findings aligned with those of Zeffane and Kemp (2020), who suggested that Emiratization and other forms of employment quotas pressure firms to adapt, for example, by changing their workforce structures. However, these studies (Rees et al., 2007; Zeffane & Kemp, 2020) viewed Emiratization primarily as an external driver of organisational change and did not assess how it influences organisational capacity to manage change successfully. In an Institutional Theory sense, these organisational changes are triggered mainly due to the coercive regulatory pressure banks experience while complying with Emiratization standards. However, successful change implementation is not promoted by regulatory compliance alone. While coercive pressure can result in changes to organisational structure, HR policies and employee composition, it does not lead organisations to have leadership capability, communication processes, employee engagement, learning systems, and knowledge-sharing frameworks for managing change. The KBV addresses this limitation by claiming that successful organisational change relies on effective knowledge development, integration, sharing and application within organisations.

Despite these potential benefits, Emiratization has also been linked with organizational challenges. Goby (2015), for example, discussed ghost Emiratization, a phenomenon in which firms employ locals who do not exist or pay some to agree to be officially recorded as an employee even though they do not work. Al-Asfour et al. (2022) and Al Waqfi et al. (2025) identified such challenges as high employee turnover, skill mismatches, wage distortion, language requirements, and experience gaps. These limit the effectiveness of workplace localisation initiatives in GCC countries within the private sector. All of these challenges are examples of what can be called the quota paradox. Despite organizations attaining compliance with prescribed Emiratization targets, numerical quota attainment does not promote meaningful workforce integration or quality organizational capability. The quota paradox thus accentuates the contrast between numerical compliance and substantive integration underpinning the current study and provides further grounds to explore whether organisational outcomes rely on the quality of Emirati integration instead of meeting the quota requirements alone.

The findings suggest that the organisational outcomes associated with Emiratization depend not only on achieving localisation targets but also on the effective integration, development, and utilisation of Emirati talent.

Research Gap and Current Research Contribution

From the reviewed literature, it was evident that there were knowledge and contradictory evidence gaps within existing Emiratization literature that need to be addressed. A knowledge gap occurred because the number of studies investigating the association between Emiratization level and innovation or change management is limited (Tee & Li, 2022), while a contradictory evidence gap results due to variations in research conclusions. These gaps are addressed in the current study. This was done through comprehensively assessing Emiratization's influence on both innovation and change management outcomes in UAE banks.

METHODOLOGY

Research Design

Quantitative research was considered for this study because it encourages a systematic investigation and data collection from a structured sample, thus improving the generalizability of findings (Ghanad, 2023). However, its use made it difficult for the researcher to understand the pathways through which Emiratization shapes innovation and change management.

Data Collection Methods

Primary data were collected through an online survey administered to 50 respondents working in UAE banks, such as First Abu Dhabi Bank and Emirates NBD. The sample was considered adequate because it exceeded the commonly used threshold of $n \geq 30$ in social science studies (Kwak & Kim, 2017). A simple random sampling approach was suitable as it made it possible for the research to have a representative sample. The data collection instrument (**Appendix A**) was a structured survey that used a five-point Likert scale. The questionnaire was administered online via the Qualtrics platform and was considered appropriate for the study because, as per Lim (2025), it helped ensure erroneous conclusions were avoided.

Analysis Procedures

The IBM SPSS package was used for analysis. Descriptive statistics and inferential statistics were applied to help to determine the nature and strength of the relationship between variables. The researcher analysed composite scores (EIC, INC, and CMC) as well as individual items to ensure relationships between variables were effectively captured at both the aggregate and individual levels. Strategic inclusion was approximated through EI4. This assessed Emiratization across departments and job levels, while EI5 assessed its integration into workforce planning and HR strategy. Despite not directly identifying Emirati representation in specific leadership, technology, or innovation roles, these indicators extend beyond simple headcount compliance. Findings relating to strategic integration should therefore be interpreted as indicative rather than definitive.

Ethical Considerations

The research adhered to several ethical principles, including informed consent, confidentiality, voluntary participation, and the right to withdraw at any given time without consequences. For example, target participants were informed of the study's objectives and given a consent form to electronically sign if they consented to participating in the study. Data were only collected from those who agreed to participate and were kept private and confidential in a password-protected file.

