



**The Influence of Intrapreneurship Practices on  
Organizational Performance: A field Study  
in Commercial Banks in Amman**

أثر ممارسات ريادة الأعمال الداخلية على الأداء التنظيمي:  
دراسة ميدانية في البنوك التجارية في الأردن

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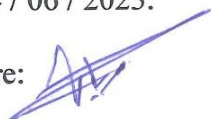
## Authorization

I, **Rayana Amjad AbuWandi**, authorize the Middle East University to provide copies of my thesis on paper and electronically to libraries, organizations, and institutions concerned with scientific study and studies upon request.

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A handwritten signature in blue ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

## Examination Committee's Decision

This Thesis titled “The Influence of Intrapreneurship Practices on Organizational Performance: A field study in Commercial Banks in Jordan” was successfully defended and approved on 4<sup>th</sup> –June -2023.

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## Acknowledgment

I did not come this far alone; Allah was closer to me than my jugular vein, and He subdued those who were in my path, those who did not spare me with a letter or piece of information that would have helped me. Allah has given me more than I deserved, and I am incredibly grateful, Alhamdulillah.

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## **Dedication**

We lamented because we could not reach the sun or touch the moon, and then Allah has placed an entire galaxy in our hands. Alhamdulillah.

To my father, my great certainty, my paradise, and my heart that I seek refuge in, my protection from the sorrows of this world, to the one who lived for me to live a noble life adorned with knowledge, crowned with nobility and pride.

To the light through which I journey towards beautiful hopes and aspirations, to my mother, my solid fortress that protects me from life's storms, to my security, my refuge, and my aspirations in this world, to that shining star in the sky of my life, to that towering figure who taught me the meaning of perseverance, showed me the way, and took my hand to fulfill her long-awaited dream, so that I now stand before her with my testimony that acknowledges in every word the reason for her existence and the reason for her eternal presence in the realms of knowledge, by the will of Allah, so she may see in it the fruit of her efforts and the goodness of her planting. Allah has pleased me with you, my mother, so would you be pleased with me?

To those who stood by me as one man with one heart to reach and achieve my ambitions, to my soul that gladly sacrifices for them, to my brothers.

To myself, who constantly reminded me to strive and fulfill her promise, and to realize her dream, which is my dream.

To those whom Allah blessed as pillars of support and blossoms that flourished within the depths of my soul, so that their fragrance may endure as long as I live, to those who walked with me when I ascended, to my friends.

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# **The Influence of Intrapreneurship Practices on Organizational Performance: A field Study in Commercial Banks in Amman**

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## **Abstract**

The study aimed to determine the influence of intrapreneurship practices (innovation, risk-taking, proactiveness, and self-renewal) on organizational performance in commercial banks in Amman .

To meet the study objectives, the analytical descriptive method was chosen due to its suitability for this study. The primary instrument used in this study was a questionnaire, which was carefully assessed for its validity and reliability. The study involved a convenience sample of (118) individuals employed in commercial banks in Amman, namely (Arab Bank, Capital Bank, and Societe General Bank).

To address the study questions and test the hypotheses, the researcher employed descriptive and inferential statistical methods using the Statistical Package for the Social Sciences (SPSS).

The study yielded several findings. First, it has revealed that the level of intrapreneurship practices in commercial banks in Amman was high. Additionally, the study found that the level of organizational performance among these banks was also high. Furthermore, a statistically significant influence of intrapreneurship practices on organizational performance in commercial banks in Amman has been identified.

The study presented several recommendations, the most important of which emphasized the necessity for commercial banks in Amman to promote intrapreneurship culture among their employees. The study also highlighted the need for commercial banks management to increase their focus on innovation, self-renewal, and proactiveness. Furthermore, it is essential for bank management to guide intrapreneurship to enhance organizational performance. As for Jordanian universities, they should allocate space within the academic curriculum to foster intrapreneurship.

**Keywords: Intrapreneurship, Innovation, Organizational performance, Commercial Banks, Amman.**

## أثر ممارسات ريادة الأعمال الداخلية على الأداء التنظيمي: دراسة ميدانية في البنوك التجارية في الأردن

إعداد: ريانه أمجد أبو ودي  
إشراف: الأستاذ الدكتور عزام أبو مغلي

### الملخص

هدفت الدراسة الى تحديد أثر ممارسات ريادة الأعمال الداخلية بأبعادها (الابتكار، والمخاطرة، والاستباقية، والتجديد الذاتي) على الأداء التنظيمي بأبعاده (رضا العملاء، والنمو) في البنوك التجارية في عمان.

لتحقيق أهداف الدراسة تم استخدام المنهج الوصفي التحليلي نظرا لملائمته لطبيعة الدراسة. تم اعتماد الاستبانة كأداة رئيسية لجمع البيانات، حيث اشتملت على عينة ميسرة مكونة من (118) موظف في البنوك التجارية في عمان (البنك العربي، بنك كابيتال، بنك سويسيتيه جنرال).

للإجابة على أسئلة الدراسة واختبار فرضياتها، استخدمت الباحثة مجموعة من الأساليب الاحصائية الوصفية والاستنتاجية التي يدعمها برنامج (SPSS).

توصلت الدراسة الى أن مستوى ممارسات ريادة الأعمال الداخلية حصلت على مستوى مرتفع من وجهة نظر عينة الدراسة، كما تبين أن مستوى الابتكار مرتفع. ومن ثم قدمت الدراسة عدة توصيات كان أهمها، ضرورة اهتمام البنوك التجارية في عمان بنشر ثقافة ريادة الأعمال الداخلية بين العاملين، على إدارة البنوك التجارية أيضاً زيادة الاهتمام بالابتكار، التجديد الذاتي، والاستباقية، ينبغي على إدارة البنوك أيضاً توجيه ريادة الأعمال الداخلية لتحسين الأداء التنظيمي، على الجامعات الأردنية أن تفرد مساحة من الاهتمام بريادة الأعمال الداخلية ضمن المنهج الجامعي.

الكلمات المفتاحية: ريادة الأعمال الداخلية، الابتكار، الأداء التنظيمي، البنوك التجارية، عمان.

# **CHAPTER ONE**

## **Study Background and Significant**

**1.1.1 Introduction**

**1.1.2 Problem Statement**

**1.1.3 Study Objectives**

**1.1.4 Study Significance and Importance**

**1.1.5 Study Questions and Hypotheses**

**1.1.6 Study Model**

**1.1.7 Study Limits**

**1.8 Study Limitation**

**1.9 Operational Definitions**

## **CHAPTER ONE**

### **Study Background and Significant**

#### **1.1 Introduction**

The environment surrounding organizations has been characterized by constant change, instability and intense competition. This was accompanied by the increasing of calls for managers to recognize the importance of Intrapreneurial behavior within their organizations.

As a result, in order to survive, managers in organizations in general, and bank managers in particular, must recognize and understand that winning, success, gaining a better competitive position, growth, and development are all-necessary. (Basco, et al, 2020). As a result, it is critical for businesses today to leverage the capabilities of their workforce in order to succeed. Organizations can create value and increase profits by encouraging employee participation and fostering innovation. This necessitates ongoing efforts to motivate and support intrapreneurs, who bring their vision and creativity to life for the benefit of the company. Finally, this fosters an enthusiastic work environment, propelling the organization to become a global leader. (Hiwarkar, 2019).

The new reality has compelled organizations to focus on Intrapreneurial practices in order to face market challenges in a hostile competitive environment that requires them to seek excellence through creativity, innovation, and renewal, as well as respond to customer needs and preferences, expand their market share, achieve better performance, and adapt to changes in the business environment (Abdelwahed & Al Doghan, 2022).

Basco, et al. (2022) mentioned that, intrapreneurship is a critical component of an organization's success, it also improves the company performance whether it was formal or informal. Study and studies have place emphasis on the interest of intrapreneurship, which is a broad concept and contains numerous concepts such as generating and applying creative ideas and entrepreneurial behaviors as well as creativity within the existing organizations, and the diversity of those innovations, which adopted many forms, moreover he noticed that many managers in the banking sector, which operate in a complex environment, are less aware of the importance of enabling intrapreneurship and its role in improving their capabilities. These Banks should not operate under the capabilities they currently have, but respond instead to those challenges and circumstances, facing them and thinking about how to get rid of them.

An organization's performance consists of a variety of tasks that aid in determining its objectives and goals, as well as to achieve them more efficiently. Business executives and owners are typically unhappy with organizational performance. This is because their diligent efforts and busy schedules, the company's personnel are unable to help their organizations produce the desired outcomes. The results are more often accomplished because of unanticipated circumstances and luck than employee efforts. That is why companies need to change their practices, activities and develop their employees to start adopting new Intrapreneural practices, thus changing the organizations culture (Hashemi, 2022).

Many companies have succeeded with incorporating intrapreneurship into their business and becoming a "modern" company that has successfully implemented a new approach to innovation. As a result, change, innovation, and intrapreneurship have been considered the roots of the company's ability to survive and thrive in competition. The



main problem is not whether the company creates an Intrapreneurial environment, but rather how the company can create an Intrapreneurial environment, so in order to create this environment in the organizations, individuals need encouragement and support for being innovative, proactive, and risk-takers, and because leaders are the ones with the knowledge to manage people and achieve the desired results

Managers need to encourage and support, individuals who need support for innovativeness, Pro-activeness and risk-taking ( Javed, et al., 2021)

Nowadays, organizations are more likely to adopt intrapreneurship in order to increase their profits and to expand, especially after the covid-19 pandemic, as well as to have the ability to compete in markets again. Moreover, organizational performance is the most outcome of intrapreneurship.

Similar to how they have traditionally chosen investment projects, managed risks, banks have historically played a significant role in national development. Due to the significant influence, these institutions have an influence on society and subsequent long-term growth.

There are more banks today that might be categorized as socially responsible due to their pursuit of socially responsible activities (Miralles-Quirós, & Redondo-Hernández, 2019).

This study seeks to investigate the influence of intrapreneurship practices (innovation, risk-taking, pro-activeness, and self-renewal) on organizational performance (customer satisfaction and growth) in commercial banks in Amman .

## 1.2 Problem Statement

The study problem has been diagnosed from two perspectives: the first perspective is the theoretical perspective related to the literature and previous studies and the practical perspective related to the study populations.

In the first perspective the study of (Molina & Callahan, 2007) concluded that intrapreneurship has an effect and improve organizational performance as well as its income, While the study of (Sun & Pan, 2011) emphasized that employees who exhibit intrapreneurship behaviors in order to achieve organizational goals will improve organizational performance, As well as the study of (Hashemi, 2022) asserted that Organizations that prioritize intrapreneurship more than other organizations are healthier and more prosperous furthermore, literature and previous studies revealed that organizations face problematic issues and challenges in applying intrapreneurship practices due to many reasons such as the risk-taking required among other causes besides, previous study lacks conclusive support to the role of intrapreneurship (Alipour, Farhad et. al , 2011).

It was discovered through reading the literature and previous studies that intrapreneurship is a key element for the success of an organization, and thus organizational performance may serve as one of the most important outcomes of intrapreneurship, as well as any improvement in company performance can be achieved through formal and informal intrapreneurship.

Following the researcher's benefit from the findings of the literature, which indicated that there is still a need to conduct more studies to contribute to addressing the problem of applying intrapreneurship practices in order to improve organizational performance,

the researcher conducted an exploratory interview in commercial banks in Amman, and concluded that there is a problem represented in the banks' in fully applying Intrapreneurship practices, which affected the banks' organizational performance. The researcher concluded that there are numerous challenges that banks face when implementing intrapreneurship practices, these challenges are represented by the fact that the fact that employees' and managers' fear of change impedes the implementation of these practices. According to the data presented above, the theoretical gap corresponded to the practical gap, indicating the need for additional research on intrapreneurship practices and their impact on organizational performance. Because of the researcher's interest, the purpose of this study was to investigate the influence of intrapreneurship practices (innovation, risk taking, pro-activeness, and self-renewal) on organizational performance (customer satisfaction, Growth) in commercial banks in Amman.

