

**The Impact of Organizational Agility on the
Organizational Performance at Jordanian
Commercial Banks**

أثر الرشاقة التنظيمية على الأداء التنظيمي في البنوك
التجارية الأردنية

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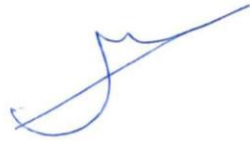
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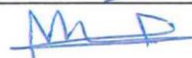
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Examination Committee's Decision

This thesis of the student Marah Yaser Aqel Al Akroush which studies “The Impact of Organizational Agility on the Organizational Performance at Jordanian Commercial Banks” has been defined, accepted, and approved on 22/01/ 2023.

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Marah Yaser Al-Akroush.

Dedication

This thesis is dedicated to my mother's pure soul, my father Yaser, brothers Ali and Hamzeh, and my husband Ayham kakish who helped me in every way it was needed and believe in me, for their endless support throughout my life to reach this stage.

No words can make me express my gratitude and thanks, to each of the above, I extend my deepest appreciation

Marah Yaser Al Akroush.

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The Impact of Organizational Agility on the Organizational Performance at Jordanian Commercial Banks

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Abstract

Purpose: The study aims to find the impact of organizational agility through its dimensions (sensing agility, decision-making agility, acting agility) on the Organizational performance in Jordanian commercial banks

Design/ methodology/ approach: This study adopts a quantitative descriptive cause-effect and cross-sectional approach, where data was collected by questionnaires among managers in middle and higher management working in Jordanian commercial banks. Where (137) questionnaires were suitable and coded against SPSS. Then normality, validity, and reliability were checked followed by correlation test and finally multiple regressions were used to test the hypotheses.

Findings: The study results in that there is a positive impact of organizational agility on its dimensions of Organizational performance. Where there is a positive impact of sensing agility on organizational performance, there is a positive impact of decision-making agility on organizational performance, and there is a positive impact of acting agility on organizational performance. It is worth mentioning that decision-making agility has the least impact and acting agility has the most impact on Organizational performance.

Keywords: **Organizational Agility, Sensing agility, Decision-making agility, Acting agility, Organizational Performance, Jordanian Commercial Banks.**

أثر الرقابة التنظيمية على الأداء التنظيمي في البنوك التجارية الأردنية

إعداد: مرح ياسر العكروش

إشراف: الدكتور عبد العزيز أحمد شرباتي

الملخص

الهدف: هدفت الدراسة إلى معرفة أثر الرقابة التنظيمية من خلال أبعادها (رقابة الاستشعار، رقابة اتخاذ القرار، رقابة التطبيق) على الأداء التنظيمي في البنوك التجارية الأردنية. التصميم/ المنهجية/ الطريقة: تتبنى الدراسة المنهج الوصفي الكمي، حيث تم جمع البيانات عن طريق توزيع الاستبيانات على جميع الموظفين والمديرين في الإدارة الوسطى والعليا العاملين في البنوك التجارية الأردنية. حيث تم استخدام (137) استبانة لإجراء التحليل الإحصائي. وتم استخدام الانحدار المتعدد في اختبار فرضيات الدراسة.

النتائج: خلصت الدراسة إلى أن هناك تأثيراً إيجابياً للرقابة التنظيمية بأبعادها على الأداء التنظيمي. عندما يكون هناك تأثير إيجابي لرقابة الاستشعار على الأداء التنظيمي، فهناك تأثير إيجابي لرقابة اتخاذ القرار على الأداء التنظيمي، وهناك تأثير إيجابي لرقابة التطبيق على الأداء التنظيمي. ومن الجدير بالذكر أن رقابة اتخاذ القرار لها أقل تأثير، ورقابة التطبيق لها أكبر الأثر على الأداء التنظيمي.

التوصيات: أوصت الدراسة بمجموعة من التوصيات، أهمها: ينصح البنوك بوضع خطط بديلة لغرض التعامل مع التغيرات المستقبلية، وينبغي أن تكون البنوك قادرة على التعرف على الفرص والمشكلات الناشئة.

الكلمات المفتاحية: الرقابة التنظيمية، رقابة الاستشعار، رقابة اتخاذ القرار، رقابة التطبيق، الأداء التنظيمي، البنوك التجارية الأردنية.

Chapter One

Study Background and Importance

1.1 Introduction

This chapter is considered the introductory chapter of this current conducted study. Keeping in mind that it is going to present: background information related to the topic of the study, the objectives of this study, research importance and problem, research questions and hypotheses, the model of this study, operational definitions, and finally study limitations.

1.2 Background

The capability of a certain organization to respond quickly to the external environment and atmosphere has become important for distinguishing and identifying successful organizations among others. Where these can be compounded through the pressure of the market, keeping in mind that successful practices of a business are being simulated worldwide. Moreover, the changes that occur by competing globally are considered important for an inclusive awareness that leads a particular organization to become agile (Harraf et al., 2015). Al Hadid (2016) stated that living in a dynamic and changeable world, where customers can rapidly change their preferences that will lead firms to take into consideration agility to perform positively.

It is worth mentioning that a major side of agility relates to a business's capability to respond and react to changes (Khoshlahn and Ardabili, 2016). Furthermore, it was stated by Nafei (2016c) that agility refers to the manufacturing system that is attached to different abilities including human resources, information, soft and hard technologies, and educated management to meet the needs of rapidly changes within the marketplace. Where that includes certain issues, such as flexibility, competitors, infrastructure, speed,

customers, suppliers, and responsiveness. In addition, Goodarzi et al., (2018) indicated that agility is considered an essential issue to be taken into account for a certain organization to survive and develop in the current dynamic atmosphere and environment.

Another issue to be considered by this study is organizational performance. As was mentioned by A-Iuliana and Maria (2016) that the term organizational performance is confounded with certain issues, for example, efficiency, economy, profitability, productivity, effectiveness, earning capacity, and competitiveness. It was added by Mashovic (2018) that an organization to assess its performance, is considered a complicated task, especially within international circumstances. Moreover, the measurements of performance include financial and non-financial measures that are applied to deal with different issues, such as: evaluating foreign subsidiaries, planning, and budgeting, allocating resources, incentive compensating, and setting targets. Where these issues are applied and followed to manage performance within different areas, such as finances, employees, internal processes, suppliers, and customers (Mashovic, 2018).

Keeping in mind that it is important to consider the role of agility in a certain organization to survive whenever competing in the surrounding market. As well as its potential role within the workplace of an organization in promoting the level of employee participation and productivity. This study is directed to investigate the impact of organizational agility through its dimensions (sensing agility, decision-making agility, and acting agility) on organizational performance in the Jordanian commercial banking sector.

1.3 Study Aim and Objectives.

The aim of the study can be achieved by the following objectives:

- The main aim of the study is to find the impact of organizational agility through its dimensions on organizational performance in the banking sector in Jordan.
 - I. To find the level of implementation of organizational agility.
 - II. To find the level of organizational performance.
 - III. To find the relationship between organizational agility and organizational performance.
 - IV. To find the impact of organizational agility on the organizational performance

Other objectives:

- To enhance the awareness about agility and its implementation within banks.
- To increase the importance of organizational performance in the Jordanian commercial banking sector.

1.4 Study Significance and Importance

- **Research Significance**

There is research agility on performance in Jordan, therefore this study is considered one of the leading studies in this country

- **Theoretical Importance**

Conducting this study is useful for banks, decision-makers, other organizations, and other researchers. Banks will find this study useful due to development issues such as the use of technology. Also, agility will allow banks to perform better in problem-solving which is needed to enhance their performance and other issues related to customers and clients. Moreover, decision-makers will find this study useful because taking decisions is essential based on the uncertain future. Where can one make decisions, such as solving

problems by considering their experience? Keeping in mind that by agility all employees are encouraged to express their opinions. Where that will enhance team working in the surrounding atmosphere. Organizations will find the study useful since they are looking to meet customers' needs as well enhancing their experience regarding the offered services. In addition, organizations are seeking to enhance the contribution of their employees, by working and collaborating all together as a team. Keeping in mind that all departments in a certain organization can collaborate and improve its operational efficiency as a whole. On the other hand, this study will encourage other researchers to conduct related further studies to allow comparison and development. It is worth mentioning to add what distinguishes this study among others, this current study is going to investigate the impact of organizational agility on the organizational performance among commercial banks that operate in Amman. This study will contribute to filling the gap in the literature due to the lack of studies in the country. Also, this study will differ by being conducted and performed among commercial banks, whereas this study was unable to find any study in the related sector.