Limitations of the Methods Used

The approaches employed in the study had several limitations. As an illustration, the use of a quantitative design meant that the researcher could not provide in-depth insights into the relationships between variables (Alford & Teater, 2025). The use of self-reported data also

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introduced the risk of bias, which was likely to impact the validity of the research outcome. Importantly, using a cross-sectional design as well as regression tests made it difficult for the researcher to determine causality (Alabi & Bukola, 2023).

Harman's Single Factor Test

This test was conducted to establish whether covariances in the questionnaire measurement dimensions were attributed to one factor or numerous factors. The analysis findings were presented in **Table 1**.

Table 1: Harman's Single Factor Test

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.386	75.908	75.908	11.386	75.908	75.908
2	.848	5.653	81.560			
3	.706	4.707	86.267			
4	.603	4.020	90.287			
5	.432	2.877	93.164			
6	.288	1.919	95.083			
7	.208	1.387	96.469			
8	.163	1.088	97.557			
9	.130	.869	98.426			
10	.112	.747	99.173			
11	.074	.495	99.668			
12	.041	.277	99.944			
13	.008	.056	100.000			
14	1.106E-017	7.375E-017	100.000			
15	7.788E-018	5.192E-017	100.000			
Extraction Method: Principal Component Analysis.						

Harman's unrotated single-factor analysis produced a first component that accounted for 75.91% of the total variance. Because this proportion exceeds the conventional 50% diagnostic threshold, the findings indicate substantial common-method variance rather than the absence of bias. As a result, correlation and regression estimates may be inflated and should be interpreted cautiously.

RESULTS

IBM SPSS Statistics was used to evaluate survey responses (**Appendix B**).

Demographics

Table 2 highlights a response rate of 96%, as 48 of the target 50 sample respondents answered the online questionnaire.

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Table 2: Demographic Characteristics of Participants

Variable	Category	n	%
Gender	Male	20	41.7
	Female	28	58.3
Age Group	18-25 years	0	0.0
	26–35 years	15	31.3
	36–45 years	16	33.3
	46–55 years	12	25
	56 years and above	5	10.4
Nationality	Emirati	17	35.4
	Non-Emirati	31	64.6
Job Position	Junior Staff	15	31.3
	Middle Management	21	43.8
	Senior Management	12	25
Years of Experience	Less than 1 year	3	6.3
	1–5 years	14	29.2
	6–10 years	15	31.3
	More than 10 years	16	33.3

Table 2 shows that the majority of the respondents had banking sector experience and were adults (over 26 years). This shows that they understood the phenomenon under study.

Main Findings

Sample Characteristics and Descriptive Statistics

Table 3: Descriptive Statistics of Study Variables

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
EIC	48	3.20	5.00	4.1958	.54185	-.278	.343	-.703	.674
INC	48	3.00	5.00	4.1333	.58102	-.094	.343	-.876	.674
CMC	48	3.20	4.80	4.0958	.54420	-.056	.343	-1.117	.674
Valid N (listwise)	48								

Note: EIC = Emiratization Implementation Composite; INC = Innovation Composite; CMC = Change Management Composite; SD = Standard Deviation; Min/Max are on a 5-point Likert scale.

Table 3 shows that respondents generally agreed with the statements related to Emiratization implementation, innovation, and change management, with mean scores ranging between 4.09 and 4.20.

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Correlational Analysis

Table 4: Correlation Matrix among Study Variables

Correlations				
		EIC	INC	CMC
EIC	Pearson Correlation	1	.978**	.957**
	Sig. (2-tailed)		.000	.000
	N	48	48	48
INC	Pearson Correlation	.978**	1	.963**
	Sig. (2-tailed)	.000		.000
	N	48	48	48
CMC	Pearson Correlation	.957**	.963**	1
	Sig. (2-tailed)	.000	.000	
	N	48	48	48
**. Correlation is significant at the 0.01 level (2-tailed).				

Table 4 presents the Pearson Correlation Matrix. It indicates that all the variables were positively and significantly correlated (r=0.978, $p < 0.001$ for EIC and INC, and r=0.957, p=0.000 for EIC and CMC).