### **1.3 Study Objectives**

The purpose of this study was to determine the influence of intrapreneurship practices on organizational performance in commercial banks in Amman by conducting the following:

- 1- Presenting a theoretical framework for the concepts of the study variables, the independent variable intrapreneurship practices and the dependent variable, which is organizational performance, based on previous related literature.
- 2- Determining the level of application of Intrapreneurship practices and Organizational performance in commercial banks in Amman.
- 3- Determining the influence of intrapreneurship practices (innovation, risk taking, pro-activeness, and self- renewal) on organizational performance (customer satisfaction, growth).

- 4- Determining the influence of intrapreneurship practices (innovation, risk taking, proactiveness, and self- renewal) on each dimension of organizational performance.

## **1.4 Study Significance and Importance**

This study contributed on the theoretical side and on the practical side, so it aimed to achieve theoretical and practical importance.

### **1. Theoretical Importance**

By reviewing previous literature, this study helped to fill the study gap between the independent and dependent study variables. It also aimed to be a base for future studies by providing a descriptive and analytical examination of the study variables. The results of this study may be interest for Researchers who wish to investigate the relationship between Intrapreneurship practices and Organizational performance in other sectors and contexts.

### **2. The Practical Importance**

The importance of the current study has been summarized as following:

1. This study provided an overview of the trends with an orientation framework based on scientific foundations and field studies that may help the researchers to understand the current trends and enable future authors as well as to conduct their studies more effectively.
2. The study presented the dimensions of intrapreneurship practices and linked them to organizational performance.
3. The practical significance provided a base for decision makers in commercial banks in Amman to understand the advantages of using intrapreneurship practices & how does it affect their performance.

## 1.5 Study Questions and Hypotheses

The following questions have been addressed by this study:

**Q1.** What is the level of intrapreneurship practices (innovation, risk-taking, self-renewal, pro-activeness) in commercial banks in Amman?

**Q2.** What is the level of organizational performance in commercial banks in Amman?

**Q3.** Is there an influence of Intrapreneurship practices (innovation, risk-taking, self-renewal, and pro-activeness) on the organizational performance (customer satisfaction, and growth) in commercial Banks in Amman?

Through the previous main question, the question was divided into a group of sub-questions as follows:

**3.1** Is there an influence of intrapreneurship practices (innovation, risk-taking, self-renewal, pro-activeness) on customer satisfaction?

**3.2** Is there an influence of intrapreneurship practices (innovation, risk-taking, self-renewal, pro-activeness) on organizational growth?

### Study hypotheses

The following hypotheses were proposed to investigate the relationships between the study variables:

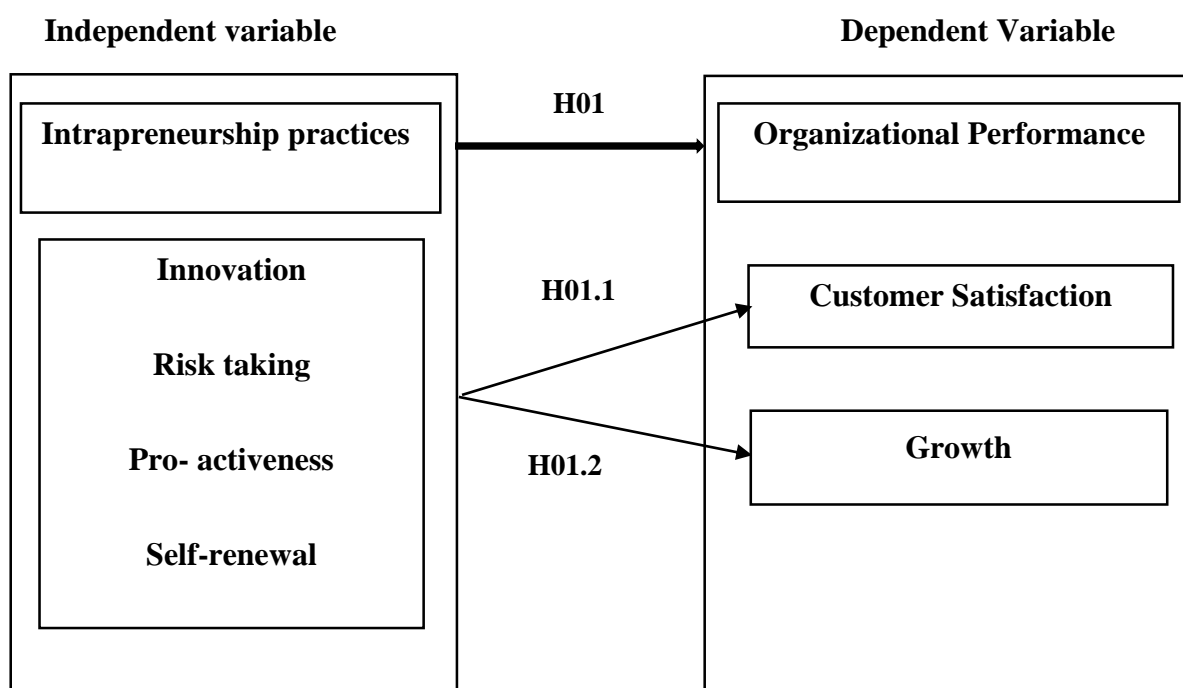
**H01:** There is no statistically significant influence of Intrapreneurship practices (innovation, risk-taking, self-renewal, pro-activeness) on the organizational performance (customer satisfaction, growth) at ( $\alpha \leq 0.5$ ) in commercial Banks in Amman.

Out of the main hypothesis, the following sub hypotheses were derived:

**H01.1:** There is no statistically significant influence of Intrapreneurship practices (innovation, risk-taking, self-renewal, pro-activeness) on customer satisfaction at ( $\alpha \leq 0.5$ ) in commercial Banks in Amman.

**H01.2:** There is no statistically significant influence of Intrapreneurship practices (innovation, risk-taking, self-renewal, pro-activeness) on growth at ( $\alpha \leq 0.5$ ) in commercial Banks in Amman.

## 1.6 Study Model



**Fig. 1.1: The Study Model**

This study model was built based on the following previous studies  
 Independent variables: (Feli'cio, 2013), (Divakara, 2019), (Ağca, Topal, & Kaya, 2012)  
 Dependent variables: (Dung & Giang, 2021), (Divakara, 2019).

## **1.7 Study Limits**

1. Place limits: Commercial banks in Amman that have agreed to participate in this study, they were three Banks (Arab Bank, Capital Bank, societe general Bank).
2. Time limits: The current study was conducted by the end of the 2<sup>nd</sup> semester for the Academic year 2022/2023.
3. The study presented Intrapreneurship practices (innovation, risk-taking, self-renewal, pro-activeness) as an independent variable, and organizational performance (customer satisfaction and growth) as a dependent variable.

## **1.8 Study Limitation**

The study's limitations have been summarized as following:

1. This study was applied in commercial banks in Amman, so it will be difficult to generalize the results to other sectors such industrial or service sector.
2. This study was applied in commercial banks branches in Amman (The capital of Jordan).
3. This study relied on a questionnaire as a data collection, and there were some restrictions for not using other tools such as interviews.
4. Many Commercial banks have not agreed to participate in the study, despite the repeated attempts and have expressed their unwillingness to cooperate in conducting the study.

## 1.9 Operational Definitions

- **Intrapreneurship:** is a shortened term for “intra- corporate entrepreneurship the process of fostering an innovative environment within the company, its dimensions have been identified as follows (risk-taking, self-renewal, pro-activeness, innovation), it was measured through the questionnaire.
- **Innovation:** It is the process of finding new things, which is the center of entrepreneurial operations, also it is the ability to gather or share information in ways that lead to the development of new ideas, and it was measured through the questionnaire (from paragraph 1-5).
- **Risk-taking:** is the action of engaging in a behavior that carries a risk of adverse effects, it was measured through the questionnaire (from paragraph 6-10).
- **Pro-activeness:** is a crucial quality for a firm looking to develop, and it pertains to market potential, it was measured through the questionnaire (from paragraph 11-15).
- **Self-renewal:** is transformational behavior in an organization characterized by innovation and change in order to create flexibility in responding to market needs challenges. This dimension is critical for improving company performance; it was measured through the questionnaire (from paragraph 16-20).
- **Organizational Performance:** has been defined as the level of achievement in carrying out an organization's tasks in order to achieve the organization's goals, mission, and vision, its dimensions (customer satisfaction and growth), it was measured through the questionnaire.



- **Customer Satisfaction:** has been defined as when goods and services live up to consumer& customers' expectations, it was measured through the questionnaire.  
(From paragraph 21-25).
- **Growth:** has been defined as the point at which a business can think about expanding and may start looking for new ways to increase revenue. Organizational growth is frequently influenced by trends in industry growth, the lifecycle of a business, and the owners' ambition to create equity value; it was measured through the questionnaire.  
(From paragraph 26-30).

## **CHAPTER TWO**

### **Literature Review and Previous Studies**

#### **2.1 Literature Review**

**1.2.1.1 Entrepreneurship Definition, Concept & importance**

**1.2.1.2 Definition & Characteristics of An Entrepreneur**

**1.2.1.3 Characteristics of an Entrepreneur**

**1.2.1.4 Intrapreneurship**

**1.2.1.5 Definition of Intrapreneur**

**1.2.1.6 Intrapreneurship Dimensions**

**2.1.7 Organizational Performance**

**2.1.8 Organizational Performance Dimensions**

#### **2.2 Previous Studies**

#### **2.3 What Distinguishes this Study from Previous Studies?**

## **CHAPTER TWO**

### **Literature Review and Previous Studies**

#### **2.1 Literature Review**

This chapter has discussed the concepts related to Intrapreneurship practices & Organizational performance, the difference between Entrepreneurship and Intrapreneurship, it also clarified the difference between Entrepreneurs and Intrapreneurs, as well as the definition of each dimension to make a reference point for any such studies in the future, background about Commercial banks in Jordan, and provide the connection between Intrapreneurship practices and Organizational performance, thus how it influences the organizational performance.

##### **2.1.1 Entrepreneurship Definition, Concept & importance**

There are many concepts available today that can assist organizations in creating an environment that can deal with the rapid developments in the economy, technology, and management fields that affect and increase the organizational performance, one of these concepts is entrepreneurship: which has piqued the interest of many people around the world due to its impact on organizational performance (Abdullahi Diallo et al , 2023).

The Interest in the field of entrepreneurship has increased in recent years, and the issue of entrepreneurship has been considered as one of the most important topics because of the accelerating rates of change in the business environment and the intensification of competition between organizations. The importance of this issue has increased as one of the options that organizations and banks resort to in order to adapt the requirements of competition and change (A. Roy Thurik et al , 2023).

first appeared in the economic writings of the Irish economist Richard Cantillon (1680-1734), who defined it as a personality willing to embark on a new project or establish an organization despite the risk of failure (Rifai, et al., 2022).

It has been considered as one of the most powerful economic forces; its importance is attributed to the fact that it is a way of correcting the Businesses path regardless the size. These projects are not able to withstand and compete without having experts who takes the advantage of opportunities, avoids threats, and looks for opportunities to expand and spread in innovative and new ways. These projects must be able to meet expenses in order to make profits.

Many researchers defined it as a set of activities that include starting up, planning, developing, risk management, organizing, and innovation in order to balance growth and continuity (Rifai, et al., 2022).

Moreover, some of them said it a proactive process, in which the entrepreneur takes the initiative with an innovative idea and uses the business environment to develop a valuable good or service through which he can compete for money in the labor market.

The term "entrepreneurship" refers to a specific type of economic activity that focuses on making a profit and based on the ideas of initiative, responsibility, and creative entrepreneurship.

Ahlin et al. (2014) defined entrepreneurship as the process of creating something new that is worthwhile.

While Coulter said, it is the process of spotting opportunities, developing resources, coming up with novel ideas, and taking advantage of them (Ostonokulov & Sattoriy, 2023).

Timmons defined it as the process of creating, seizing, and pursuing opportunities, regardless of the current resources available to them (alhajahjeh, 2019).

### **The Importance of Entrepreneurship**

Entrepreneurship is very important in societies in general for several reasons (Mustafa, 2016):

1. Entrepreneurship generates creativity and change.
2. Entrepreneurship is the process by which supply and demand are balanced.
3. Entrepreneurship is the process through which knowledge is transformed into services and products.
4. Entrepreneurship is an important reputation as a strategy for growth and competitive advantage.
5. Entrepreneurship has a very positive impact on the economy and society, as it helps stability.