- **Practical Importance**

Several users will find this study useful, that is banks' employees and clients. Furthermore, employees will help in enhancing organizational performance by working and collaborating as a team. Where they perform different services efficiently. Secondly, clients or customers where their awareness of banks' services is essential as well as their feedback according to the provided services that will influence banks' performance.

1.5 Problem Statement

Based on several studies, researchers debated the need to have an agile organization. For example, the study conducted by Pawlowski and Pawlowski (2015). In this study, the

researcher mentioned that an agile organization is experiencing flexibility where its structure is a group of items to decide the selection of management approach. Also, an agile firm is smart where the element of an organization to choose the approach of management is considered as the orientation of the evolution strategy of the organization itself. Secondly, the study conducted by Akkaya and Qaisar (2021) where indicated that agility is participating in making a firm capable to create a vision and an environment to have strong action within the firm as a whole, the capability of receiving and sharing information and then use the information through the most critical parts of the firm, the capability to understand and decide where a firm ends to set strategies and principles to be practiced, and the capability to gain novel sources and combine them with human resources within a firm quickly. Another study to be included in the study performed by Kirkpatrick et al., (2021) it was mentioned that there are routines that are found to characterize the agile organization, which are interpreting, sensing, and responding. Which, the organization has to sense the change or event that occurs in the environment, it is not immediately clear what is meant by a given event within an organization. That will end up by interpreting the event, and at the end, after deciding the means of an event, then it is followed by a response.

Interestingly, several studies such as these were conducted by Nafei (2016c) and Khoshlahn and Ardabili (2016) that suggested and recommended studying agility widely and through other different dimensions such as organizational citizenship behavior (OCB) and cultural parameters. In the end, this study chose this topic due to the importance of studying the banking sector. Where the banking sector is considered essential in the economy in different ways. This study differs from other previous studies because it is conducted in Jordan, where the study could not find any related study that was conducted in Jordan.

1.6 Study Questions

According to the study problem, this study is dedicated to answering the following main question:

Do organizational agility components (sensing agility, decision-making agility, acting agility) affect organizational performance in Jordanian commercial banks?

Based on the problem statement the following questions are developed:

Question 1: What is the level of implementation of organizational agility?

Question 2: What is the level of organizational performance?

Question 3: Is there a relationship between organizational agility and organizational performance?

Question 4: Do organizational agility components (sensing agility, decision-making agility, acting agility) affect organizational performance in the banking sector in Jordan?

Based on the components of organizational agility, the sub-questions are developed as follows:

* Questions 1, question 2 are answered by descriptive analysis, question 3 is answered by correlation, and question 4 is answered by testing the hypotheses.

1.7 Study Hypothesis

To answer the fourth question the following main hypothesis is tested.

H0.1: Organizational agility components (sensing agility, decision-making agility, and acting agility) don't affect organizational performance in Jordanian commercial banks, at $\alpha \leq 0.05$.

Therefore, the sub-hypotheses are:

H01.1: Sensing agility doesn't impact organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$.

H01.2: Decision-making impact doesn't affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$.

H01.3: Acting agility doesn't impact organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$.

1.8 Study Model

This study developed the model of the study based on previous studies. Where the independent variable and its dimensions were based on the two conducted studies by Nafei 3 (2016) and Nafei (2016b). The first study measured organizational agility by sensing agility, decision-making agility, and acting agility on Job engagement. While the second study measured organizational agility by sensing agility, decision-making agility, and acting agility on organizational success. On the other hand, the dependent variable which is organizational performance was developed by the study conducted by Mashovic (2018). Where the non-financial factors of organizational performance are product/service quality, employee efficiently, customer satisfaction, and market share. Also, selecting the dimensions of performance was based on another study that was conducted by Selvam et al., (2016) where the dimensions of firm performance are: market value performance, employee satisfaction, environmental performance, social performance, profitability performance, growth performance, and customer satisfaction.

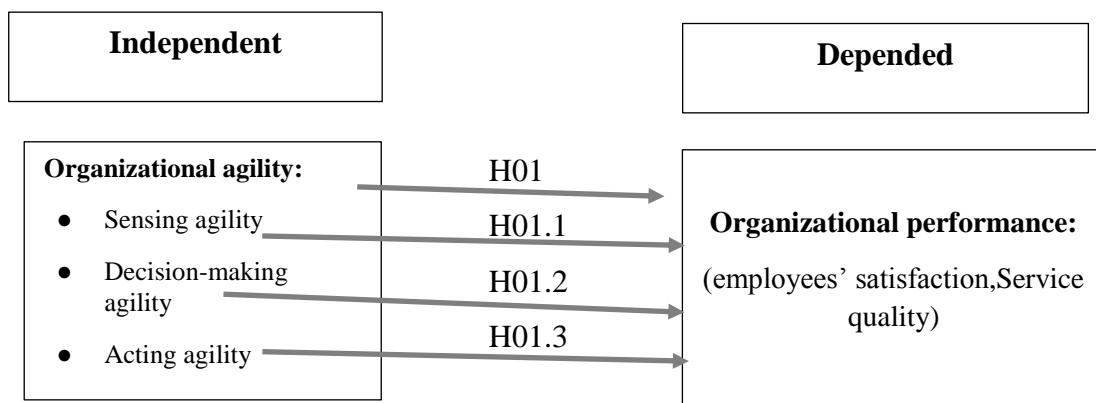


Figure 1.1: The study's model

Source: The model is developed based on the following previous studies: Organizational agility (Independent variable): Nafei (2016c) & Nafei (2016b). Organizational performance (Dependent variable): Mashovic (2018) and Selvam et al., (2016)

1.9 Operational Definitions

The following are the definitions of terms that will be used in this current study by the researcher.

Organizational agility: refers to the ability of an organization in dealing with the environment's unexpected changes by reacting rapidly to benefit from these changes. Where the independent variable organizational agility is measured by three dimensions that are: sensing agility, decision-making agility, and acting agility were measured by the developed questionnaire through the statements that are related to each dimension and followed a five-point Likert scale.

Sensing agility: it refers to the ability of an organization to monitor the existing changes within the surrounding atmosphere including the movements of new competitors, changes in customer preferences, and new technology based on time. Keeping in mind that sensing agility was measured by the developed questionnaire through the statements that are related to it and followed a five-point Likert scale.

Decision-making agility: it refers to the capability to assess and restructure information related to several sources to explain the implementation of a business without having any deny. Also, to recognize threats and chances that depend on events' interpretations that are attached to action plans. Where decision-making agility was measured by the developed questionnaire through the statements that are related to it and followed the five-point Likert scale.

Acting agility: refers to a group of actions taken for reassembling and collecting resources and adjusting the business's operations to address the existing changes within the surrounding atmosphere. Acting agility was measured by the developed questionnaire through the statements that are related to it and followed a five-point Likert scale.

Organizational performance: refers to the extent by which an organization meets its objectives as a social entity with the association of particular sources. The dependent variable organizational performance is measured by its dimensions which are: employees' satisfaction and service quality were measured by the developed questionnaire through the statements that are related to each dimension and followed the five-point Likert scale.

Employee satisfaction: it refers to the satisfaction regarding a job that reflects employees' feelings about their job. Where employees' satisfaction was measured by the developed questionnaire through the statements that are related to it and followed a five-point Likert scale.

Service quality: it refers to the capability of a provider of a certain service to satisfy consumers efficiently which may enhance the business performance. Where service quality was measured by the developed questionnaire through the statements that are related to it and followed a five-point Likert scale.

1.10 Study Limitations

- Time limits: the study covered the duration for the year 2022.
- Location limits: the study took a place within Jordanian commercial banks that operate in Amman, Jordan.
- Human limits: the study is applicable among employees and managers in middle and higher management in commercial banks in Amman.

1.11 Study Delimitations

Scientific limits: the study is going to find the impact of organizational agility on organizational performance.

Chapter Two

Conceptual and Theoretical Framework and Previous Studies

2.1 Introduction

This chapter is divided into two sections: theoretical framework and previous studies. Interestingly, the first part of the theoretical framework included information related to organizational agility by indicting its: definition, concept, development, characteristics, and dimensions. Also, this part presented the definition, concept, and dimensions of organizational performance. Moreover, it added a section about banks in Jordan. Then in the second part, the researcher mentioned a group of different studies that are related to the topic of this current study. In the end, this chapter presented a paragraph about what differentiates this current conducted study from previous studies.

2.2 Theoretical Framework

In this section of the chapter, the study is going to present information related to the topic of the study, such as: firstly, organizational agility by including the definition of organizational agility, organizational agility, the development of organizational agility, characteristics of organizational agility, and the dimensions of organizational agility. Secondly, information related to organizational performance by including the definition of organizational performance, organizational performance, and dimensions of organizational performance. Finally, a brief description of Jordanian commercial banks.