Regression Analyses: Composite-Level Models

Emiratization Implementation Predicting Innovation

Table 5: Emiratization Implementation Predicting Innovation

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.978a	.956	.955	.12338	.956	996.352	1	46	.000
a. Predictors: (Constant), EIC									

The model summary in **Table 5** suggests that Emiratization may predict 95.6% of changes in innovation level in UAE banks. The model was significant at the 0.001 level (p=0.000).

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Emiratization Implementation Predicting Change Management

Table 6: Emiratization Implementation Predicting Change Management

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.957a	.915	.913	.16009	.915	497.132	1	46	.000
a. Predictors: (Constant), EIC									

Table 6 indicates that Emiratization implementation is a statistically significant predictor of change management (p=0.000). It explains 91.5% of the change management outcomes. The regression results provided provisional support for both hypotheses. H1 received provisional support because Emiratization was positively associated with organisational innovation, $R^2 = .956$, $p < .001$, while H2 received provisional support because Emiratization was positively associated with change-management capability, $R^2 = .915$, $p < .001$.

Regression Analyses: Item-Level Models

Relationship between Emiratization and Innovation

Table 7: Relationship between Emiratization and Innovation

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.983a	.967	.963	.11152	.967	246.737	5	42	.000
a. Predictors: (Constant), EI5, EI4, EI3, EI2, EI1									

Table 7 shows that the 5 Emiratization implementation items collectively explain 96.7% of the variance in innovation, making the overall model statistically significant.

Relationship between Emiratization and Change Management

Table 8: Relationship between Emiratization and Change Management

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.972a	.944	.937	.13610	.944	141.883	5	42	.000
a. Predictors: (Constant), EI5, EI4, EI3, EI2, EI1									

Table 8 indicates that the five Emiratization implementation items collectively explain 94.4% of the variance in change management capability.

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Relationship between Innovation and Change Management

Table 9: Relationship between Innovation and Change Management

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.973ᵃ	.947	.942	.13125	.947	191.244	4	43	.000
a. Predictors: (Constant), IN5, IN4, IN2, IN3									

Table 9 shows that innovation items collectively explain 94.7% of the variance in change management capability, indicating a very strong predictive relationship.

Discussion

Results in Relation to Research Questions and Literature

RQ1 centred on the influence of Emiratization on innovation in the UAE banking sector. Results indicated that the Emiratization composite model explains a significant proportion of the variance in innovation, accounting for 95.6% of the observed changes (R^2=0.956, p <0.001). Similarly, the individual-level analysis showed that Emiratization accounted for 96.7% of the changes in innovation outcomes (R^2=0.967, p <0.001). The findings imply that banks that have attained high levels of Emiratization benefit from greater idea generation, an innovative workforce, and successful implementation of innovative ideas. These findings mirror those by Tee and Li (2022), and suggest that UAE banks are responding to coercive pressures arising from Emiratization policy by integrating Emiratis into strategic and operational roles. When considered from a KBV standpoint, the findings indicate that Emiratis contribute tacit knowledge that is shared and applied within the organisations to enhance creativity, improve problem-solving, and support the development of innovative products and solutions.

RQ2 examined the link between Emiratization and change management. Results supported the work of Rees et al. (2007), indicating that the Emiratization composite measure explains 91.5% of the variance in change management performance (R2=0.915, p <0.001), while the set of Emiratization items collectively accounted for 94.4% of the variation in change management outcomes. This means that firms that have executed the policy are better positioned to manage transitions effectively. From a KBV standpoint, this is likely because the policy allows firms to gain access to knowledge and experience that may facilitate communication, employee engagement, and implementation of change initiatives. Although H1 received indirect provisional support and H2 received provisional statistical support, the exceptionally high explanatory values should be interpreted cautiously because strategic inclusion was measured indirectly and Harman's single-factor test indicated substantial common-method variance that may have inflated the observed relationships.

Unexpected Findings

One unexpected observation was a very strong relationship between Emiratization, innovation and change management. This was reflected in a high explanatory power, with R^2 exceeding 0.90. This anomaly may be attributed to the use of self-reported data, which may have occasioned social desirability bias, where respondents overstate the effectiveness of Emiratization.