#### **2.1.2 Definition and Characteristics of an Entrepreneur**

Entrepreneurs play a crucial role in the economy as a whole because they are skilled at anticipating consumer needs and commercializing new ideas.

Entrepreneurs who prioritize innovation in their businesses' products, manufacturing processes, and markets are crucial to the expansion of the economy.

Richard Cantillon was a French economist who coined the term "entrepreneur" in the early 18th century, since then, Entrepreneurs are people who take the risk of starting a new business or introducing a new idea, product, or service to society (Anurag Pahuja R. S., 2015).

Schumpeter (1949) defined an entrepreneur as someone who is willing to take risks, take initiative, and not rely on others (Aina & Solikin, 2022)

While Vesper (1980) states that, entrepreneurs are self-employed individuals, team builders, independent innovators, and pattern multipliers, scale exploiters of the economy, acquirers, conglomerates, and speculators (Luchsinger & Bagby, 1987)

### **2.1.3 Characteristics of an Entrepreneur**

According to (Team B. I., 2022) Entrepreneur must have the following characteristics:

1. **Motivation:** Entrepreneurs are typically filled with zeal, optimism, and self-motivation. They are always eager to take the initiative and are full of enthusiasm. They are frequently concerned about their company, how to increase market share, and how to improve current procedures.
2. **Tolerance for risk:** Any entrepreneurial venture carries a high risk of failure, which the entrepreneur must accept. In order to grow, the entrepreneur must be willing to take risks, because risk and reward go hand in hand.
3. **Vision:** A visionary is an entrepreneur. He should have the ability to make decisions about the direction of a company. A clear vision is necessary for an entrepreneur to ensure that his or her business matures.

4. **Clear Objectives:** An entrepreneur is clear about the company's goals, and the types of items that must be produced, because clarity will direct the organization to achieve its objectives, as well as it will help them turn its idea into reality.
5. **Conceptual skills:** This ability enables an entrepreneur to see the company as a whole, with a variety of tasks and activities that are connected and dependent on one another, goal setting, planning, and decision-making are some examples.

#### **2.1.4 Intrapreneurship**

Over the years, a variety of actors has shown an interest in the topic of Intrapreneurship. Peterson and Berger in (1971) have distinguished between corporate entrepreneurship (Intrapreneurship) and conventional entrepreneurship, suggesting that the latter was a component of a company's strategic stance in response to changes in their respective sectors.

Later, intrapreneurship gained more significance, it has developed into a lively and fruitful study area, and the idea is receiving more and more attention in both management theory and practice.

In literature, intrapreneurship is described as a collection of entrepreneurial activities carried out within established organizations, both large and small, in the private and public sectors. It encompasses various sub-constructs, including inventiveness, risk-taking, and pro-activeness.

Many researchers agreed that it as a sub-field of entrepreneurship study, and it is a process not an event. The literature has introduced a number of models of the intrapreneurship process that primarily draw ideas and models from the fields of entrepreneurship and innovation study. The majority of these intrapreneurship process

models are based on Shane and Venkataraman's opportunity-based model of the generic entrepreneurship process, which includes activities related to the development of entrepreneurial opportunities, a decision to exploit, and exploitation activities (Kikas, 2022).

Utilizing innovations within established businesses came to be associated with intrapreneurship in 1990. It has a direct impact on how pro-active behaviors are developed in the workplace. As a result, during that decade, studies on the phenomenon began to take shape. In 1990 and 1995, respectively, "Strategic Management Journal" and "Entrepreneurship Theory and Practice" were dedicated. The first intrapreneurship-focused special issues were published in 1990 by Guth and Ginsberg, 1991 by Covin and Slevin, 1991 by Zahra, and 1997 by Dess et al (Ravina-Ripoll, et al. , 2022)

Intrapreneurship has been considered as a crucial component for assessing business performance, and the key forces behind any organization's growth and Success.

It has attracted a surge in interest from both academic researchers and practitioners over the past few decades, previous studies suggests that intrapreneurship may aid organizations in their efforts to grow, innovate, and adapt to changes in their internal and external environments (Abdelwahed, et al, 2022)

Creating internal innovation promotion strategies is highly valued by pioneering organizations. This can be demonstrated through intrapreneurship, a strategy that encourages the emergence of fresh business ventures within the context of organizations. This idea has gained a lot of attention in the business world because of perceptions that it can help companies with their lack of innovation and competitiveness. Therefore, intrapreneurship may act to assist the organization in more effectively utilizing its knowledge resources. (Asiaei, et al. , 2020).



The study of (Feli'cio, 2022) show that intrapreneurship practices is a main concept for strengthening growth, profitability, and renewal. In addition, it ensures survival in competitive markets, and improves the company's financial performance because of its positive characteristics, such as new and sustainable thinking about value creation.

In the 1980s, corporate entrepreneurship or intrapreneurship was viewed as a subset of enterprise revitalization, which was a very straightforward definition at the time.

Intrapreneurship is a formal or informal activity that aims to generate new revenue within a company through product and process innovation, as well as market development, it is a new concept, which first appeared in 1976. It has been credited with improving organizational performance by enhancing chances for success in situations that are more difficult and intensely competitive (Feli'cio, 2022).

It also ensures survival in competitive markets, as well as it improves the company's financial performance because of its positive characteristics, such as new and sustainable thinking about value creation (Feli'cio, 2022).

Pinchot first used the term "intrapreneurship" in 1987 to refer to the process of innovation in businesses that fueled their expansion. The definition of intrapreneurship is "entrepreneurship within an organization (Rambakus, et al. , 2020).

Antoncic and Hisrich defined intrapreneurship as a process that occurs inside an existing company, regardless of its size, and results in other innovative activities and orientations, such as the development of new products, strategies, services, administrative techniques, technologies, and competitive postures (Egeraat & Curran, 2022).

## The importance of Intrapreneurship

According to Antoncic and Hisrich (Hiwarkar & Vidyapeeth, 2019), intrapreneurship is regarded as a crucial component of organizational and economic development because it offers a potential means of reviving established businesses. In fact, there is rising agreement that in order to thrive in dynamic environments, established businesses must foster entrepreneurship across their entire operations. Many authors have cited Intrapreneurship as a way to give an organization a strategic choice for honing its business concept, adapting to shifting customer needs and expectations, and boosting its competitive position.

For an organization's economic development, intrapreneurship is crucial because of the following:

- Intrapreneurship can help organizations grow their business by fostering new ventures.
- Intrapreneurism offers a setting for fostering and maintaining innovation over time.
- One of the best ways to attract and retain entrepreneurial leaders.
- Through intrapreneurship, organizations can manage and accelerate change more successfully.
- Intrapreneurship fosters growth and maintains employee engagement.

### **2.1.5 Definition of Intrapreneur**

Gifford Pinchot, who coined the term in the late 1980s, defined Intrapreneurs as people who actively shape innovation within the organization.

While Carland said that Intrapreneurs is a person who works within the organizational environment, focuses on innovation and creativity, and turns a dream or an idea into a successful business (Hiwarkar & Vidyapeeth, 2019).

An intrapreneur is someone who employs fresh, creative ideas to promote a business. They look for novel or inventive procedures, goods, or methods that will lessen excessive waste in a business and boost profitability (Herrity, 2022).

### **2.1.6 Intrapreneurship Dimensions**

According to (Kikas, 2022), Miller demonstrated how businesses can act Intrapreneurially and identified the following dimensions of intrapreneurship

#### **2.1.6.1 Innovation**

Innovation has changed the world around us in every way possible; it has made our lives more efficient and convenient in more ways than one. Whether it is through school, study, work, or health. However, it has been discovered that innovation is an outcome of an intrapreneurship mindset, and that they complement one another for better outcomes in the market within the business, and overall profits made.

Innovation assists organizations in improving their performance by implementing a differentiation strategy in which organizations offer unique solutions in their final products or services to their customers. Organizations with differentiation can charge higher prices than competing products and services, improving organizational performance. Organizational innovation is critical, but it cannot occur in isolation. ( Inthavong, et al, 2023)

We have heard the term "innovation" many times because it is responsible for the advancement of technology and making daily tasks much easier for everyone in society in a variety of work fields (Shima & Alicka, 2022).

In order to maintain continuity in unstable environments, organizations must reshape themselves in accordance with market demands and offer new products, furthermore; innovation is imperative to enhance an organization's performance.

Covin and Miles (1999) state that Innovation relates to "the introduction of a new product, process, technology, system, technique, resource, or capacity for the firm or its markets" (Ekingen et al , 2018).

#### **2.1.6.2 Risk-Taking**

Risk- taking can be conceptualized as taking risky actions and investing a significant amount of personal and organizational resources in intrapreneurial projects when the results are uncertain (Tisu, et al, 2021)

The study of (Muavia, et al, 2021) defined Risk-taking as the act of exploring new territory without knowing the outcomes or how things will turn out.

Moreover, many researcheres such as (Miller, Friesen, Covin, and Slevin) have defined it as the process of making investment decisions and taking strategic actions in an uncertain environment to evaluate new opportunities despite the possibility of failure (Guyen, 2020).

Risk-taking is another component of intrapreneurship, which refers to a firm's proclivity and willingness to engage in risky ventures with uncertain outcomes. According to (Akbar et al. 2020), risk-taking occurs in an unpredictable situation that exploits market opportunities, which occurs when firms invest large sums of money with

little knowledge of the new situation. While, AlMamary and Alshallaqi (2022), said risk tolerance and an intrapreneurial spirit are inextricably linked. Vu and Nwachukwu (2021) discovered a moderating effect of risk-taking on the intrapreneurial alertness-profitability relationship. Furthermore, risk-taking denotes intrapreneurs' and managers' eagerness to commit resources in the face of a potentially costly failure (Teles & Schachtebeck, 2019). Not to mention that resources and competencies have a significant impact on the internationalization process (Godowska et al., 2022).

### **2.1.6.3 Pro-Activeness**

Pro-activeness is a crucial quality for every business looking to develop, and it pertains to market potential, It refers to the behavior of any commercial banks that looks for market opportunities and anticipates market demands or needs in order to create a product or service mix that will better serve the market and impact or shape the business environment before rivals. ( Lee, et al , 2020)

In contrast to reacting to the environment, Miller and Friesen argue that pro-activeness shapes the environment through, for example, new products, technology, and administrative processes. Proactive firms typically have a forward-thinking perspective, the ability to anticipate and prepare for the future, and a desire to be pioneers, Miller defines pro-activeness as "being the first to come up with 'proactive' innovations," implying a focus on the speed with which products and services are innovated and introduced (Linton, 2019).

Proactivity, on the other hand, refers to the willingness to pursue ideas that arise from opportunities that arise along the way. This dimension necessitates that a company be forward-thinking and focused on developing the next steps to deal with potential changes

and competition. Proactivity assists businesses in gaining a competitive advantage as a first-mover (Astrini et al, 2020).

Proactivity is the component of Intrapreneurship practices that allows for a clear division of firms into proactive and reactive. Proactivity is a desirable modern business trait because it allows for the capture of previously unimaginable market opportunities (Al-Mamary & Alshallaqi, 2022).

As a result, Intrapreneurial endeavors are frequently caused by pro-activeness in the involvement of innovations. Pro-activeness refers to a company's ability to respond to entrepreneurial opportunities in a hypercompetitive and turbulent environment. It allows businesses to adapt to new market conditions as well as new products and services. Instead, reactive actions occur after an event and are unplanned. Proactivity refers to a company's desire to capitalize on new market opportunities, which entails anticipating future needs (Wach et al., 2022).

#### **2.1.6.4 Self- Renewal**

It includes strategic and organizational transformational subtitles, and the renewal of the fundamental concepts that underpin organizations allows for an imitation of their evolution.

The renewal illustrates how the organization has evolved because of the fundamental ideas that form its foundation ( Javed, et al., 2021).

The renewal of the fundamental concepts on which organizations are founded allows for an imitation of their evaluation. It entails redefining the business concept, recognizing and implementing system wide changes for innovation. It has strategic and organizational transformation subtitles. The renewal represents how the organization has changed as a

result of the fundamental principles upon which it is founded. Not only is new product development and market expansion necessary, but so is ongoing corporate renewal through flexibility and adaptability (Vijayakumar & Chandrasekar, 2023).