2.2.1 Organizational Agility (Independent Variable)

- The Definition of Organizational Agility

According to what was mentioned by Sherehiy and Karwowski (2014) that organizational agility refers to the reaction and coping of an organization towards a dynamic environment. Moreover, Ulrich and Yeung (2019) stated that agility refers to

the capability to learn, change, act, and unlearn in a spontaneous way that is attached to flexibility. Also, Harsch and Festing (2019) added that agility is counted as an organization's enabler by permitting organizations to act in a dynamic environment.

Organizational agility refers to a group of business initiatives that permits a business to meet competitive advantage, besides manufacturing procedures that obtain both cost-effectiveness and speed. Also, organizational agility refers to the effectiveness and efficiency of the day-to-day firm's activities. That is attained to achieve the requirements of dynamic business within a quickly changing environment. (Akkaya and Qaisar, 2021) Moreover, in the study conducted by Carvalho et al., (2021) it was stated that an agile organization is defined as the ability to achieve changing requirements by manufacturing systems to shift rapidly and cope with the current time to react to consumers' demands.

Furthermore, it was mentioned by Goswami and Mansi (2022) that organizational agility presents the qualification of an organization to cope with changes, react to these changes, analyze, and learn them besides predicting the future. Also, Susanty et al., (2022) stated that agility refers to a drive that is quick, strong, and light, which includes innovation and creativity. Finally, Manurung and Kurniawan (2022) concluded that organizational agility refers to the capability to make complicated integration and coordination of several activities, tasks, and processes. In addition, organizational agility allows an organization to alter operational activities and be responsive to changes in the market.

In this section, here are a listed group of definitions of organizational agility based on different studies. For example, the definition stated by Sherehiy and Karwowski (2014), is that organizational agility refers to the reaction and coping of an organization towards a dynamic environment.

As a researcher, I can define organizational agility as it refers to the ability of a firm to cope with the surrounding atmosphere as well responding within a dynamic environment.

- **Organizational Agility**

Based on what was mentioned by Goswami and Mansi (2022), having an effective agile organization requires beating different challenges, such as organizational structure, tough processes leadership models, and old technology. In addition, it was stated that organizational agility might be managed effectively whenever there is suitable attention given at a convenient time. Goswami and Mansi (2022) added that the role of time is essential concerning organizational agility. The former researchers justified that if taking action was performed after a time-lapse, that will lead not have any significant impact on efficiency. Moreover, Abdelilah et al., (2018) indicated that the main causes of agility include having a competitive and changeable market, changes in the requirements of consumers, technological innovations, and changes based on social factors.

Organizational agility includes both internal and external abilities, where these abilities are applied in the process of creating organizational capability and maintaining competitive advantage within the longer term. Also, these abilities include maintaining sources of organizations' competitive capability. That creates and uses quality sources, that are hard to be imitated by other different organizations. In addition, based on the changing business environment, agile abilities are essential to confirm both external and internal elements. These elements could be integrated to address the environment. (Akkaya and Qaisar, 2021)

Furthermore, Susanty et al., (2022) stated that there should be a gradual increment in the level of agility within all sides of an organization. So organizations are requested to

understand several essential parameters that will help them reach agility level. It was added by Jalal et al., (2017) that agility can be found through information technology, human resources, and innovation. Back Susanty et al., (2022), it was mentioned that organizational agility describes the agility of an organization to adapt rapidly the changes in business barriers and chances. Moreover, it was added that agility is an important factor that firms have to meet to maintain a competitive advantage. Where the level of agility must change is related to the pace of competition.

Back Akkaya and Qaisar (2021) it was mentioned that organizational agility confirms the capability to feel and react to changes in the market as well as chances and opportunities. Also, it was added that organizational agility concentrates on the capability to improve existing operating capabilities with novel knowledge, introduce the reconfiguration of operational abilities, and merge novel expertise into operating capabilities that are restructured. Moreover, Kanani (2016) indicated that the aim of having an agile organization is to achieve the requirements of customers, grab the attention towards interests of employees, and increase the market share that is attained by coping with the business environment.

Accordance to Liu and Yang (2019), researchers stated that there is an increment in the attention on organizational agility due to its capability to beat unexpected barriers within a highly changeable environment of a business. That is obtained by effective reconfiguration of abilities, sources, and strategies. In the end, Carvalho et al., (2021) indicated that agility is known commonly to be found in the industry of developing software and within the scope of project management.

In this section, it was added information about organizational agility. Such as, having an effective agile that needs the ability to beat several different challenges including

organizational structure and old technology. In addition, it was added that the purpose of experiencing agility is to meet customers' needs, grab the attention of employees, and increase market share. Also, it was stated that there is an increment in focusing on organizational agility because of the ability to beat unexpected challenges within a highly changeable environment of a business.

- **The Development of Organizational Agility**

Agility existed to allow organizations that are relevant to their quickly changing requirements, to beat the barriers of requirements, demand, and consumers' expectations. Also, organizational agility was captured in literature as a technique. Where organizations can gain competitive advantages by achieving the requirements of their consumers quickly and coping with a dynamic environment. In addition, the term organizational agility was first searched from the point of view of the workforce and manufacturing. That was obtained before the extension of the term to include the firm's operations entirely. (Akkaya and Qaisar, 2021)

In accordance to Kirkpatrick et al., (2021) it was stated that the literature included two kinds of antecedents of organizational agility, that are: internal environment and external environment. Where the internal environment consists of elements outside the unit, however, within the organization. Which is the existence of the unit through the inclusion of policies, leadership, and actions of an organization. On the other hand, in the same study, it was indicated that the external environment consists of elements that affect the unit, but outside the organization. It was added that these elements include trends and social elements, technology, changes to legislation, expectations of consumers and citizens, and natural events.

Moreover, it was mentioned by Carvalho et al., (2021) that the usage of agility within production and operation management is back to the early 1990s. Where at the time Nagel 1991 mentioned a definition of an agile organization as the ability to achieve the requirements that are changing quickly. That is attained by a manufacturing system that is capable to transfer rapidly and cope with the current time to react to consumers' demands. Also, it was indicated that earlier works were linked to the concept as extended networks as well as a virtual enterprise that was attached to physical manufacturing distribution. Back to the study conducted by Akkaya and Qaisar (2021), it was mentioned that the competition associated with globalization led several firms to transfer from a slow-moving environment into a hyper-competitive environment. Thus, that led manufacturers to outperform readily each other and came up with novel models as well enhanced operational procedures. Where manufacturers consider organizational agility to survive within a dynamic environment.

Finally, through the development in the field of organizational agility, several researchers still consider it as a coping of approaches that are used in the software. That is obtained by listing a group of ideas that are tested and proved within that related industry. For example, (a) the agile mindset of the project management team, (b) its autonomy, (c) the size of the team, and (d) its experience. (Dikert et al., 2016)

The researcher in this section added a brief description of the development of organizational agility. It was indicated that organizational agility was seen within the literature as a technique. Also, it was stated that organizational agility was first searched from the point of view of the workforce and manufacturing. Keeping in mind that using agility within operation management and production was introduced in the early 1990s.

- **Characteristics of Organizational Agility**

It was indicted by Pawlowski and Pawlowski (2015) that there are a group of new characteristics of having an agile organization, that are: the flexibility of the company, where the structure of an organization is set as an element to decide the selection of management approach. Moreover, the smartness of the company, where the element of an organization to choose the approach of management is considered as the orientation of the evolution strategy of the organization itself. Also, the shrewdness of the company, where there are two elements to have an impact on the selection of approaches of selection, is the level of customization of products and the level of orientation of the market. Furthermore, the intelligence of a company, where there is a determination of two groups of elements that are considered for deciding the selection of approaches of management: prevalent procedures of main business procedures and spontaneity and the combination of information system with firms' operational practices.

In addition, Akkaya and Qaisar (2021) listed the following characteristics that are related to organizational agility: The capability to create a vision and an environment to have strong action within the firm as a whole, the capability of receiving and sharing information and then use the information through the most critical parts of the firm, the capability to understand and decide where a firm ends to set strategies and principles to be practiced, and the capability to gain novel sources and combine them with human resources within a firm quickly.

Furthermore, it was mentioned by Kirkpatrick et al., (2021) that there are routines that are found to characterize agile organizations, which are interpreting, sensing, and responding. Where: The organization has to sense the change or event that occurs in the environment, it is not immediately clear what is meant by a given event within an

organization. That will end up by interpreting the event, and at the end, after deciding the means of an event, then it is followed by a response.