Limitations and Implications

The use of a small sample (n=48) limits the generalizability of the results to the broader population of the UAE. The study was also subject to potential common-method bias because all variables were measured using the same survey instrument and respondent group. Multicollinearity also presented a methodological concern owing to the extremely high correlations among EIC, INC, and CMC. The overlap among constructs may have contributed to the inflated explanatory power of the Emiratization construct.

Contributions

Contribution to Theory

The study contributes to Emiratization literature by integrating Institutional Theory and KBV to explain the organisational outcomes of workplace localisation. Importantly, regulatory pressure explains adoption, while knowledge integration may explain variation in innovation and change capability. As a result, the proposed integration of the two theories requires confirmation through larger, different kinds of sources, and longitudinal studies directly examine organisational knowledge processes.

Contribution to Policy

The study positively contributes to policy. It suggests that policymakers should continue to support Emiratization but need to place greater emphasis on the quality of implementation rather than on numerical employment targets. Moreover, the study contributes by adding a rationale for evaluating Emiratization based on numerical quota attainment and quality of substantive workforce integration instead of treating them as mutually exclusive objectives. Therefore, policymakers could enhance Emiratization assessment by introducing supplementary measures with indicators of implementation quality. These include Emirati career progression, employee retention, leadership representation, participation in technical and specialist roles, training and professional development completion, participation in succession planning, and decision-making responsibility.

Contribution to Practice

The study provides a practical guide to bank executives and HR managers to distinguish between numerical Emiratization and substantive integration of talent in terms of measuring organisational outcomes. Findings also highlight the importance of workforce localisation as a recruitment objective but urge practitioners to examine how Emirati employees are engaged in workforce planning, leadership development, succession planning, innovation initiatives and organisational decision-making. The findings also show that HR managers should consider Emiratisation through both compliance-based indicators like attaining employment targets, and strategic capability-based indicators such as employee development, retention, progression, leadership involvement and contribution towards organizational change projects. This contrasting point of view can enable organisations to evaluate whether Emiratization can foster long-term innovation and change management. It should also acknowledge that the findings of the study are provisional because of methodological limitations.

Recommendations for Future Research

First, future research should utilize significantly larger and more representative samples of commercial banks and other sectors in the UAE for greater statistical power and improved result generalisability. Secondly, longitudinal designs should be used for investigating

Emiratization influence on organizational innovation and change-management capability over time. Such research designs would offer more conclusive evidence of the temporal sequence of organizational changes than the cross-sectional design used in the present study.

Third, a mixed-methods approach that incorporates quantitative surveys with qualitative interviews, focus groups or organisational case study data would give deeper insights into how Emirati employees experience strategic integration and the development, sharing and application of organisational knowledge in practice. Additionally, future research needs to draw on multi-source data through combining employee perception with objective organisational information. This would minimize reliance on self-reported perceptions and common-method bias.

Also, before re-examining the proposed hypotheses, researchers should build and validate distinct scales for numerical Emiratization compliance and strategic Emirati integration. Clearly adhering to this would enhance construct validity and facilitate future research to uncover whether organisational outcomes are associated with quota attainment, or substantive talent integration. Lastly, comparative studies should examine banks, sectors, Emirati and non-Emirati respondents, and management levels to determine whether the relationships vary across organisational contexts. This would help understand if Emiratization influence varies based on organizational characteristics, workforce composition or management level.

Conclusion

The study focused on two research questions. Results offered provisional sample-level support for both hypotheses, highlighting positive correlations between Emiratization, innovation and change-management capability. The relationships, however, need to be viewed cautiously because, research relied on a cross-sectional small sample, indirect measures of strategic integration, and self-reported data. In addition, Harman's Single Factor Test indicated that a single factor explained 75.91% of the variance, which highlights crucial common-method variance that could have inflated model estimates. The results indicate that UAE banks need to prioritize not just numerical quotas but also strategic placement, capability building, career progression, employee retention and meaningful integration of Emirati workers. The study also suggests that Institutional Theory can be used to explain policy adoption, while Knowledge-Based View can be used to explain the variation in organisational outcomes. Nevertheless, this theoretical explanation was not directly tested and needs to be verified through larger, multi-source, and longitudinal studies.