### **2.1.7 Organizational Performance**

Organizational performance is a multifaceted and multidimensional concept that involves the interaction of an organization's financial and non-financial capabilities, it is also essential to the survival and success of the modern business, it includes non-financial indicators of performance such as Employee satisfaction and customer satisfaction. Despite the fact that these indicators can be seen as a precursor to financial performance, they can also be seen as a component of performance outcome (Nethavhani, 2022), Every organization will strive to achieve optimal performance in order to accomplish organizational goals and outperform its rivals, However; The capacity of an organization to innovate in both the production of a good and service determines the organization's performance. All activities carried out by a company or organization, including those that produce goods and services, are considered to be part of the concept of organizational performance (Rumant, et al, 2023).

Organizational performance is crucial for labor study and development; it is a broad concept that includes the products and services that a business offers. In other words, it refers to how well the organization carries out its tasks, organizational activities, and mission (Pap, et al, 2023)

The study of (Demeke1, 2020) considered that organizational performance is a subjective interpretation of reality, which explains the extensive critical analysis of the idea and its metrics. As a result, the idea of organizational performance has become more popular in recent years. In addition to that, organizational performance has always had a

big impact on what companies do. (Hult) recognizes three different types of organizational performance measurements, including operational performance, financial performance, and overall performance. Financial performance is the most common model used in empirical strategy study.

How an organization responds to changes in the external environment has a big impact on how well it performs as an organization. Every organization aspires to continuously grow, and it is important to remember that team performance at the organizational level is correlated with individual team members' performance. (Contju, 2020).

According to (Mobydeen, 2021) study Lebans and Euske have defined organizational performance as the concept of evaluating the outcomes or returns of a specific method or procedure, then altering the method or system to increase output, efficiency, or the validity of the method or strategy.

While the study of (Demeke & Tao, 2020) defined Organizational performance as a transformation of inputs into outputs for achieving specific outcomes.

### **2.1.8 Organizational Performance Dimensions**

#### **Customer satisfaction**

Customer loyalty, profitability, and revenue are all closely related, so satisfied customers have an impact on financial performance because they are more likely to form a long-term relationship with the business and spend more there. This increases the company's expenses each year, which boosts profitability (Mobaydeen, 2021).

Customer satisfaction (CS) is a corporate philosophy that emphasizes the necessity of producing value for consumers while also demonstrating the obligation and capacity



to meet their requirements, by assessing the perceived performance of a product with respect to one's expectations, CS can be defined as a person's experience of either dissatisfaction or pleasure (Nobar, et al, 2018).

Customer satisfaction is necessary in order to achieve organizational goals. It is also a fundamental performance criterion and an indicator of an organization's excellence. When a company achieves customer satisfaction, the customers promote the company through word of mouth. This is reflected in the attraction of new customers as well as the frequency with which purchases are made, as customers are less likely to switch to competitors. Customers who are satisfied are willing to pay attention to organizations that meet their needs, even if it means paying more. They would rather stay with the organization than take the risks of switching to lower-cost services (Hasanin, 2018).

## **Growth**

Growth is critical for business owners, managers, and investors alike because it provides a reasonably accurate forecast of the business's performance; sales revenue is the primary business through which a firm's assets and growth opportunities are converted into cash. Sales are also known as turnover, sales revenue, or simply sales. Robson and Bennett investigated the growth of firms and discovered a positive relationship between profitability and growth. Heshmati measured growth in three ways, first, by the number of employees, sales, and assets (Manal Sulieman Abughniem, et al, 2020).

Growth can be measured at three levels: the economy, the industry, and the firm. Economic growth affects people's willingness to invest and innovate, which leads to an increase in demand for goods and services. Growth in the industry in which a firm operates will increase the firm's value if the firm maintains its market share. Firm performance will ultimately be driven by firm growth. Growth, on the other hand, can

either increase or decrease value. Value-added growth typically occurs within a company's franchise (Maury, 2022).

Typically, the word "growth" refers to an increase in size or quantity. It is a positive quantitative change that can easily be seen, measured, or counted. Growth is crucial for all kinds of businesses because it shows that they are getting bigger and heading for success (Venkat, 2023).

## 2.2 Previous Studies

Due to its importance and its impact on organizational performance, intrapreneurship became a new trend in every business discussion. However, this section displays the most notable studies on the subject as well as study variables. In addition, the following is a summary of those studies in chronological order:

- **A Study of (Abou-Moghli & Al-Abdallah, 2018) Entitled: Evaluating the Association Between Corporate Entrepreneurship and Firm Performance.**

The study has aimed to assess the relationship between corporate Entrepreneurship and firm performance. Data in this study were gathered through a questionnaire, it was sent to different firms in Amman, and 152 participants answered the questionnaire. The findings of this study show that corporate entrepreneurship has an impact in enhancing the sales and profitability ratio of the organization.

- **A Study of (Ekingen, et al, 2018) Entitled: The Effect of Intrapreneurship and Organizational Factors on the Innovation Performance in Hospital.**

The study aimed to ascertain whether organizational and intrapreneurship factors have an impact on innovation performance. The study was conducted in a public hospital in a province in southern Turkey. Data were collected through a survey, which was sent to the hospital's employee. The findings of this study show that intrapreneurship in hospitals has a positive impact on innovation performance.

- **A Study of (BICER & PEKKAN, 2020) Entitled: The Relationship between Group Culture and Intrapreneurship: A Case Study for Hotel Industry.**

This study's main goal was to ascertain whether the type of organization influences group culture and employee intrapreneurship in a moderating manner. Data were

collected through a questionnaire, which was sent to the hotel's employee in Iskenderun and Adana in turkey.

Study findings showed that intrapreneurship and group culture have significant and advantageous relationships. The study's most significant additional finding is that the nature of the organization has a moderating influence on the relationship between group culture and intrapreneurship. Employees in corporate hotels exhibit greater levels of group dynamics and intrapreneurship than those in non-corporate hotels.

- **A Study of (Rambakus, et al, 2020) Entitled: Evaluating the extent of intrapreneurship in a sugar producing company in KwaZulu-Natal, South Africa.**

The objectives of this to assess the entrepreneurial climate, identify its advantages and disadvantages as well as any obstacles, choose tactics to improve the entrepreneurial culture, and evaluate how those tactics affected entrepreneurial behavior. The study was conducted in many firms in KwaZulu-Natal. Data were collected through questionnaire; it was sent to the managers. The results showed a poor intrapreneurial climate, with the firm's weaknesses centered on its core activities, leadership style, structure, culture, and systems.

- **A Study of (Aladejebi, 2022) Entitled: Evaluating the Level of Intrapreneurship Among Firms in Lagos, Nigeria.**

The study's objectives include evaluating how intrapreneurship affects corporate growth, identifying workplace obstacles to intrapreneurship, and offering recommendations for institutionalizing intrapreneurship so that it becomes ingrained in

an organization's culture. Data were collected through a questionnaire; it was sent to the workers of corporate

Organizations in Lagos, Nigeria. The study found that employers support new ideas proposed by employees, as a result, it is advised that businesses foster an environment where innovation can flourish and that top management should reward talented employees for putting innovative ideas into practice.

- **A Study Of (Ravina-Ripoll, et al, 2022) Entitled: Mapping Intrapreneurship Through the Dimensions of Happiness at Work and Internal Communication.**

Through the lenses of communication climate and communication in meetings, this study aimed to investigate how internal communication influences happiness at work and intrapreneurship. A questionnaire was used to gather data, and it was distributed to staff members of industrial, service, and commercial businesses in northeastern Mexico. The findings indicate that internal communication and intrapreneurship factors have an impact on people's happiness while performing their jobs.

- **A Study Of (Mashudu, 2022) Entitled: The Effect of Organizational Agility on Organizational Performance.**

The study sighted to, investigate, and explain the connection and impact between organizational agility and performance. Data were collected in this study through online questionnaire, which has been sent to employees, managers or founders from different industries.

This study's sample size is 96 participants, with a potential target of 120 respondents. According to this study, there is a significant correlation (effect) between organizational

agility and performance in terms of customer satisfaction; organizations that are agile have a propensity to have high levels of customer satisfaction. However, the study also reveals that there is no association (effect) between organizational performance in terms of employee satisfaction and organizational agility.

- **A Study of (Abdelwahed et al , 2022) entitled determining employee satisfaction, intrapreneurship and firm growth among managers of Pakistan.**

This study is aiming to ascertain ES, intrapreneurship, and FG among Pakistan's top managers. Data were collected through a survey; it has been sent to the firm's top managers in Pakistan. According to the results of the SEM analysis, ES significantly and favorably affects intrapreneurship and FG. Additionally, intrapreneurship has a positive and noteworthy effect on FG. The findings of this study have persuaded the researcher s that a deliberate and methodical approach to ES would foster more intrapreneurship and FG. The results of this study add to the empirical evidence regarding the impacts of ES and intrapreneurship on FG, which advances the field of intrapreneurship study .

- **A Study of (Damiani & Tumelero, 2023) Entitled: The Influence of intrapreneurship on accelerating digital transformation in a bank's credit operations center.**

This study's objective was to examine how intrapreneurship accelerated the digital transformation in a Brazilian bank's credit operations center that was connected to a Silicon Valley innovation lab. Data were collected through semi- structured interviews and surveys; they conducted interviews with analysis unit staff in Banks in Brazil. The initial findings suggested that intrapreneurship accelerated digital transformation by digitalizing and digitizing business processes, as well as implementing and enhancing technological applications.

- **A Study of (Alzoubi, et al , 2023) Entitled: The impact of organizational empowerment practices and learning organization on firm performance.**

The study aimed to examine the effects of organizational empowerment practices and learning organizations on organizational performance in Abu Dhabi National Oil Company (ADNOC) in the UAE. Data were collected through a questionnaire, which has been sent to employees from different managerial levels. The study found out that the performance of ADNOC might be improved by managers, supervisors, or mid managers sharing their vision and communicating more, receiving rewards, creating a stimulating work environment, and sharing incentives.

### **2.3 What Differentiates the Current Study from Previous Studies**

1. According to the researcher 's knowledge, this study is unique, which will examine the Intrapreneurship practices as an independent variable and links them to the dependent variable organizational performance.
2. This study focuses on Amman's commercial banking sector, which has received little attention from researchers in terms of Intrapreneurship practices. As a result, by addressing and exploring these practices within the sector, this study aims to bridge the Study gap. As a result, the study will add valuable insights to the existing body of knowledge in this field.
3. This study will contribute to enriching the Jordanian libraries, as well as the Arab libraries with a new empirical study in this field.
4. The current study focused on topics that have not been studied in the Arabic literature.

## **Introducing Jordanian Commercial Banks**

Overview (Central Bank of Jordan website)

Despite the challenges and risks posed by the Covid-19 pandemic and its impact on Jordan's economic and financial conditions, the banking and financial sector in the Hashemite Kingdom of Jordan has demonstrated remarkable stability and solidity throughout 2020. This stability can be attributed to the proactive policies implemented by the government and the central bank, which effectively mitigated the severity of the challenges. As a result, the sector has maintained a high level of capital, ensuring its resilience, along with sufficient liquidity and profitability.

In line with this, the banking system in Jordan exhibits a strong capital adequacy ratio, which has consistently ranged between 17% and 21% from 2007 to 2021. This percentage is generally above the minimum requirement set by the Central Bank. Consequently, the capital adequacy ratio in 2022 remained at the same level as in 2019, standing at 18.3%. This figure is notably higher than the ratio recorded in 2018, which was 16.9%.

The banking sector consist of 24 banks operating in Jordan and distributed on three types, which are:

- The commercial banks.
- The Islamic banks.
- The foreign banks in Jordan.



There are 15 Jordanian banks, 13 commercial banks, three Islamic banks, and eight foreign bank branches. In this study, we will concentrate on Jordanian Commercial Banks, which include the following thirteen banks:

No.	Bank Name	No.	Bank No.
1-	Arab Bank PLC.	8-	Jordan Ahli Bank PLC
2-	Arab Banking Corporation (Jordan)	9-	The Housing Bank for Trade & Finance
3-	Bank of Jordan PLC	10-	Arab Jordan Investment Bank
4-	Cairo Amman Bank	11-	Invest bank
5-	Capital Bank of Jordan	12-	Societe Generale de Banque /Jordanie
6-	Jordan Commercial Bank	13-	Bank al Etihad
7-	Jordan Kuwait Bank		

It is worth noting that a strong banking sector is regarded as a primary driver for every country in terms of stimulating economic growth and maintaining financial system stability; as a result, regulators and governments pay close attention to this sector, particularly when any business trend or concern arises.