In conclusion, it was stated by Jaradat (2022) that the characteristics and features of an agile organization, are: Firstly, a major characteristic of having an agile organization that they concentrate on being stimulant among all partners. Where agile organizations focus on getting input continuously from both external and internal partners. That is attained to be aware of how partners implement due to the level of undeniable level. Secondly, another major feature of having an agile organization is the reality that organizations are aware that the most efficient approach to limit risk is to admit vulnerability. The idea is not only to guarantee that groups support the right administration or items. While in addition, it includes that the entire organization is performing in the right heading. Finally, the aim of an agile organization is the coordination of novel technologies within their operational cycles and practices.

In this section, there are a group of characteristics presented based on different studies, for example, the study conducted by Pawlowski (2015) where it was indicated some of the characteristics of having an agile organization, that are: the flexibility company, smartness of a company, shrewdness a company, and intelligence of a company.

- **Dimensions of Organizational Agility**

The study selected the following three dimensions of organizational agility, that are: sensing agility, decision-making agility, and acting agility.

- **Sensing agility**

The sensing task is related to scan events of a business that clarify its dynamic environment of it. Where that has a significant effect on competitive action,

organizational strategy, and future performance. Moreover, the activities of sensing tasks include environmental changes events, such as strategic moves of competitors, novel regulations, consumer preference change, and the existence of novel technologies. Also, sensing tasks include the filtration of related insignificant information. Where this task sets acting and making decisions tasks, that will ultimately lead to organizational reactive as coping with changes within the environment or proactive legislation of novel environmental changes. (Park et al., 2017)

Moreover, sensing agility is the capacity of an organization to test and supervise changes and events that exist within the surrounding environment based on a timely manner. Keeping in mind that sensing tasks refer to the strategic supervision of environmental events that might affect competitive work, the strategy of an organization, and performance in the future. Where environmental events include a group of activities, for example: allowing accessing related information to events that present the change in the environment and remove insignificant information. Also, sensing agility concerns organizational coping with changes within the surrounding environment. (Nafei, 2016)

Furthermore, it is among the organization's skills to check tactically the environmental variations that affect the performance and policies of an organization. Where the main task of sensing agility is to collect information related to environmental changes and analyze this effectively and efficiently this information. Moreover, sensing agility is connected with the agility of decision-making because once information is gathered then a decision should be taken regarding that particular information. (Siddique and Khan, 2022).

As a researcher, I can conclude that sensing agility mainly deals with the ability of a firm to cope with changes in the surrounding environment. Where sensing agility is the

capacity of an organization to test and supervise changes and events that emerge within the surrounding atmosphere on time.

- **Decision-Making Agility**

According to Siddique and Khan (2022), it was mentioned that the agility of decision-making includes a series of related activities, but there is an essential activity that relates to gathering information from various sources. Then record sources correctly and eventually summarize and analyze correctly this information. That will lead to recognizing the application of an organization's activities and operations. Also, it was stated that decision-making agility is useful for an organization to maximize the effect of opportunities and minimize an organization's threats.

Furthermore, decision-making agility refers to the capability to accumulate, evaluate, collect, and structure related information from different sources to explain them. That is attained to develop action plans that show how to restructure resources to make novel competitive actions. Moreover, the mission of decision-making consists of a group of related activities. Where these activities can interpret particular events and distinguish threats and opportunities, accumulate, and gather attached information from different sources to understand the application of particular events within the market globally. (Almahirah, 2020) In addition, it was indicated by Nafie (2016) that decision-making agility refers to organizations' capability to gather and provide relevant information from different sources to allow decision-makers to take speedily relevant decisions, analyze threats and opportunities within environmental events, and develop plans.

Also, through decision-making tasks, organizations: collect, structure, aggregate, and asses related information from various both external and internal sources to understand the applications of captured events regarding organizations' business. The mentioned

activities; will lead organizations to define threats and opportunities. Then organizations will create and develop an action plan based on these activities to maximize the influence of opportunities and minimize the influence of threats. (Park et al., 2017)

In a summary, decision-making agility includes a group of activities, especially those that are related to collecting information from several different sources. Then record sources correctly and eventually summarize and analyze correctly this information. That will lead to recognizing the application of an organization's activities and operations. Keeping in mind that activities related to decision-making can interpret particular events and distinguish threats and opportunities, accumulate, and gather attached information from different sources to understand the application of particular events within the market globally.

- **Acting Agility**

Based on the study conducted by Al-Taii et al., (2020), researchers indicated that acting agility refers to the collection process of resources and rearrangement of the process to suit the variation of environmental factors. Moreover, Holotiuket et al., (2018) added that acting agility supplies organizations with the required speed for reacting to the existing novel chances within the business environment. Also, it was stated that acting agility will allow an organization to raise the effectiveness of its procedures by a purposeful transformation of opportunities into sufficient actions.

It is worth mentioning that acting agility refers to the capability of an organization to dynamically restructure its resources, reconfigure the relationship of supply changes, and adjust operations by actual plans. In addition, it delivers novel services, products, and price models within the market at the appropriate time. Also, acting tasks include a group of activities to recollect organizational sources and adjust business procedures following

business principles that are an outcome of decision-making tasks to resolve the variation of the business environment. (Almahirah, 2020)

Interestingly, acting agility, allows an organization to use its attainable resources very well in appropriate way and reconfigure its process as well in an appropriate way to permit organizations to achieve the needs of consumers based on a timely manner. Also, acting agility includes different events that aim to reconfigure and rearrange the sources of an organization as well as create changes that are attached to a changeable environment. Finally, acting agility allows an organization to recognize its competitors within the marketplace and produce novel products. Where organizations are suggested to know their competitors in the market to survive. (Siddique and Khan, 2022)

As mentioned above, acting agility refers to an organization's ability to restructure its resources dynamically, reconfigure the relationship of supply changes, and modify operations by actual plans. Also, acting agility permits an organization to recognize its competitors within the marketplace and produce novel products. Where organizations are suggested to know their competitors in the market to survive.

This section, it is presented information about the selected dimensions of this current study. Where the researcher selected the dimensions of organizational agility which are: sensing agility, decision-making agility, and acting agility based on two studies that are conducted by Nafei (2016c) & Nafei (2016b). Furthermore, there is a brief definition regarding each dimension. For example, sensing agility is related to scan events of a business that clarify its dynamic environment of it. Also, decision-making agility refers to the capability to accumulate, evaluate, collect, and structure related information from different sources to explain them. Finally, acting agility refers to the collection process of resources and rearrangement of the process to suit the variation of environmental factors.

2.2.2 Organizational Performance (Dependent Variable)

- The Definition of Organizational Performance

Based on what was mentioned by Sosiawani et al., (2015) that organizational performance refers to the extent that reflects how a firm handles its goals. Moreover, it was added by Kuleelung (2015) that organizational performance refers to the findings and results of firms' operations as a whole that are implemented by the firm. Where a defect within these operations will be presented by the performance that is considered as the firm's mirror.

Also, Teece et al., (2016) stated that organizational performance is considered the outcome of the exercises that exist and occur inside the firm itself. Moreover, Zitkiene and Deksnys (2018) mentioned that organizational performance can be captured as the mix of assets and capabilities of a firm that are used productively and sufficiently to achieve its destinations. In addition, it was indicated by Ali et al., (2018) that organizational performance refers to the concept related to a firm's capability to meet its long-term goals.

Furthermore, Govuzela and Mafini (2019) stated that organizational performance is represented by the achievement of employees' tasks within a certain organization and the quality of these related complete tasks at the end of a particular business period. Where these tasks are measured about predetermined goals. Also, Anca-Ioana (2019) mentioned that organizational performance refers to the ability of a firm to achieve its drawn-out goals.

In addition, it was added by Perera and Perera (2020) that organizational performance is an indicator of how well a certain firm is managed. Also, it indicates the level of achieved success regarding the quality of delivered services and products among

consumers. That is attained whenever maximizing the wealth of stakeholders. In the end, it was stated by Akkaya and Mert (2022) that organizational performance is related to both organizational effectiveness and operational performance that belong to management's strategies performance. Where organizational performance can be applied to assessing a firm's success of strategic measures.

As a researcher, it is obvious that organizational performance relates to the level of presenting how a certain firm handles its goals. Also, it reflects the outcomes gained from the firm's activities as a whole which are being followed.

- **Organizational Performance**

According to what was mentioned by Al Khajeh (2018) that organizational performance includes the findings of a particular organization or its actual outcomes that might be measured against purposed results and objectives. Also, Manurung and Kurniawan (2022) indicated that organizational performance is considered among the essential dependent variables within strategic management research in recent times.