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APPENDICES

Appendix A: Survey Questionnaire

Title of the study: How Emiratization policies influence innovation and change management in UAE banks

Dear respondent,

This questionnaire is designed to help explore the influence of Emiratization on innovation and change management in UAE banks. You are requested to respond to the questions asked in an honest manner.

Section A: Demographic Information

(Please tick one option where applicable)

1. **Gender**

   ☐ Male ☐ Female

2. **Age group (in years)**

   ☐ 18-25 ☐ 26-35 ☐ 36-45

   ☐ 46-55 ☐ 56 and above

3. **Nationality**

   ☐ Emirati ☐ Non-Emirati

4. **Job position**

   ☐ Junior staff ☐ Middle management

   ☐ Senior management ☐ Other (please specify): ___________

5. **Years of experience in the banking sector**

   ☐ Less than 1 year ☐ 1-5 years

   ☐ 6-10 years ☐ More than 10 years

Section B: Level of Emiratization Implementation in my organisation

The table below presents statements aimed at assessing the level of Emiratization implementation in UAE banks. Please indicate how much you agree with each statement based on your current job experience and using the scale below.

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree

Code	**Statement**	**Level of agreement/ disagreement**				
	Emiratization Level	1	2	3	4	5
EI1	Emiratization is implemented to a great extent across recruitment processes in my organisation.					
EI2	The proportion of Emirati employees in my organisation reflects a high level of Emiratization implementation.					
EI3	Emiratization targets are strongly enforced in hiring and promotion decisions.					
EI4	Emiratization is consistently applied across all departments and job levels in my organisation.					
EI5	Emiratization is fully integrated into the workforce planning and HR strategy of my organisation.					

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Section C: Influence of Emiratization on Innovation

The table below presents statements aimed at assessing the influence of Emiratization on innovation in UAE banks. Please indicate how much you agree with each statement based on your current job experience and using the scale below.

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree

Code	**Statement**	**Level of agreement/ disagreement**				
	Impact of Emiratization on Innovation	1	2	3	4	5
IN1	Emiratization contributes to idea generation in my organisation.					
IN2	Teams with more Emirati employees are more innovative.					
IN3	Emiratization encourages employees to develop new solutions to work problems.					
IN4	Diversity in nationality enhances innovation in my organisation					
IN5	My organisation successfully implements innovative ideas.					

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Section D: Change Management

The table below presents statements aimed at assessing the influence of Emiratization on change management in UAE banks. Please indicate how much you agree with each statement based on your current job experience and using the scale below.

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree

Code	**Statement**	**Level of agreement/ disagreement**				
	Effect of Emiratization on Change Management	1	2	3	4	5
CM1	Emiratization has improved the overall effectiveness of change management in the organisation.					
CM2	Emiratization has made organisational change processes more complex to implement.					
CM3	Emiratization has increased employee acceptance of organisational change initiatives.					
CM4	Emiratization has improved workforce stability during periods of organisational change.					
CM5	Emiratization has enhanced the organisation's ability to implement change initiatives successfully					