## **CHAPTER THREE**

### **Methodology and Procedures**

**1.3.1 Study Population and Sample**

**1.3.2 Description of Study Sample  
Characteristics**

**1.3.3 Data Collection Methods**

**1.3.4 Study Tool**

**1.3.5 Validity and Reliability of the Study Tool**

**1.3.6 Stability of the Tool**

**1.3.7 Study Procedures**

## **CHAPTER THREE**

### **Methodology and Procedures**

In order to achieve the objectives of the study and answer its questions, the study used the descriptive analytical approach to describe the phenomenon of the study the impact of Intrapreneurship practices on organizational performance (a field study in commercial banks in Amman). The descriptive-analytical approach was used, in which the phenomenon under study is described and its components, opinions expressed about it, processes involved, and effects produced are all examined (Sekaran & Bougie, 2011).

#### **3.1 Study Population and Sample**

The study included a convenience sample of (250) individuals employed in commercial banks in Amman. (Arab Bank, Capital Bank, and Societe Generale De Banque Amman) were chosen for the study. An electronic questionnaire was distributed to a convenience sample of (250) employees for data collection, with (132) questionnaires returned, representing an (53%) response rate. (20) questionnaires were excluded due to their unsuitability for statistical analysis, leaving a total of (118) valid questionnaires available for analysis.

#### **3.2 Description of Study Sample Characteristics**

This section includes a description of the demographic characteristics of the study sample, including gender, age group, and years of experience, educational qualification, and career level. Were all have been described, and the frequency and percentage of demographic variables for the study sample were calculated, as shown in Table (1).

**Table (1): Frequencies and percentages of the study sample by demographic variable**

Percentage %	Repetition	Level/Stage	Variable
53.4%	63	Male	Gender
46.6%	55	Female	
%100	118	Total	
43.2%	51	Less than 30 years old	Age Group
1.2%	25	From 30 years old – Younger than 35 years old	
16.9%	20	From 35 years old – Younger than 45 years old	
11.9%	14	From 40 years old – Younger than 45 years old	
6.8%	8	45 years old and older	
%100	118	Total	
4%	5	Manager	Career Level
3%	4	Supervisor	
3%	3	Department Officer	
90%	106	Employee	
100%	118	Total	
16.9%	20	Middle Diploma or less	Qualification
40.7%	48	Bachelors	
30.5%	36	Masters	
11.9%	14	PhD	
100%	118	Total	
38.1%	45	Less than 5 years	Years of Experience
28%	33	From 5 years – less than 10 years	
17.8%	21	From 10 – less than 15 years	
16.1%	19	More than 15 years	
100%	118	Total	

Table (1) shows that (53.4%) of the sample are male employees in the banking sector and (46.6%) are female employees, the age group (less than 30 years) represented the largest percentage of the study sample at (43.2%) of the sample. The employee category represented (57.6%) of the study sample, while the bachelor's degree category constituted (40.7%) of the study sample. The experience category represented (38.1%) of the study sample.

### 3.3 Data Collection Methods

The study data have been through the follow the sources:

Primary sources: through the study tool itself (the questionnaire) designed to achieve the study objectives in away dealing with all sides if the arts of the topic and it's basic questions and hypothesis, using Likert, scale to find the attitude of the sample members towards their agreement on the questionnaire paragraphs according to the study paradigm, specifying five levels of this as follow" 5 for extremely agree,4 foragree,3 for neutral ,2 for disagree,1 for extremely disagree. For the judgement on the responses of the study sample the researcher used the equal category method indicated by most of the previous studies and most of arbitrators as the following equation:

The length of category=The maximum gradual limit (5) - The minimum gradual limit (1)/number of levels (3) The following Table (2) shows these criteria.

**Table (2) Grading Criteria for each Paragraph of the Questionnaire**

Value	1 – 2.33	2.34 – 3.67	3.68 – 5
Evaluation Level	Low	Medium	High

#### **Secondary Sources:**

They include Arabic and foreign books, references, previous study, and other related articles.

### 3.4 Study Tool

The study tool represented in a questionnaire used to collect primary data. It includes the following:

**Part One:** Demographic variables that include some personal characteristics of the study sample individuals, including gender, age group, educational qualification, job level, and years of experience.

**Part Two:** It includes the paragraphs that measure the dimensions of the independent variable, which is Intrapreneurship practices.

**Part Three:** It includes the paragraphs that measure the dimensions of the dependent variable, which is the Organizational performance. Table (3) shows the distribution of paragraphs across the independent variable (Intrapreneurship practices) and the dependent variable (Organizational performance).

**Table 3: Distribution of paragraphs on independent and dependent variables**

Number of paragraphs in the field	Number of Paragraphs	Fields	Field Number	Variable
1-5	5	Innovation	1	Intrapreneurship Practices
6-10	5	Risk taking	2	
11-15	5	Pro-activeness	3	
16-20	5	Self-renewal	4	
1-20	20	Total number of paragraphs		
1-5	5	Customer	1	Organizational performance
6-10	5	Growth	2	
1-10	10	Total number of paragraphs		

### 3.5 Validity and Reliability of the Study Tool

Firstly, the validity of the tool:

The questionnaire was initially composed of (20) paragraphs for the part related to Intrapreneurship practices and (20) other paragraphs for the part related to Organizational performance, Appendix (4). To verify the validity of the study tool in its initial form, the researcher presented it to a group of arbitrators and specialists in business administration, organizational behavior, human resources, in a number of Amman ian Universities, totaling (10) arbitrators whose names and information are detailed in Appendix (3), to ensure the validity of its paragraphs and their compatibility with the study's objectives

and hypotheses. with their opinions regarding the questionnaire's ability to measure the study variables to ensure the clarity and scientific accuracy of its paragraphs. As a result, some notes were made that caught the researcher 's attention. who deleted, modified, and added paragraphs to the questionnaire to ensure that there was no repetition or duplication of phrases. Moreover, all notes that affected the questionnaire's validity were taken into consideration, concentrating on short phrases and sentences as the questionnaire was finally composed of (20) paragraphs for the part related to Intrapreneurship practices and (20) other paragraphs for the part related to Organizational performance and the questionnaire was confirmed for use in the study.

### 3.6 Stability of the Tool

For the stability of the tool of study (questionnaire) The researcher used Cronbach Alfa for inner compatibility, where the study was applied on an initial sample of the study community out of it's sample consists of (30) male and female employees) and the table shows (4) Stability factor values for each questionnaire area and for the whole questionnaire

**Table (4) shows Cronbach Alfa Factor values for each questionnaire area and for the whole questionnaire.**

Cronbach Alpha	Questionnaire Fields		Questionnaire Variable
Intrapreneurship	Innovation	5	0.72
	Risk taking	5	0.74
	Pro-activeness	5	0.81
	Self-renewal	5	0.79
	Intrapreneurship (total)	20	0.88
Organizational performance	Customer satisfaction	5	0.79
	Growth	5	0.80
	Organizational performance (total)	10	0.84

Table (4) shows that the Cronbach's alpha coefficient of internal consistency for the Intrapreneurship practices ranged between (0.72-0.81) and the total stability coefficient was (0.88), while the value of Cronbach's alpha stability coefficient for Organizational performance domains was (0.79-0.80) and the total stability coefficient was (0.84). Therefore, all values were greater than (0.70), indicating consistency between the study tool paragraphs, the reliability of the study tool, and the possibility of relying on it to conduct statistical analysis (Sekaran & Bougie, 2011).

Model suitability for statistical methods used.

#### **Firstly: Normal distribution test**

The researcher tested the normal distribution of study variables using the One-Sample Kolmogorov-Smirnov Test, and Table (5) shows these results.

**Table (5) shows the results of normal distribution of study variables using the One-Sample Kolmogorov-Smirnov Test.**

<b>Variables</b>	<b>Kolmogorov-Smirnov z</b>	<b>Statistical evidence</b>
Intrapreneurship	1.800	0.30
Organizational performance	1.632	0.10

Table (5) Normal distribution test for study variables shows that the Kolmogorov-Smirnov z-values were (1.800) for Intrapreneurship practices variable at the significance level of (0.30) and (1.632) for Organizational performance variable at the significance level of (10). It is noted that all values were at a significance level greater than (0.05), indicating that the data are normally distributed (Bohm & Zech, 2010).

#### **Secondly: Multiple linear correlation test**

To test the suitability of the study model for regression analysis, the researcher conducted a multiple linear correlation test. This phenomenon indicates the existence of a nearly complete linear relationship between two or more variables that amplifies the



determination coefficient (R<sup>2</sup>) and makes it larger than its actual value. Thus, the Pearson correlation coefficient between the independent variables was calculated, and Table (6) shows these results.

**Table (6) Pearson correlation matrix for dimensions of Intrapreneurship practices**

<b>Fields</b>	<b>Innovation</b>	<b>Risk taking</b>	<b>Pro-activeness</b>	<b>Self-renewal</b>	<b>Intrapreneurship Practices</b>
Innovation	1	0.55**	0.51**	0.61**	0.77**
Risk taking		1	0.63**	0.64**	0.74**
Pro-activeness			1	0.55**	0.73**
Self-renewal				1	0.73**
Intrapreneurship					1

Table (6) shows that the correlation coefficients are ranging between (0.51 - 0.77) the maximum correlation coefficient between the innovation and that intrapreneurship area reaches (0.77) which is this then (0.80), this is evidence of no multiple linear correlation between the independent variable dimensions, therefor the suitable model for statistical analysis (Sekaran & Bougie,2011).

### **3.7 Study Procedures**

- 1- Reviewing the arts and previous related published studies.
- 2- Building the study tool after reviewing the arts and previous related published studies, presenting them to the referees and other specialists to confirm it's validity, and modifying paragraphs based on the referee results.
- 3- Contacting the commercial banks by the university administration for easy implementation of the study tool and appendix (4).
- 4- Implementation of the tool on an initial sample for stability based on Cronbach Alfa
- 5- Implementation of the tool on the study sample
- 6- To get the responses of the sample using SPSS.
- 7- Analyzing and discussing the results and making recommendations.

### **The statistical methods used in the study (Statistical Treatment)**

- The statistical package for social sciences – SPSS was used to answer the study questions and to examine its hypotheses.
- Cronbach Alpha stability coefficient to identify the stability of the study scale (questionnaire) by measuring the degree of internal consistency between the paragraphs of the questionnaire.
- One-Sample Kolmogorov-Smirnov Test to test the normal distribution of the data of the study variables.
- Multicollinearity test to find out the suitability of the study data for multiple regression analysis and to verify that the data is free from the problem of almost complete linear correlation between two or more variables, where Pearson's correlation was used to find the extent of correlation between domains.
- Frequencies to describe the demographic characteristics of the study sample.
- Percentages for measuring the relative frequency distributions of the characteristics of the study sample.
- Arithmetic means and standard deviations to determine the level of response of the study sample to its variables.
- Multiple regression coefficient to verify the effect of the dimensions of the independent variable on the dependent variable.
- Simple regression coefficient to verify the existence of the effect between two variables, one of which is independent and the other is dependent.

## **CHAPTER FOUR**

### **Study Results**

**1.4.1 Introduction**

**1.3.2 Results Related to The Study Question**

**1.3.3 Results Related to The Major Sub-Hypothesis.**

## CHAPTER FOUR

### Study Results

#### 4.1 Introduction

This chapter presents the results of the study according to the sequence of the study questions.

#### 4.2 Results Related to the Study Question

**Results related to the first question, "What is the level of Intrapreneurship practices (Innovation, Risk taking, Pro-activeness, Self-renewal) in commercial banks in Amman?"**

For answering this question all the means, standard deviations, and ranks of study participants' estimations of Intrapreneurship practices have been extracted as shown in Table (7).