An increment in organizational performance is considered a purposing aim for all organizations. Where organizational performance refers to the performance of a firm in comparison to objectives. In the past, measuring organizational performance was attached to financial measures, for example, revenue, net operating income, return on equity (ROE), profit, return on assets (ROA), and return on sales (ROS). Practically, conventional financial measures will not make benefit organizations in a competitive environment intensively. It is worth mentioning that novel organizational concepts require extra measurement information that allows managers to take appropriate decisions. Also, that allows shareholders to assess the performance of a firm appropriately. (Novak, 2017)

Although the concept of performance had been debated on a wide base, researchers have not reached yet an agreement that is related to a basic definition, way of measuring, and terminology of performance. Furthermore, organizational performance refers to the level of success of a particular organization in creating a high level of both non-financial and financial performance, which includes: profit margins, market share, consumer satisfaction, sales revenue, cash flow, and products and the enhancement of quality of products and services. (Manurung and Kurniawan ,2022)

Moreover, it was stated by George et al., (2019) that organizational performance is a leading term within public management research and practice. Also, it was indicated that there are several various dimensions of performance. In addition, several stakeholders including citizens tend to evaluate performance. Furthermore, it was added that there are various sources and kinds of data to measure performance. Based on the study conducted by Khalid et al., (2019) it was mentioned that organizational performance is central for all management, where it is purposeless for a particular business to exist if the business is performing about created objectives. Also, it was indicated that businesses seek for searching for various prospects to maintain and enhance organizational performance.

Organizational performance is considered a multidimensional and complicated phenomenon within business literature. Also, the organizational performance includes three areas, that are: shareholder return (for example total shareholder and economic value added), financial performance (for example profits and return on investment), and finally the area of service product market performance (for example sales and market share). (Al Khajeh, 2018) Moreover, organizational performance is challenging due to several standards, such as profitability, the desire of dealing with variation within the environment, and sustainability. Keeping in mind, that organizational performance might

be measured by the application of financial metrics that are considered conceptualized on paper in comparison to in practice. (Anwar and Abdullah, 2021)

Furthermore, it was indicated by Jayampathi et al., (2022) that the valuation of organizational performance is considered essential strategic management practice that is performed by a firm. It was added by Javed (2020) that different practitioners and scholars have counted organizational performance measurements as a main goal since it has a direct impact on performance enhancement.

Also, Thathsara and Sutha (2021) mentioned that organizational performance in recent times exists and occurs outstandingly within an organization to meet its objectives besides stakeholders' welfare. In addition, it was added that performance is being measured by the means of subjective and objective considerations. Moreover, Akkaya and Mert (2022) stated that there are three different ways to measure organizational performance, that are: operational performance, financial performance, and organizational effectiveness.

It is worth mentioning that the result of the organizational operation is the success of the organization. Where that included both effectiveness and productivity, due to the variations in the objectives and results of an organization are being clarified through organizational performance. (Alrowwad and Abualoush, 2020) It was added Panda and Rath (2021) that having either a sudden or deliberated decrement in the performance of an organization will lead to rapid authoritative demise. Where this circumstance occurs whenever a firm closes down its tasks and comes up short.

Keeping in mind, that to measure organizational performance, there is a consideration for objective and subjective scales. Where to face the shortcomings within these two scales, there is an integration between objective and subjective approaches. Examples of

indicators of subjective performance are sales, employee satisfaction, market share, profitability, and customer satisfaction. However, indicators of objective performance include return on assets (ROA) and return on earnings (ROE).

- **Dimensions of Organizational Performance**

The study selected employees' satisfaction and service quality as dimensions of organizational performance. The dimensions of the dependent variable were developed by the study conducted by Mashovic (2018). Where the non-financial factors of organizational performance are product/service quality, employee efficiency, customer satisfaction, and market share. Also, selecting the dimensions of performance was based on another study that was conducted by Selvam et al., (2016) where the dimensions of firm performance are: market value performance, employee satisfaction, environmental performance, social performance, profitability performance, growth performance, and customer satisfaction.

- **Employees' Satisfaction**

Based on the study conducted by THI et al., (2021), it was stated that employees who have a positive attitude regarding their jobs are experiencing a high level of job satisfaction. Where these employees who are committed to a firm tend to be less likely to leave it. Moreover, it was mentioned that individuals who are satisfied, work harder in comparison to other different people because these people get motivation for working better. Where that reflects the high degree of people's commitment to the firm. Moreover, Ingsih et al., (2020) indicated that a higher degree of satisfaction will conclude by having more employees who are committed to the firm. Where that is considered essential for the firm's success.

Satisfaction is defined as the feeling that employees have towards work. Moreover, it is counted as an indicator of the linkage between employees and their work. Importantly, work's nature is among the essential factors that are used to assess employee satisfaction. Where it was found by research that work by itself has a positive and significant effect on employee satisfaction. It is worth mentioning, that there are a group of listed reasons that lead to satisfaction based on the work, including the level of providing people with motivating tasks, chances of personal growth and learning, and the offered opportunities to be responsible towards the obtained results. (Hammouri and Abu-Shanab, 2017)

Employees' satisfaction is taken into consideration as an essential indicator of the intention of employees towards leaving jobs. Where workforces who intend not to leave their company are experiencing a high degree of satisfaction regarding their job. Interestingly, firms are suggested to take into consideration the degree of employee satisfaction. That is useful to decrease the intention of leaving. Moreover, recent researchers found that there is a negative relation between employees' satisfaction and the intention of employees to leave. (Zamanan et al., 2020) Furthermore, satisfaction has a direct impact on the level of commitment, productivity, absenteeism, and performance. Where the dissatisfaction of workers has a negative influence on the company's efficiency. Finally, a company needs to enhance the efficiency of management regarding employees' satisfaction. (Hammouri and Abu-Shanab, 2017)

Based on the above information, the researcher can conclude that employees' satisfaction relates to employees' feelings toward their work. Where it may be considered an indicator of connecting workers with their working conditions.

- **Service quality**

In accordance to Upadhyai et al., (2019), researchers stated that service quality refers to the conflict between the perception of customers regarding a service and their expectations about the company that provides a particular service. In addition, Lin et al., (2020) mentioned that service quality is counted as an essential dimension regarding competitiveness. Also, they added that service quality is a main competitive capability due to its strong effect on return on investment, customer loyalty, business performance, satisfaction, and profit. In the same study, it was indicated that definitions of service quality came from the perspective of consumers. Moreover, Lin et al., (2020) found that what consumers perceive is an essential dimension when it comes to quality.

Moreover, Meesala and Paul (2018) mentioned that there is a strong linkage between customer satisfaction and the quality of service or product. Where the perception of the customer regarding the quality is considered an essential variable when deciding the level of satisfaction. It was added by Ali et al., (2021) that service quality is a combination of two terms that are service and quality. Where service relates to important characteristics concerning certain services. While quality relates to the employment of primarily an approach that is based on users. In the same study, it was stated that the first concept of service quality started with the model of Gronroos (1982, 1984). Where this model stated that service quality is a mix of functional and technical service quality. Functional service quality relates to the features of received service by consumers, however, technical service quality relates to what is received by consumers.

Furthermore, service quality can be seen as an inclusion assessment of consumers regarding a certain service and the degree to which it achieved consumers' expectations and gives satisfaction. Interestingly, firms have noticed that service quality leads to

competitive advantage and sustainability. In addition, consumer satisfaction and service quality are essential parameters for firms that are interested in growth, development, and competitiveness within the market. Keeping in mind that service quality reflects how firms achieve and exceed the expectations of consumers. (Pakurar et al., 2019)

In the end, Ali et al., (2021) indicated the history of service quality is back to the determination of five gaps that were related in 1985 to Berry, Parasuraman, and Zeithamal. Where it existed because of the insight of the director based on service quality. The five gaps are as follow as what was mentioned by Ali et al., (2021):

- Gap 1: the modification between the prospect of a buyer and the insight of a firm regarding the beliefs of the customer.
- Gap 2: the variation between opinions' supervision about benefits of buyers and qualification of service quality.
- Gap 3: the variation between the qualifications of service quality and the truly offered service.
- Gap 4: the variation between the requirements of consumers and the qualification of service delivery.
- Gap 5: the distinction between consumers' expectations about a particular product and the reality of the product.

As a researcher, I can define service quality as a combination of two concepts that are service and quality. By which the first term belongs to essential features of a service, while the second term refers to the employment of a method that depends on users primarily.