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Appendix B: Survey Data

ID	Gender	Age_Group	Nationality	Job_Position	Experience	EI1	EI2	EI3	EI4	EI5	IN1	IN2	IN3	IN4	IN5	CM1	CM2	CM3	CM4	CM5	EIC	INC	CMC
1	1	3	1	2	3	4	4	4	5	4	4	4	4	4	4	4	3	4	4	4	4.2	4	3.8
2	2	2	2	1	2	3	4	3	4	4	3	3	4	4	3	4	3	4	4	4	3.6	3.4	3.8
3	1	4	1	3	4	5	5	4	5	5	5	4	5	5	5	5	4	5	5	5	4.8	4.8	4.8
4	2	3	2	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
5	1	2	1	1	2	4	3	4	4	4	4	3	4	4	4	4	3	4	4	4	3.8	3.8	3.8
6	2	4	2	3	4	4	5	4	5	4	4	4	4	5	4	4	4	4	5	4	4.4	4.2	4.2
7	1	3	2	2	3	5	4	5	4	5	4	4	5	5	4	5	4	4	5	5	4.6	4.4	4.6
8	2	2	2	1	2	3	3	3	4	3	3	3	3	3	3	3	3	3	4	3	3.2	3	3.2
9	1	5	1	3	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	4.8
10	2	3	2	2	3	4	4	4	5	4	4	4	4	4	4	4	4	4	5	4	4.2	4	4.2
11	1	4	1	3	4	5	5	4	5	5	5	4	5	5	5	5	4	5	5	5	4.8	4.8	4.8
12	2	2	2	1	2	3	4	3	3	3	3	3	3	4	3	3	3	3	4	3	3.2	3.2	3.2
13	1	3	1	2	3	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4.2	4	4
14	2	4	2	2	4	4	4	4	4	4	4	3	4	4	4	4	3	4	4	4	4	3.8	3.8
15	1	2	2	1	2	4	4	4	5	4	4	4	4	5	4	4	3	4	4	4	4.2	4.2	3.8
16	2	3	2	2	3	4	3	4	4	4	3	3	4	4	3	3	3	4	4	3	3.8	3.4	3.4
17	1	4	1	3	4	5	5	5	4	5	5	4	5	5	5	5	4	5	5	5	4.8	4.8	4.8
18	2	5	2	3	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	4.8
19	1	2	1	1	2	3	4	3	3	4	3	3	4	4	3	3	3	4	4	3	3.4	3.4	3.4
20	2	3	2	2	3	4	4	4	4	5	4	4	4	5	4	4	4	4	5	4	4.2	4.2	4.2
21	1	4	2	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
22	2	2	2	1	2	4	4	5	4	4	4	4	4	5	4	4	3	4	4	4	4.2	4.2	3.8
23	2	3	1	2	3	5	4	5	4	5	5	4	5	5	5	5	4	5	5	5	4.6	4.8	4.8
24	2	4	2	3	4	4	5	4	4	5	4	4	4	5	4	4	4	4	5	4	4.4	4.2	4.2
25	1	2	1	1	2	3	3	4	3	3	3	3	3	4	3	3	3	3	4	3	3.2	3.2	3.2
26	2	3	2	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
27	2	5	1	3	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	4.8
28	2	2	2	1	2	3	4	3	3	4	3	3	4	4	3	3	3	4	4	3	3.4	3.4	3.4
29	1	3	1	2	3	4	4	5	4	4	4	4	4	5	4	4	4	4	4	4	4.2	4.2	4
30	2	4	2	2	4	4	4	4	4	4	4	3	4	4	4	4	3	4	4	4	4	3.8	3.8
31	1	2	2	1	2	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4	3.8
32	2	3	2	2	3	5	4	5	4	5	5	4	5	5	5	5	4	5	5	5	4.6	4.8	4.8
33	1	4	1	3	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	4.8
34	2	2	2	1	2	3	3	4	3	3	3	3	3	4	3	3	3	3	4	3	3.2	3.2	3.2
35	1	3	2	2	3	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4.2	4	4
36	2	5	2	3	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	4.8
37	1	2	1	1	2	3	4	3	3	4	3	3	4	4	3	3	3	4	4	3	3.4	3.4	3.4
38	2	3	2	2	3	4	4	5	4	5	4	4	4	5	4	4	4	4	5	4	4.4	4.2	4.2
39	2	4	1	2	4	4	5	4	4	5	4	4	4	5	4	4	4	4	5	4	4.4	4.2	4.2
40	2	2	2	1	2	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4	3.8
41	1	3	1	2	3	5	4	5	4	5	5	4	5	5	5	5	4	5	5	5	4.6	4.8	4.8
42	2	4	2	3	1	4	5	5	4	5	4	4	5	5	4	5	4	4	5	5	4.6	4.4	4.6
43	1	2	2	1	1	3	3	4	3	4	3	3	3	4	3	3	3	3	4	3	3.4	3.2	3.2
44	2	3	2	2	1	4	4	4	4	5	4	4	4	5	4	4	4	4	5	4	4.2	4.2	4.2
45	2	4	1	2	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	3.8	4
46	2	2	2	1	2	4	4	5	4	4	4	4	4	5	4	4	3	4	4	4	4.2	4.2	3.8
47	1	3	2	2	3	5	5	5	4	5	5	4	5	5	5	5	4	5	5	5	4.8	4.8	4.8
48	2	5	2	3	4	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	4.8