**Table (7) arithmetic averages, standard deviations and ranks of the estimates of the study sample individuals on the areas of intrapreneurship practices in descending order.**

Tool sequence	Rank	Dimensions	Mean	Standard deviation	Level
41	1	Innovation	3.93	0.61	High
4	2	Self-renewal	3.90	0.59	High
3	3	Pro-activeness	3.83	0.75	High
2	4	Risk taking	3.70	0.70	High
Intrapreneurship (total)			3.84		High

Table (7) shows that the overall level of Intrapreneurship practices in commercial banks in Amman is at a high level with an arithmetic mean of (3.84) and a standard deviation of (0.55). The detailed results for the Intrapreneurship practices areas are as follows: the " Innovation " area came in first place with an arithmetic mean of (3.93) and a standard deviation of (0.61) at a high level. The "Self-renewal" area came in second place with an arithmetic mean of (3.90) and a standard deviation of (0.59) at a high level.

The "Pro-activeness " area came in third place with an arithmetic mean of (3.83) and a standard deviation of (0.75) at a high level. The "Risk taking" area came in fourth and last place with an arithmetic mean of (3.70) and a standard deviation of (0.70) at a high level.

Means, standard deviations, and ranks were also extracted for study participants' estimations of each paragraph in the questionnaire and each Intrapreneurship practices area.

Firstly, for the "Innovation" area, means, standard deviations, and ranks were extracted for each question in Table (8),

**Table (8) arithmetic averages, standard deviations and ranks for innovation field paragraphs in descending order.**

<b>Paragraph number in field</b>	<b>Rank</b>	<b>Paragraph</b>	<b>Mean</b>	<b>Standard deviation</b>	<b>Level</b>
2	1	The bank is characterized by providing some banking services	4.04	0.74	High
4	2	The bank has the potential to develop its banking services	4.03	0.81	High
1	3	The bank constantly offers new services	4.01	0.77	High
3	4	The bank uses information exchange technologies to generate innovative ideas	3.84	0.85	High
5	5	The bank has the modern technical means to present innovative ideas	3.72	0.97	High
Innovation (total)			3.93		High

Table (8) showing that the arithmetic means for the " Innovation " area questions ranged from (3.00) to (4.04). Paragraph No. (2), which states that "the bank is characterized by providing some banking services", came in first place with an average account of (4.04) and a standard deviation of (0.74) and a high level, and paragraph No. (5), which states, " the bank has the modern technology to provide innovative ideas, came in last place. "By my arithmetic mean (3. 72) and a standard deviation (0.97) and at a high level.

#### Second: Risk taking

Arithmetic means and standard deviations were extracted for the estimates of the study sample on the items in the field of Risk taking. Table (9) shows these results.

**Table (9) arithmetic averages, standard deviations and ranks for risk taking field paragraphs in descending order.**

Paragraph number in the area	Rank	Paragraph	Mean	Standard deviation	Level
8	1	The bank has a risk management plan.	3.96	0.82	High
9	2	The bank grants funding for product development	3.70	0.92	High
7	3	The bank considers risk as the entrance to success.	3.68	0.88	High
6	4	The bank adopts the risk to increase the market share	3.59	1.00	High
10	5	The bank supports intrapreneurial projects.	3.58	1.04	High
risk taking (total)			3.70		High

It is noted from Table (9) that the arithmetic averages of the paragraphs of the (risk taking) field ranged between (3.58-3.96) and paragraph number(8), which states " the

bank has a "risk management plan" came in the first place with an arithmetic average of (3.96) and with a standard deviation (1.060.82) and at an average high level, and the last place was paragraph number (10), which states "the bank provides support for intrapreneurial projects" with an arithmetic average of (3.58) and a standard deviation (1.04) and at an average level.

Thirdly: pro-activeness.

The arithmetic means and standard deviations were calculated for the estimates of the study sample individuals on the paragraphs of the pro-activeness domain, and table (10) shows these results.

**Table (10) arithmetic averages, standard deviations and ranks for proactive field paragraphs in descending order.**

Paragraph number in field	Rank	Paragraph	Mean	Standard deviation	Level
12	1	The bank is keen to introduce new products faster than competitors.	3.93	0.83	High
14	2	The bank is working to seize new opportunities	3.88	0.86	High
15	3	The bank emphasizes the primacy in the application of innovative methods	3.82	0.87	High
13	4	The bank seeks to study the environmental variables affecting its performance	3.80	0.85	High
11	5	The bank constantly studies the wishes of customers	3.73	1.03	High
Pro-activeness (total)			3.83		High

From table (10) we see that arithmetic means for the paragraphs of (pro-activeness) domain ranged between (3.73-3.93), and paragraph (12) which says " The bank constantly

present new product in a faster than competence was in first rank with a mean of (3.93),a and a high level with a standard deviation of (0.83),. On the other hand, paragraph number (11) which states "the bank constantly study desires of customers with a mean of (3.73), and a standard deviation of (1.03), with a high level.

Fourthly: self-renewal

The arithmetic means and standard deviations were calculated for the estimates of the study sample individuals on the paragraphs of the self-renewal domain, and table (11) shows these results.

**Table (11) displays the arithmetic means, standard deviations, and ranks of the paragraphs of the self-renewal domain in descending order.**

Paragraph number in field	Rank	Paragraph	Mean	Standard deviation	level
16	1	The bank seeks to reflect on modern methods of business development	3.99	0.73	high
18	2	The bank seeks to develop services by exploiting available resources	3.89	0.81	high
19	2	The bank keeps abreast of developments in the field of business.	3.89	0.81	high
20	4	The bank uses IT systems to develop banking services.	3.87	0.87	high
17	5	The bank is interested in conducting study on how to perform work in the required form.	3.86	0.72	high
Self-renewal (total)			3,90		high



It can be observed from table (11) that the arithmetic means for the paragraphs of the self-renewal domain ranged between (3.99-3.86), and paragraph number (16) which states "The bank seeks to reflect on modern methods of business development " came in first place with an average of (3.99), a standard deviation of (0.73), and a high level. On the other hand, paragraph number (17) which states " The bank is interested in conducting study on how to perform work as required " came in last place with an average of (3.86), a standard deviation of (0.72), and a high level.

### **Results related to the second question: What is the level of Organizational performance in commercial banks in Amman?**

To answer this question, means, standard deviations, and ranks were extracted for the estimates of the study sample on the areas of Organizational performance. Table (12) illustrates these results.

**Table (12) arithmetic averages, standard deviations, and grades of the estimates of the study sample members on the areas of organizational performance in descending order.**

<b>Tools sequence</b>	<b>Rank</b>	<b>dimensions</b>	<b>Mean</b>	<b>Standard deviation</b>	<b>level</b>
2	1	Growth	3.85	0.64	high
1	2	Customer satisfaction	3.84	0.70	high
Organizational performance (total)			3.84		high

Table (12) shows that the level of organizational performance in commercial banks in Amman generally came at a (high) level with an arithmetic mean (3.84) and a standard deviation (59.0). The areas of organizational performance came in detail as follows: the area of (growth) came in first place with an arithmetic mean (3.85) and a standard deviation (0.64) with a high level, while the area of (customer satisfaction) came in second place with an arithmetic mean (3.84) and a standard deviation (0.70) and at a high level.

The calculation averages, standard deviations, and grades of the estimates of the study sample members were extracted for each of the questionnaire paragraphs and for each area of organizational performance.

First: Customer satisfaction

Means and standard deviations were extracted for estimates of the study sample on the items of the customer satisfaction area. Table (13) shows these results.

**Table (13) arithmetic averages, standard deviations and ranks for customer satisfaction field paragraphs in descending order.**

Paragraph number in field	Rank	Paragraph	Mean	Standard deviation	level
1	1	The bank considers customer service a priority in the strategic plan	4.87	0.82	high
4	2	The bank is interested to know the opinion of customers about the quality of services.	3.86	0.86	high
5	3	Customers are contacted directly to deal with complaints and feedback	3.81	0.90	high
2	4	The bank pays attention to customer feedback to improve the performance of providing services	3.81	0.84	high
3	5	The bank trains employees to enhance customer confidence.	3.80	0.79	high
Customer satisfaction (total)			3.84		high

Table (13) means, standard deviations, and ranks for items of the quality area ranked in descending order indicate that means for the items of the (Customer satisfaction) area

ranged between (3.80-3.87). Item number (1), which states “The bank considers customer service a priority in the strategic plan” ranked first with a mean of (3.87) and a standard deviation of (0.82) and at a high level. Item number (3), which states “The bank trains employees to enhance customer confidence” ranked last with a mean of (3.81) and a standard deviation of (0.79) and at a high level.

Secondly: growth

The means and standard deviations of the study sample's estimates were extracted for the growth domain paragraphs, as shown in Table (14).

**Table (14) arithmetic averages, standard deviations and ranks for growth area paragraphs in descending order.**

<b>Paragraph number in field</b>	<b>Rank</b>	<b>Paragraph</b>	<b>Mean</b>	<b>Standard deviation</b>	<b>level</b>
6	1	The bank is keen to open new branches in different regions	3.92	0.91	high
7	2	The bank is constantly analyzing the external environment to enter new markets	3.91	0.82	high
10	3	The bank is looking for new strategies to increase market share.	3.90	0.74	high
9	4	The bank's market share has been growing over the past three years	3.78	0.76	high
8	5	The bank is interested in the field of study and development	3.75	0.88	high
growth (total)			3.85		high

It can be observed from Table (14) that the means for the growth domain paragraphs ranged between (3.75-3.92), and paragraph (6) which states "The bank is keen to open new branches in different regions" ranked first with an average of (3.92) and a standard deviation of (0.91) and a high level. On the other hand, paragraph (8) which states "The bank is interested in the field of study and development" ranked last with an average of (3.75) and a standard deviation of (0.88) and a high level.

### 4.3 Results Related to The Major Sub-Hypothesis.

The first main hypothesis: there is no statistically significant effect of Intrapreneurship practices (innovation, risk taking, pro-activeness, self-renewal) on organizational performance (customer satisfaction, growth) at a significant level ( $\alpha \leq 0.05$ ) in commercial banks in Amman. To test this hypothesis, the results of a multiple regression analysis of the impact of Intrapreneurship practices on organizational performance were extracted and table (15) shows these results.

**Table (15) results of the multiple regression analysis of the impact of Intrapreneurship practices on organizational performance.**

Dependent variable	model summary		Analysis of variance ANOVA			Coefficient				
	R	R <sup>2</sup>	F	Df	Sig	statement	$\beta$	S. E	T	Sig
Organizational performance	0.710	0.504	28.751	4	0.000	Innovation	0.120	0.086	1.935	0.027
						Risk taking	0.313	0.083	3.212	0.002
				113		Pro-activeness	0.185	0.071	2.064	0.041
				117		Self-renewal	0.326	0.096	3.392	0.001

Table (15) shows the results of multiple regression analysis of the effect of Intrapreneurship practices on Organizational performance. The correlation coefficient R

value was (0.710), indicating a relationship between Intrapreneurship practices and Organizational performance. The determination coefficient  $R^2$  value was (0.504), indicating that Intrapreneurship practices explain (50.40%) of the variation in Organizational performance. The F value (28.751) was statistically significant at the significance level (Sig 0.000) with (4) degrees of freedom, indicating a statistically significant effect of Intrapreneurship practices on Organizational performance at a significance level ( $\alpha \leq 0.05$ ).

As shown in the coefficients table, there is an effect of Intrapreneurship practices areas (innovation, risk taking, pro-activeness, self-renewal), where their  $\beta$  values were (0.120, 0.313, 0.185, 0.326) respectively, and the standard error was (0.086, 0.083, 0.071, 0.096), and the T value was (1.935, 3.212, 2.064, 3.392) at a significance level of Sig (0.027, 0.002, 0.041, 0.001). Based on these results, we reject the null hypothesis and accept the alternative hypothesis, which states the following: there is a statistically significant impact of Intrapreneurship practices (innovation, risk taking, pro-activeness, and self-renewal) on organizational performance (customer satisfaction, growth) at a significant level ( $\alpha \leq 0.05$ ) in commercial banks in Amman.

### **Results related to the first sub-hypothesis.**

**Ho1.1:** There is no statistically significant effect of intrapreneurship practices (innovation, risk taking, pro-activeness, and self-renewal) on Customer satisfaction at the level of significance ( $\alpha \leq 0.05$ ) in commercial banks in Amman.