2.2.3 Jordanian banks

Listed below is a group of information related to the banking sector in Jordan based on a report by the Association of Banks in Jordan (2013):

- The number of licensed banks in Jordan increased from 21 banks in 2003 to 26 banks at the end of the year 2012. Where these banks included 16 Jordanian banks (3 banks of them are Islamic banks) and 10 foreign banks (1 of them is an Islamic bank).
- The increment in the number of banks led to an increment in foreign banks in Jordan from 5 banks in 2003 reaching to 8 banks in 2004. By which the Central Bank of Jordan granted licenses to three foreign banks to operate in Jordan during the year 2004.
- At the end of 2011, there were 702 branches of licensed banks in Jordan. Where the annual growth rate of the number of branches in Jordan made about 5.3% annually for the period from 2003 to 2011.
- By the geographical distribution of the branches of banks that operate in Jordan: the largest number of branches are located in Amman making almost 62.8% of the total number of branches in Jordan. That is followed by making 10% in Irbid and 9% in Zarqa. While the remaining governorates made about 18%

It was mentioned in the study conducted by Al Qaisi and Alrosan (2020) that during the early 20th century in 1925 began commercial banks in Jordan, while the first Islamic bank was founded in 1978. Moreover, it was added by Al-Hroot et al., (2020) that within the later 20th century and during 1959 was established the Central bank in Amman city. Also, it was indicated that the banking sector in Jordan included 25 licensed banks, where 15 local banks are listed on Amman Stock Exchange.

In conclusion, back to a study conducted by Mansour et al., (2022), it was mentioned that the service of e-banking has become well-known as the electronic route to implement financial transactions. Where Jordanian commercial banks provide continuously most of their financial transactions electronically. Interestingly, Mansour et al., (2022) indicated examples of electronic bank services in Jordan, including internet banks, home banking, phone banking, ATMs, online banking, phone banking, and electronic payment service.

2.3 Previous Studies

In this section the study is going to present a group of previous studies that are related to the topic of this current study as follows:

- **Nafei (2016a): “Organizational Agility: The Key to Improve Organizational Performance.”**

The purpose of the study is to focus on the important role of organizational agility in enhancing organizational performance. Data was collected by distributing 356 questionnaires among employees randomly within all pharmaceutical sectors in Egypt, where 310 questionnaires were valid for analysis. The dependent variable is organizational agility with dimensions that are acting agility, decision-making agility, and sensing agility, while the dependent variable is organizational performance. The hypotheses of the study were tested by the use of multiple regression analysis. The study resulted in that there is a significant relationship between organizational agility and organizational performance. The researcher recommended that it is important to consider organizational agility as a major source to enhance organizational performance.

- **Nafei (2016b): “Organizational Agility: The Key to Organizational Success.”**

The purpose of this study is to recognize the types of organizational agility and its role in enhancing organizational success. Data was collected by distributing questionnaires among 338 employees at Menoufia University Hospitals in Egypt, where

285 questionnaires were valid for analysis. The independent variable is organizational agility with its dimensions which are decision-making agility, sensing agility, and acting agility, while the dependent variable is organizational success. The hypotheses of the study were tested by multiple regression analysis. The study resulted in that organizational agility has a direct impact on organizational success. The researcher recommended that it is suggested to concentrate on the strength of the link between organizational agility and organizational success to obtain the goals of the Menoufia University Hospitals in Egypt.

- **Nafei (2016c): “The Role of Organizational Agility in Reinforcing Job Engagement: A Study on Industrial Companies in Egypt.”**

The purpose of the study is to find the types of organizational agility with their role in enhancing job engagement. Data was collected by distributing questionnaires among 372 employees working at industrial firms located in Egypt, where 315 questionnaires were applied to the analysis. The independent variable is organizational agility with its dimensions which are decision-making agility, sensing agility, and acting agility, while the dependent variable is job engagement. The hypotheses of the study were tested by performing multiple regression analyses. The study resulted in that organizational agility has a direct impact on job engagement. The researcher recommended enhancing the awareness about both organizational agility and its effect on job engagement at Egyptian industrial companies in Sadat City to attain an effective effect of organizational agility on job engagement.

- **Al Hadid (2016): “The Effect of Organization Agility on Organization Performance.”**

The purpose of this study is to find the impact of organizational agility on organizational performance. Data was collected by distributing questionnaires among 176

employees at middle and higher management in 12 information technology organizations in Jordan, where 161 questionnaires were applicable and valid for analysis. The independent variable is organization agility with its dimension that are information technology agility, HR agility, and Innovation agility, while the dependent variable is organizational performance. The hypotheses of the study were tested by the use of simple regression. The study resulted in that there is a positive impact of organizational agility on organizational performance.

- **Lee et al., (2017): “The Role Of Agility In The Relationship Between Use Of Management Control Systems And Organizational Performance: Evidence From Korea And Japan.”**

The purpose of this study is to find agility’s role within the relationship between the management control system and organizational performance. Data was collected by distributing surveys among 400 questionnaires at 185 large Japanese and Korean manufacturing firms, where 95 questionnaires were valid for analysis. The variables of the study are management control system, agility, organizational performance, and business strategy. The hypotheses of the study were tested by the use of the partial least squares structural equation approach. The study resulted in that agility has a positive impact on organizational performance. The researchers recommended taking into consideration other different methods and analyses to set a comparison between Japanese features and Korean features.

- **Jalal et al., (2017): “Organizational Agility Determinants and Performance: A Case of Pakistani Telecommunication Sector.”**

The purpose of the study is to investigate the impact of organizational agility on firm performance. Data was collected by distributing questionnaires randomly among employees in the telecom sector in Rawalpindi and Islamabad, where 126 questionnaires were valid for analysis. The independent variable is organizational agility with its

dimensions: agility in innovation, agility in information technology, and agility in human resources, while the dependent variable is organizational performance. The relationship among variables was tested by the use of different tests including descriptive statistics, regressions, and correlation. The study resulted in that organizational agility has an essential role in the enhancement of organizational performance. The researchers recommended conducting more studies in the future.

- **Mao and Quan (2017): “IT Enabled Organizational Agility and Firm Performance: Evidence from Chinese Firms.”**

The study aims to investigate the role of information technology in enhancing organizational agility and firm performance. Data was collected by distributing 300 questionnaires among manufacturing firms in the region of Pearl River Delta in Guangzhou in China. There were 154 valid questionnaires for analysis. The variables of the study included IT exploitation capability, IT exploration capability, operational agility, customer agility, partner agility, market performance, and financial performance. Relationship among variables was tested by applying the partial least squares model. The study resulted in that there is an impact of IT exploration capability and IT exploitation capability, IT exploitation capability has a positive impact on partner agility and customer operational agility. Finally, IT enabled organizational agility to have a positive impact on firm performance.

- **Baninam and Amirnejad (2017): “The Effects of Organizational Agility on the Organizational Performance: Mediating Role of Knowledge Management.”**

The study aimed to examine the impact of organizational agility on organizational performance. The sample consisted of 260 individuals among 805 workers at branches of Bank Mellat. The independent variable is organizational agility which included: quickness, competency, flexibility, and responsiveness, while the dependent variable is

an organizational performance which included: environment, help, evaluation, clarity, encouragement, and credit. While the mediating variable is knowledge management which includes: knowledge creation, knowledge distribution, knowledge maintenance, knowledge storage, and knowledge acquisition. The analysis was performed by the application of descriptive and inferential statistical techniques through the use of LISREL and SPSS software. The study resulted in that organizational agility with its dimensions has an impact on organizational performance and knowledge management. In addition, knowledge management with its dimensions has an impact on organizational performance. Finally, the study confirmed the mediating role of knowledge management.

- **Goodarzi et al. (2018): “Assessment correlation of the organizational agility of human resources with the performance staff of Tehran Emergency Center.”**

The purpose of this study is to find the relationship between human resource agility and the performance of staff. The research adopted the descriptive-correlational approach. Data was collected by distributing questionnaires among 285 operatives at Tehran Emergency Center, where 20 questionnaires were valid for analysis. The independent variable is human resource agility with its dimension that are multiple competencies, empowerment culture, intelligence and knowledge, knowledge management, and information system, while the dependent variable is the organizational performance of staff. The hypotheses of the study were tested by the use of a linear regression model. The study resulted in that there is a significant correlation between the agility of staff and the performance of the Tehran Emergency Center. The researcher recommended conducting further studies by following a quantitative approach.

- **Govuzela and Mafini (2019): “Organisational agility, business best practices and the performance of small to medium enterprises in South Africa.”**

The study aimed to find the relationship between organizational agility, business best practices, and SME performance. The study adopted a quantitative research method through the use of a cross-sectional survey. Data was collected by distributing 564 questionnaires randomly among SMEs’ owner-managers in South Africa for the period from December 2016 to June 2017. The predictor variables are four business best practices that are: collaborative innovation, internal alignment, technology capability, and organizational learning. While the mediating variable is organizational agility, and the outcome variable is business performance. Hypotheses were tested by applying structural equation modeling. The study resulted in that the four business best practices have a positive and significant impact on organizational agility. In addition, organizational agility has a positive and significant impact on business performance. Researchers recommended conducting further studies in the future by enlarging the size of the sample.

- **Li et al., (2020): “The impact of e-commerce capabilities on agricultural firms’ performance gains: the mediating role of organizational agility.”**

The study aimed to examine the effect of e-commerce capabilities on firms’ performance through organizational agility. Data was collected by distributing questionnaires among 280 managers of agricultural firms. The independent variable is e-commerce, the dependent variable is firms’ performance, and the mediating variable is organizational agility. Relationship among variables was tested by the use of structural equation modeling. The study resulted in that organizational agility mediated the positive impact of e-commerce capabilities on firms’ performance of the selected sample. Researchers recommended conducting further studies in the future to fill the gap by the inclusion of more characteristics of agriculture companies.

- **Lungu (2020): “The influence of strategic agility on firm performance.”**

The purpose of the study is to find the impact of strategic agility on a company's performance. The researcher adopted both qualitative and quantitative research approaches. Where the qualitative approach depended on related scientific articles, literature, and research papers, while the quantitative approach depended on distributing questionnaires among 100 stakeholders of Romanian IT firms. The independent variable is strategic agility, while the dependent variable is performance. The hypotheses of the study were tested by performing simple linear regression. The study resulted in that there is a significant effect of agility on IT companies.

- **Thathsara and Sutha (2021): “Investigating the Influence of E-HRM Practices on Organizational Performance: The Mediating Role of Organizational Agility (With Special Reference to Financial Institutions).”**

The study aims to examine the effect of the practices of Electronic Human Resource Management (E-HRM) on organizational performance by the mediating role of organizational agility. Data was collected by distributing questionnaires among 40 financial institutions that are located in Sri Lanka. The independent variable is practices of E-HRM that included: e-recruitment, e-payment, e-training, and e-HR communication. While the dependent variable is organizational performance and organizational agility is the mediating variable. Analyzing data was achieved by applying Pearson correlation analysis, descriptive statistics, Sobel test, regression analysis, and Baron and Kenny's mediator analysis. The study resulted in that there is a positive and significant effect of e-HRM practices on organizational performance where organizational agility mediates this relation. Researchers recommended conducting further studies in the future by exceeding cross-sectional designs.

- **Rafi et al., (2021): “Knowledge management capabilities and organizational agility as liaisons of business performance.”**

The purpose of this study is to find the impact of knowledge management capabilities on business performance and organizational agility. Data was collected by distributing 200 questionnaires among service organizations, where 169 questionnaires were applied to the analysis. The research variables are knowledge management with dimensions that are: knowledge infrastructure capability and knowledge processing capability, while the other two variables are organizational agility and business performance. The relationship among variables was tested by partial least squared based on the technique of structural equation modeling. The study resulted in that there is a positive impact of knowledge management capabilities on both business performance and organizational agility. The researchers recommended that the firm may tap into the changes externally by applying knowledge management capabilities and promoting agility.

- **Yildiz and Aykanat (2021): “The mediating role of organizational innovation on the impact of strategic agility on firm performance.”**

The purpose of this study is to investigate the role of organizational innovation regarding the effect of strategic agility on firm performance. The research adopted a quantitative approach. Data was collected by distributing questionnaires among 242 companies in Sakarya Organized Industrial Zone, where 216 questionnaires were valid for analysis. The independent variable is strategic agility, the dependent variable is firm performance, and the mediating variable is organizational innovation. The hypotheses of the study were tested by the use of structural equation analysis. The study resulted in that there is a positive effect of strategic agility on both organizational innovation and firm performance. The researchers recommended taking into consideration other mediating effects about the effect of strategic agility on firm performance.

- **Calli and Calli (2021): “Relationships between digital maturity, organizational agility, and firm performance: An empirical investigation on SMEs.”**

The purpose of this study is to find the impact of organizational agility and digital maturity on firm performance. Data was collected by distributing questionnaires among SMEs within the Marmara Region of Turkey by the use of a convenience sample, where 119 questionnaires were distributed. The variables of the study are organizational agility, firm performance, and digital maturity. The relationship among variables was tested by the use of structural equation modeling with the partial least squares estimation method. The study resulted in that both digital maturity and organizational agility have a positive effect on firm performance. The researchers recommended enlarging the sample size in future research.

- **Abdul Rozak et al., (2021): “Social Media Engagement, Organizational Agility, and Digitalization Strategic Plan to Improve SMEs’ Performance.”**

The study aims to study models to enhance SMEs’ performance through agility, digitalization-based strategic planning, and social media. Data was collected from 239 selected SMEs within the creative industry. The endogenous variables are ICT utilization, organizational agility, social media, and the performance of SMEs. Data analysis was performed by the application of SmartPLS analysis. The study resulted in that digital skills raise the usage of social media engagement, ICT, and organizational agility within SMEs. Researchers recommended conducting further studies in the future regarding social media engagement by the inclusion of an intersection of both unverified and verified information that has an impact on the levels of SME performance.

- **Jaradat (2022): “The relationship between organizational agility and organizational performance, and the opposing challenges facing organizations.”**

This study aims to investigate the connection between organizational agility and organizational performance. The variables of the study are organizational agility which

included: Decision-making agility, sensing agility, and acting agility. While the other variable is organizational performance. The study resulted in that: achieving organizational agility needs a primary transformation to a climate that is more straightforward as well as requires a mentality for learning, testing, and modification. The researcher recommended that companies are requested to enhance their communication approaches.

- **Akkaya and Mert (2022): “Organizational Agility, Competitive Capabilities, and the Performance of Health Care Organizations During the Covid-19 Pandemic.”**

The study aimed to investigate the connection between operational competitive capabilities and organizational agility. It also investigates the mediating role of organizational agility in the relationship between operational competitive capabilities and organizational performance. Data was collected by distributing questionnaires among 220 managers within health organizations that are located in Turkey. The variables of the study are operational competitive capabilities that included: innovation, delivery reliability, cost leadership, service quality, and service flexibility. While organizational agility as a variable included: flexibility, responsiveness, speed, and competence, and the last variable is organizational performance. The relationship among variables was tested by performing correlation and hierarchical regression. The study resulted in that there is a positive link between operational competitive capabilities and organizational agility. Also, organizational agility mediating fully the relation between operational competitive capabilities and organizational performance. Researchers recommended conducting further studies in the future.

- **Kibuine et al., (2022): “Organizational agility and performance of chartered public and private universities in Kenya.”**

The study aimed to find the connection between organizational agility and chartered universities' performance. The study adopted a positivist philosophical approach through

the use of cross-sectional, descriptive, and questionnaires to design the research. The study was conducted among chartered universities that are located in Kenya, where the sample included 48 universities and 271 Deans of Faculties/Schools as a unit of observation. The independent variable is organizational agility which included: government drivers of organizational agility, enablers of organizational agility, market drivers of organizational agility, and response to drivers of agility, while performance is the dependent variable. The analysis was performed by the application of confirmatory Factor Analysis and Linear regression models. The study resulted in that there is a positive and significant link between organizational agility and the performance of public universities while there is a negative relationship with private universities. Researchers recommended conducting further studies in the future to concentrate more on organizational agility dimensions and measure universities' performance including both private and public ones separately.

2.4 What Differentiates the Current Study from Previous Studies

This current study aims to find the impact of organizational agility through its dimensions on organizational performance in the banking sector in Jordan. This study differs from other previous studies because it is conducted in Jordan, where the study could find only one related study that was conducted in Jordan and was performed by Al Hadid (2016). Keeping in mind that the researcher found three studies that were conducted in the Arab region. These studies were performed by Nafei (2016a), Nafei (2016b), and Nafei (2016c) where these studies took place in Egypt. Also, this study will be conducted in the banking sector, where few studies considered this field, such as the study conducted by Baninam and Amirnejad (2017). On the other hand, some studies were conducted within other fields, such as the study conducted by Rafi et al., (2021) that

was conducted among service organizations. Also, the studies conducted by Kibuine et al., (2022) and Akkaya and Mert (2022) were conducted among universities and health organizations respectively. So this study will be useful in filling the gap within related literature. Another important thing to mention is the inclusion of the dimensions of organizational performance. Where the study could not find any study that took into consideration the selected dimensions of organizational performance, which are: employee satisfaction and service quality.