To test this hypothesis, the results of a simple regression analysis were extracted for the effect of Intrapreneurship practices on customer satisfaction, as shown in Table (16) these results.

**Table (16) results of a simple regression analysis of the impact of Intrapreneurship practices customer satisfaction**

Dependent variable	Model Summary		ANOVA			Coefficient				
	R	R <sup>2</sup>	F	df	Sig	Statement	$\beta$	S. E	T	Sig
Customer satisfaction	0.636	0.404	78.789	1	0.000	Intrapreneurship practices	0.636	0.091	8.876	0.000
				116						
				117						

Table (16) shows the results of a simple regression analysis for the influence of intrapreneurship regarding the satisfaction customer. It was found that the correlation coefficient value R (0.636) indicates a relationship between intrapreneurship practices and satisfaction of the customers which explains, and the determination coefficient value R<sup>2</sup> (0.404) means that intrapreneurship practices explain (40.4%) of the variance in customer satisfaction, where the F value (78.789) is statistically significant at the level of Sig (0.000), which confirms that the regression at a significance level ( $\alpha \leq 0.05$ ) with one degree of freedom (1), which indicates a statistically significant influence of intrapreneurship practices on Customer satisfaction. As the table shows B value for intrapreneurship practices is (0.636), with a standard error of (0.091) and a T value (8.876), with a statistically significant level of (0.000). Based on these results, we reject the null hypothesis and accept the alternative hypothesis, which states that: There is a statistically significant influence of intrapreneurship practices (innovation, risk taking, pro-activeness, self-renewal) on customer satisfaction at the level of significance ( $\alpha \leq 0.05$ ) in commercial banks in Amman.

### Results related to the second sub-hypothesis.

**Ho1.2:** There is no statistically significant effect of Intrapreneurship practices (innovation, risk taking, pro-activeness, self-renewal) on the growth at the level of significance ( $\alpha \leq 0.05$ ) in commercial banks in Amman.

To test this hypothesis, the results of a multiple regression analysis were extracted for the effect of Intrapreneurship practices on growth, as shown in Table (17) these results.

**Table (17) Results of the Simple Decline Analysis of the Growth Impact of Intrapreneurship practices.**

Dependent variable	Model Summary	ANOVA				Coefficient				
		R	R <sup>2</sup>	F	Df	sig	Statement	$\beta$	S. E	T
Growth	0.580	0.336	58.749	1	0.000	Intrapreneurship practices	0.580	0.088	7.665	0.000
				116						
				117						

Table (17) shows the results of simple regression analysis of the impact of Intrapreneurship practices on growth. It was found that the correlation coefficient value (R) (0.580) indicates a relationship between Intrapreneurship practices and growth. And the coefficient of determination is (R<sup>2</sup>) (0.336), which means that Intrapreneurship practices explain (33.6%) of the variation in growth. The F-value reaches (58.749), which is statistically significant at the level of Sig (0.000), confirming the significance of the regression at a significance level ( $\alpha \leq 0.05$ ) with one degree of freedom. This indicates a statistically significant influence of Intrapreneurship practices on growth.

it can be observed in table that the  $\beta$  coefficient for intrapreneurship practice is 0.580, with a standard error of (0.088). Moreover, T-value is at (7.665), which is statistically

significant at (0.000). Based on these results, we reject the null hypothesis and accept the alternative hypothesis, which states:

"There is a statistically significant influence of Intrapreneurship practices (innovation, risk-taking, pro-activeness, self-renewal) on growth at a significance level ( $\alpha \leq 0.05$ ) in commercial banks in Amman."



## **CHAPTER FIVE**

### **Results Discussion and Recommendations**

#### **1.5.1 Results Discussion**

#### **1.5.2 Recommendations**

## CHAPTER FIVE

### Results Discussion and Recommendations

In this chapter, the results were discussed in light of the results of the Descriptive statistical analysis process respond to the sample's answers to a study's variables, with the aim of identifying

The influence of Intrapreneurship practices (innovation, Risk taking, pro-activeness, and self-renewal) on Organizational performance (Customer satisfaction, Growth) in commercial Banks in Amman.

#### 5.1 Results Discussion

##### **Discussing the results of the descriptive analysis of the independent variable:**

The study's findings indicated that the level of intrapreneurship practices in commercial banks in Amman reached a (high) level; the study's findings indicated a high level of innovation criteria in commercial banks in Amman. However, the researcher attributes these findings to the commercial banking industry's well-defined innovation strategy. The study's results later showed that commercial banks in Amman had a high rate of self-renewal, which the researcher attributes to the industry's ongoing strategy development and renewal. Thereby, the study results of pro-activeness criteria have reached a (high) level as well in the in commercial banks in Amman , accordingly the researcher anticipate this result due to the fact that bank is always initiative before competitors, in order to expand and grow, and finally the study's results showed of Risk-taking criteria have reached a (high) level in commercial banks in Amman , hence the researcher anticipate this result due to the fact that bank is willing to take risks for the purpose of increasing its profits, shares, Attract customers, expand and compete globally.

**Discussing the results of the descriptive analysis of the dependent variable:**

According to the study's findings, commercial banks in Amman had (high) organizational performance levels. Consequently, the study's findings indicated that commercial banks in Amman had (high) levels of customer satisfaction. However, the researcher attributes these findings to the bank's efforts to please its clients by offering them simple, innovative services and attending to all of their needs. It is also important to note that the growth results from the study indicate that commercial banks in Amman have grown to a (high) level; the researcher therefore attributes this result specifically to the plans and strategies that were implemented in order to boost profits, increase market share, grow more quickly, draw in clients, and show initiative.

**Discussing the results of the study hypotheses****Discussing the results of the first main hypothesis**

The first main hypothesis' results revealed that intrapreneurship practices (innovation, risk-taking, pro-activeness, and self-renewal) have a statistically significant impact on organizational performance in Amman commercial banks at the level of ( $\alpha \leq 0.05$ ). This means that commercial banks must implement intrapreneurship practices that allow them to improve their organizational performance.

This outcome is consistent with the study findings of the (Abou-Moghli & Al-Abdallah, 2018) study, which showed that adopting intrapreneurship practices will affect the organization's performance. This implies that businesses can continue to be profitable while using intrapreneurship practices. Another study has conducted in this context by (Feli'cio, J. Augusto, Ricardo Rodrigues, R. Caldeirinha, 2020), whose result was that intrapreneurship influences the performance of firms, furthermore he study's findings

imply that organizations should pay more attention to Intrapreneurship practices and plans for increasing their profits and being able to compete.

Moreover, another study conducted by (Aina & Solikin, 2020), the result showed that Intrapreneurship has a strong effect on the organizational performance.

#### **Discussing the results of the first sub- hypothesis:**

The results of the study showed Intrapreneurship practices (Innovation, Risk-taking, Pro-activeness, self-renewal) have an influence on customer satisfaction in Commercial Banks in Amman at ( $\alpha \leq 0.05$ ). Which means that the bank have to adopt Intrapreneurship practices to satisfy their clients and meet their needs.

#### **Discussing the results of the second sub- hypothesis:**

The results of the study showed Intrapreneurship practices (Innovation, Risk-taking, Pro-activeness, self-renewal) have an influence on Growth in Commercial Banks in Amman at ( $\alpha \leq 0.05$ ).

The outcome of this hypothesis is similar to the study of (Abdelwahed, 2022), that aimed to Determining employee satisfaction, intrapreneurship and firm growth among managers of Pakistan, its findings showed that positive results may occur because the firm's performance and growth are only possible through the significant consequences of the intrapreneurship.

## **5.2 Recommendations**

- 1- The study found a high level of intrapreneurship practices, so it is critical for commercial banks to continue fostering and promoting these practices. Maintain and improve the present intrapreneurship practices. This can be achieved by encouraging

- employees to generate new ideas, fostering the generation of ideas. and providing staff members with the resources and support they need to complete creative projects.
- 2- Encourage an innovative and risk-taking culture, Banks should reward and recognize innovative ideas, encourage employees to think outside the box, and foster a safe environment where they feel confident taking calculated risks.
  - 3- Adopt a proactive approach to strategy development and renewal, Commercial banks should keep using a proactive approach to these processes.
  - 4- Continuously invest in employee development, Commercial banks should give priority to investing in employee development in order to maintain and improve the high rate of self-renewal. This can be accomplished through thorough training initiatives that emphasize the development of abilities like critical thinking, adaptability, and creativity.
  - 5- Encourage a culture of continuous improvement, Commercial banks should encourage a culture of continuous improvement in order to maintain and further improve the high organizational performance levels. This entails motivating staff members to pursue excellence, pinpoint potential improvement areas, and actively participate in coming up with novel solutions.
  - 6- Enhance the overall customer experience constantly, Commercial banks should give the improvement of the customer experience a top priority in order to maintain and further raise customer satisfaction levels. This entails making investments in initiatives that put the needs of the customer first, such as individualized services, streamlined and effective processes, and practical digital banking solutions.

- 7- Expand market presence and diversify offerings, Commercial banks should think about expanding their market presence and changing up their product lines in order to take advantage of the rapid growth. This can be done by focusing on new customer segments, expanding into new regions, or launching cutting-edge financial products and services.
- 8- Create an environment that supports and encourages intrapreneurial behavior in commercial banks in Amman in order to take advantage of the positive effects that intrapreneurship practices have on organizational performance. This entails giving staff members the freedom, tools, and assistance they need to innovate, take calculated risks, and actively pursue opportunities.
- 9- Prioritize customer-centric innovation; Commercial banks in Amman should give intrapreneurship-based customer-centric innovation top priority in order to increase customer satisfaction.
- 10- Encourage a culture of intrapreneurial growth; Commercial banks in Amman should encourage a culture that encourages entrepreneurial thinking and growth-oriented initiatives in order to maximize the influence of Intrapreneurship practices on growth.

### **Recommendations and future study Future**

Studies must examine the contextual factors that might have an impact on the link between intrapreneurship practices and organizational performance.

- 1- The researcher recommends conducting more studies in Arabic, in order to enrich the Arabic library with more studies about Intrapreneurship.
- 2- It is necessary for all types of organizations to adapt intrapreneurship practices, and encourage their employees to be innovative.
- 3- Banks in Amman should pay more attention to the practices of Intrapreneurship, in order to grow, increase profits, attract more customers, expand, and compete.

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## **List of Appendixes**

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## Appendix (1)

### Unstructured interview questions

السلام عليكم ورحمة الله وبركاته،

تقوم الباحثة بإجراء دراسة حول تأثير ممارسات ريادة الأعمال الداخلية على الأداء التنظيمي في البنوك التجارية في الأردن، أتوجه الي حضراتك بالأسئلة الآتية حيث ستكون لإجاباتكم أثر كبير في تطوير الدراسة والحصول على نتائج موضوعية تخدم تطوير أداء البنوك وتحقيق أهدافه المرسومة

- ما هي ممارسات ريادة الأعمال الداخلية التي يتبعها المصرف الذي تعمل فيه؟
- الجواب: يمكن أن تكون هذه الممارسات تشمل تشجيع الموظفين على تقديم اقتراحات جديدة، تخصيص وقت للتجريب والابتكار، إنشاء فرق عمل متعددة التخصصات للعمل على مشاريع جديدة، وتوفير المساحة والدعم للمشاريع الابتكارية الداخلية.
- هل لاحظت تأثيرًا إيجابيًا لتلك الممارسات على الأداء التنظيمي للبنك؟ إذا كان الأمر كذلك، في أي جوانب تلاحظ هذا التأثير؟
- الجواب: يمكن أن يتمثل التأثير الإيجابي لممارسات ريادة الأعمال الداخلية في زيادة الابتكار والإبداع في المصرف، تحسين جودة الخدمات المقدمة للعملاء، تحسين عمليات العمل والكفاءة الداخلية، وتعزيز روح الفريق والتعاون بين الموظفين.
- هل تعتقد أن ممارسات ريادة الأعمال الداخلية تساعد في تعزيز الابتكار والإبداع داخل المصرف؟
- الجواب: نعم، ممارسات ريادة الأعمال الداخلية تشجع المصرف على توفير بيئة تحفز الابتكار والإبداع، حيث يشجع الموظفون على تقديم أفكار جديدة وتجربة حلول مبتكرة للتحديات التي يواجهونها.
- هل هناك تحسينات محتملة يمكن أن تطبقها المصارف لتعزيز تأثير ممارسات ريادة الأعمال الداخلية على الأداء التنظيمي؟
- الجواب: تطبيق الابتكارات التكنولوجية المتقدمة واستخدام التحليلات البيانية لتعزيز فهم العملاء وتحسين خدمة العملاء واتخاذ القرارات الاستراتيجية
- هل تعتقد أن هناك تحديات خاصة تواجه المصارف في تبني وتنفيذ ممارسات ريادة الأعمال الداخلية؟
- الجواب: نعم، التحديات الرئيسية تتضمن ثقافة المؤسسة التقليدية، التحول التقني، والقيود التنظيمية والقانونية.

## Appendix (2)

### A Letter to facilitate the task of conducting the study

هكتب رئيس الجامعة  
Office of the President

الرقم، در/خ/1505  
التاريخ، 2023/03/29

#### الى من يهمه الأمر

لغايات توفير وربط أسس التعاون مع خدمة المجتمع المحلي؛ نرجو التكرم  
بالموافقة على تقديم التسهيلات الممكنة لطالبة الماجستير ريانة أمجد نايف  
أبووندي، ورقمها الجامعي (402110001)، المسجل في تخصص إدارة  
الاعمال / كلية الأعمال في جامعة الشرق الأوسط، والتي تتولى القيام بإعداد  
دراسة بحثية أكاديمية في رسالتها المعنونة بـ " أثر ممارسات ريادة الأعمال  
الداخلية على الأداء التنظيمي: دراسة ميدانية في البنوك التجارية في الاردن"،  
علماً بأن المعلومات سيتم استخدامها لأغراض البحث العلمي وبصورة سرية.

وتفضلوا بقبول فائق الاحترام والتقدير...

رئيسة الجامعة

أ.د. سلام خالد المحادين



### Appendix (3)

#### The Names of The Judges of The Study Tool (Questionnaire)

	<b>Name</b>	<b>Academic Rank</b>	<b>Arbitration Universities</b>
1.	Prof. Ahmad Ali Saleh	Professor	Middle East University
2.	Prof. Ali Mohammad Al-Adaileh	Professor	Middle East University
3.	Dr. Mohammad Al-Maitah	Associate professor	Middle East University
4.	Dr. Murad Attiany	Associate professor	Isra University
5.	Dr. Mohammad Abu Qila	Assistant Professor	Isra University
6.	Dr. Sami Al-Kharabsheh	Associate professor	Isra University
7.	Dr. Mohammad Ahmad Abdelkader	Associate professor	Isra University
8.	Dr. Faraj Harahsheh	Associate professor	Isra University
9.	Dr. Mohammed Turki	Associate professor	Jerash University
10.	Dr. Ahmed Malkawi	Associate professor	Jerash University

## Appendix (4)

### Study Tool (Questionnaire in English)

بسم الله الرحمن الرحيم



Dear Sir/Madam

Greetings,

The researcher is conducting a study entitled:

**The Influence of Intrapreneurship practices on Organizational performance: A field study in Commercial Banks in Amman .**

As part of the requirements for obtaining a Master's degree in Business Administration, your cooperation in answering the questionnaire is highly appreciated. Rest assured that all information provided will be treated with complete confidentiality and solely used for study purposes. Your assistance will greatly contribute to the success of this study.

Thank you for your cooperation; kindly accept our sincere greetings and respect.

Supervisor

Prof. Azzam Aboumoghli

Student

Rayana Amjad Abuwandi

**March/2023**

**Demographic information**

1. **Gender:** Male  Female
  
2. **Age group:** 30 years and younger  From 30 to less than 35 years   
From 35- younger than 40 years  From 40- younger than 45 years   
45 years and older
  
3. **Years of experience:** 5 years and less  From 5- less than 10 years   
From 10- less than 15 years  over 15 years
  
4. **Academic qualifications:** Diploma  Bachelor's Degree  Master  PHD
  
5. **Career Level:** Manager  supervisor  Department Officer  Employee



Intrapreneurship Practices						
No.	Paragraph	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)
<b>Innovation: Introducing new concepts, ideas, devices, processes, services, and products.</b>						
1.	The bank is constantly introducing new services.					
2.	The bank is unique in providing some banking services.					
3.	The bank utilizes techniques of information sharing among staff members to generate innovative ideas.					
4.	The Bank has the capabilities to modify and develop its banking services.					
5.	The bank has modern technical means to provide innovative ideas.					
<b>Risk taking: willing to work in stages characterized by ambiguity and uncertainty.</b>						
6.	The bank adopts the risk to increase the market share.					
7.	The bank considers risk a gateway to success.					
8.	The bank has a risk management plan.					
9.	The Bank grants financing for product development.					
10.	The Bank supports Entrepreneurial projects.					
<b>Pro- activeness: taking initiative to do something and then waiting for competitors' response.</b>						
11.	The bank constantly studies the needs and desires of customers.					
12.	The bank is keen to provide new services that differ from those offered by competitors.					
13.	The Bank is constantly striving to study the environmental variables affecting its performance.					
14.	The bank is keen to seize new opportunities in the labor market.					
15.	The bank is keen to take precedence in implementing innovative methods.					
<b>Self- renewal: It depicts how the bank changes its plans that were based on them.</b>						
16.	The Bank seeks to think of modern methods for the development and achievement of work.					
17.	The bank is interested in conducting study and studies on how to perform work.					
18.	The bank seeks to develop services by exploiting the available resources.					
19.	The bank keeps abreast of developments in the field of work.					
20.	The bank uses information technology systems to develop new banking services.					
<b>Organizational Performance</b>						
<b>Customer Satisfaction: It is a measure of the customers' satisfaction with the services and products.</b>						
21.	The bank considers customer service a priority in the strategic plan.					
22.	The bank relies on customer feedback to improve service delivery performance.					
23.	The bank trains employees to enhance customer confidence.					

<b>Intrapreneurship Practices</b>						
<b>No.</b>	<b>Paragraph</b>	<b>Strongly Agree (5)</b>	<b>Agree (4)</b>	<b>Neutral (3)</b>	<b>Disagree (2)</b>	<b>Strongly Disagree (1)</b>
24.	The bank is interested in knowing customers' opinion about the quality of the services.					
25.	Customers are contacted directly to deal with complaints and feedback.					
<b>Growth: It is the point that enables the bank to consider expansion and explore new ways to increase revenue and profits.</b>						
26.	The bank is keen to open new branches in different regions.					
27.	The bank constantly analyzes the external environment to enter new markets.					
28.	The bank is interested in the field of study and development.					
29.	The bank's market share has been growing over the last three years.					
30.	The bank is looking for new strategies to increase market share.					

## Appendix (5)

## Study Tool (questionnaire in Arabic)

بسم الله الرحمن الرحيم



السادة المحترمين

تحية طيبة وبعد ،،،،،

تقوم الباحثة بإجراء دراسة بعنوان :

**The Influence of Intrapreneurship practices on Organizational performance: A field study in Commercial Banks in Jordan.**

أثر ممارسات ريادة الأعمال الداخلية على الأداء التنظيمي: دراسة ميدانية في البنوك التجارية في الأردن.

وذلك استكمالاً لمتطلبات الحصول على درجة الماجستير في تخصص إدارة الأعمال، فأرجو منكم التكرم بالإجابة على جميع الأسئلة في الاستبانة حسب ما ترونه مناسباً، علماً أن تعاونكم له الأثر الكبير في نجاح هذه الدراسة، وستعامل المعلومات بسرية تامة والأغراض البحث العلمي فقط.

شاكرين تعاونكم وتفضلوا بقبول وافر السلام والاحترام.

الطالبة

اشراف

ريانة أمجد أبو وندي

أ.د. عزام أبو مغلي

### البيانات الديموغرافية

يرجى وضع إشارة ✓ في الخانة المناسبة:

1. النوع الاجتماعي: ذكر  أنثى

2. الفئة العمرية:

30 سنة فأصغر  من 30 – أصغر من 35 سنة  من 35 سنة -40 سنة

من 40 – أصغر من 45 سنة  45 سنة فأكثر

3. سنوات الخبرة:

5 سنوات فأقل  من 5 – أقل من 10 سنوات

من 10 – أقل من 15 سنة  15 سنة فأكثر

4. المؤهل العلمي:

دبلوم متوسط فأقل  بكالوريوس  ماجستير  دكتوراه

5. المستوى الوظيفي:

مدير  مساعد مدير  رئيس قسم  موظف

غير موافق بشدة (5)	غير موافق (4)	محايد (3)	موافق (2)	موافق بشدة (1)	العبرة
<b>محاور الاستبانة وتعريفاتها الإجرائية وفقراتها</b>					
<b>الابتكار: هو إدخال مفاهيم أفكار، أجهزة، عمليات، خدمات ومنتجات جديدة.</b>					
					1. يقدم البنك باستمرار خدمات جديدة.
					2. يتميز البنك بتقديم بعض الخدمات المصرفية.
					3. يستخدم البنك تقنيات تبادل المعلومات لتوليد أفكار مبتكرة.
					4. يمتلك البنك الإمكانيات لتطوير خدماته المصرفية.
					5. يمتلك البنك الوسائل التقنية الحديثة لتقديم أفكار مبتكرة.
<b>تحمل المخاطرة: هي تقبل العمل في مراحل تتسم بالغموض وعدم اليقين.</b>					
					6. يتبنى البنك المخاطرة لزيادة الحصة السوقية.
					7. يعتبر البنك المخاطرة مدخل للنجاح.
					8. يمتلك البنك خطة لإدارة المخاطر.
					9. يمنح البنك تمويلا لتطوير المنتجات.
					10. يدعم البنك المشاريع الريادية.
<b>الاستباقية: تتمثل بالمبادرة بالقيام بشيء ثم انتظار استجابة المنافسين.</b>					
					11. يقوم البنك باستمرار بدراسة رغبات العملاء.
					12. يحرص البنك على طرح منتجات جديدة بشكل أسرع من المنافسين.
					13. يسعى البنك لدراسة المتغيرات البيئية المؤثرة على أدائه.
					14. يعمل البنك على اقتناص الفرص الجديدة.
					15. يؤكد البنك على الأسبقية في تطبيق أساليب مبتكرة.
<b>التجديد الذاتي: يصور كيفية تغيير البنك لخطته التي تأسس عليها.</b>					
					16. يسعى البنك للتفكير في الأساليب الحديثة لتطوير العمل.
					17. يهتم البنك بإجراء البحوث حول كيفية أداء العمل بالشكل المطلوب.
					18. يسعى البنك لتطوير الخدمات من خلال استغلال الموارد المتاحة.
					19. يواكب البنك التطورات في مجال العمل.
					20. يستخدم البنك أنظمة تكنولوجيا المعلومات لتطوير الخدمات المصرفية.

غير موافق بشدة (5)	غير موافق (4)	محايد (3)	موافق (2)	موافق بشدة (1)	العبارة	
<b>رضا العملاء: هو مقياس لمدى رضا العملاء للخدمات والمنتجات.</b>						
					21. يعتبر البنك خدمة العملاء أولوية في الخطة الاستراتيجية.	
					22. يهتم البنك بملاحظات العملاء لتحسين أداء تقديم الخدمات.	
					23. يدرّب البنك العاملين على تعزيز ثقة العملاء.	
					24. يهتم البنك بمعرفة رأي العملاء حول جودة الخدمات.	
					25. يتم التواصل مع العملاء مباشرة للتعامل مع الشكاوى والملاحظات.	
<b>النمو: هو النقطة التي تمكن البنك من التفكير في التوسع والبحث عن طرق جديدة لزيادة الإيرادات والأرباح.</b>						
					26. يحرص البنك على فتح فروع جديدة في مناطق مختلفة.	
					27. يقوم البنك باستمرار بتحليل البيئة الخارجية للدخول الى أسواق جديدة.	
					28. يهتم البنك بمجال البحث والتطوير.	
					29. تعتبر حصة البنك السوقية في حالة نمو خلال السنوات الثلاث الأخيرة.	
					30. يقوم البنك بالبحث عن استراتيجيات جديدة لزيادة الحصة السوقية.	