Chapter Three

Study Methodology (Methods and Procedures)

3.1 Introduction

In this chapter, this study is going to describe the research methodology, population, data collection, research model, and statistical tools that will be used to conduct this current research.

3.2 Research design

This study uses a quantitative descriptive approach, and it is a descriptive cause-effect cross-sectional study. The data is collected by a questionnaire, which was developed purposely for this study. The data were collected from the managers who are working in the Jordanian banks, then it will be checked and coded against SPSS for future analysis, then validity and reliability tested and multiple regressions were used to test hypothesis.

3.3 Research Population, Sample, and Unit of Analysis

The population of the study is Jordanian commercial banks where all (12) commercial banks are listed on Amman Stock Exchange (www.ase.com.jo). All banks were targeted to collect data, so this negates the need for a sampling unit of analysis that includes all employees and managers in middle and higher management working in Jordanian commercial banks.

3.4 Data Sources Methods (Tools)

This study used both primary and secondary data sources:

Secondary source: data collected from different sources related to the topic, such as articles, journals, research papers, and previous studies to enhance the theoretical part of this study.

- Primary source: data was collected through the developed questionnaire to investigate the impact of organizational agility on organizational performance.

Tool of Collecting Primary Data: (questionnaire)

This study chooses a questionnaire as a suitable tool that is used to study the hypotheses of this research and its model. Where the questionnaire was developed based on several previous studies related to the topic of the study. After that, the questionnaire will be revised by a group of professors to judge it and check its validity.

Questionnaire Variables:

The variables of the questionnaire are divided into two sections as follows:

- The first section includes demographic information about the respondents (age, gender, education, experience, and position).

The second section includes a group of questions about the independent and dependent variables of the research:

- The independent variable that is organizational agility and its dimensions that are: sensing agility, decision-making agility, and acting agility were measured by the developed questionnaire through the statements that are related to each dimension and followed a five-point Likert scale.
- The dependent variable which is organizational performance and its dimensions that are: employees' satisfaction and service quality were measured by the developed questionnaire through the statements that are related to each dimension and followed a five-point Likert scale.

All statements of the questionnaire will be measured by applying five Likert scales that range from 1 (strongly disagree) to 5 (strongly agree). It is worth mentioning that the researcher followed the Likert scale when developing the questionnaire because it is useful to understand and clarify the attitude and behavior among respondents. Besides

that, the Likert scale consumes less time and takes less effort while filling out the questionnaire. Thus, respondents will feel comfortable and be promoted to contribute to the study.

Data Collection

3.5 Validity and Reliability of the Study Tool

- **Content validity**

The content validity confirmed through collecting the data from multiple literatures resources such as books, journals, working papers, researches, thesis, dissertations, articles and worldwide Web and Jordanian commercial banks.

- **Face Validity**

The consistency of the paragraphs of the study tool represented by the questionnaire was confirmed, as it was presented to several referees from Jordanian university professors with experience and competence in Entrepreneurship as described in (Appendix 1), and the recommendations and proposals made by them were adopted. The amendments, changes, and wording of the paragraphs were conducted following their recommendations and proposals carefully to balance the contents of the paragraphs.

- **Construct Validity (Factor Analysis)**

The construct validity was confirmed using Principal Component Factor Analysis with Kaiser Meyer Olkin (KMO). The data explanation and conformity were examined using Principal Factor Analysis. Factor loading more than 0.50 is good and accepted if it is exceeding 0.40 (Hair, et. al. 2014). However, Kaiser Meyer Olkin (KMO) is used to measure sampling adequacy, harmony, and inter-correlations, KMO values between 0.8 and 1 indicate that a high sampling is adequacy and is accepted if it is exceeding 0.6. Another indicator is Bartlett's of Sphericity used for the determination of the suitability

of data and correlation, where if the significant value of data is less than 0.05 at a 95% confidence level, that indicates useful factor analysis (Cerny & Kaiser, 1977).

Table 3.1: Principal Component Analysis

Sensing	F1	KMO	Chi²	Sig
The bank investigates environmental changes.	0.377	0.744	152.904	0.000
The bank expects information technology development.	0.637			
The bank anticipates competitors' strategic moves.	0.688			
The bank collects updated information.	0.610			
The bank feels threats/opportunities	0.619			
The bank predicts customer preferences.	0.672			
The bank sets alternative plans for future changes.	0.591			
Decision-Making				
The bank identifies problems/opportunities.	0.771	0.788	294.994	0.000
The bank searches for suitable alternatives.	0.823			
The bank sets criteria for the alternative selection	0.776			
The bank uses different tools for the alternative selection.	0.753			
The bank selects the best alternative	0.079			
The bank applies the chosen alternative	0.684			
The bank monitors alternative implementation	0.575			
Acting				
The bank develops suitable resources.	0.733	0.802	253.742	0.000
The bank develops suitable processes.	0.587			
The bank counteracts competitive actions.	0.652			
The bank responds to environmental changes in time.	0.507			
The bank develops employees' skills according to market needs.	0.783			
The bank encourages employees to deal with customers immediately	0.694			
The bank asks about customer preferences.	0.694			
Employees' satisfaction				
The bank encourages employees' stability.	0.634	0.671	141.652	0.000
The bank offers fair incentives for employees.	0.586			
The bank seeks to satisfy the employees.	0.685			
The bank provides a suitable salary for employees.	0.727			
Service quality				
The bank considers customer complaints.	0.798	0.562	146.890	0.000
The bank follows the best service standards.	0.698			
The bank provides service on time.	0.585			
The bank fulfills customers' promises.	0.700			

Table (3.1) shows that the loading factor of innovation items scored between 0.079 and 0.823. Therefore, construct validity is assumed. KMO has rated (Sensing = 74.4%,

Decision-Making = 78.8%, Acting = 80.2%, Employees' satisfaction = 67.1%, Service quality = 56.2%), which indicates good adequacy, and the Chi2 are (Sensing = 152.904, Decision-Making = 294.994, Acting = 253.742, Employees' satisfaction = 141.652, Service quality = 146.890), which indicate the fitness of the model. Finally, the significance of Bartlett's Sphericity for all variables is less than 0.05, which indicates the factor analysis is useful.

Reliability Test:

“The Cronbach's Alpha test was also conducted to ensure the stability of the questionnaire, and the results were as follows:”

Table 3.2: Study Tool Test

Variable	Cronbach's Alpha
Sensing agility	0.709
Decision-making agility	0.767
Acting agility	0.791
Service	0.619
Satisfaction	0.671
All Variables	0.848

The results in Table 1 indicate a high level of stability for all the questions of the questionnaire for the variables, as all the results of the variables were higher than (60%) (Wadkar et al., 2016). The stability degree of the questionnaire as a whole was (0.848).”

3.6 Demographic analysis

Table (3.3) Results of demographic information

Variable	Category	Percent	Frequency
Gender	Male	55.5%	76
	Female	44.5%	61
	All	100.0%	137
Age	Less than 25	33.6%	46
	25-Less than 35 years	25.5%	35
	35-Less than 45 years	18.2%	25
	45- Less than 55 years	17.5%	24
	55 years and more	5.1%	7
	All	100.0%	137
Academic level	Diploma	9.5%	13
	Bachelor	71.5%	98
	Masters	16.8%	23
	PhD	2.2%	3
	All	100.0%	137
Job title	Manager	6.6%	9
	Deputy / Assistant Director	10.2%	14
	Head of department/Supervisor	15.3%	21
	Employee	67.9%	93
	All	100.0%	137
Experience	Less than 5 years	33.6%	46
	5- Less than 10 years	37.2%	51
	10- 15 years	17.5%	24
	More than 15 years	11.7%	16
	All	100.0%	137

Table No. (3.3) presents the results of the demographic data of the study sample. It is noted that the male respondents were very close to the female respondents, where the male percentage was (55.5%), while the female percentage was (45.5%). “It is also noted

that the majority of the study sample observations are under 25 years of age, with a percentage of (33.6%) than those aged between 25 and less than 35, as their percentage is (25.5%) of the study sample, while the lowest percentage of respondents aged 50 years and over was (5.1%) of the study sample. It is also noted that the majority of the study sample observations are holders of a bachelor's degree, where their percentage reached (71.5%),” then followed by holders of a master's degree with a percentage of (16.8%), and (9.5%) holding a diploma. Also, it was found that the majority of the study sample was employees, where their number was (93) people with a percentage of (67.9%), followed by (21) people working as a supervisor with a percentage of (15.3%), in addition to (14) people working as assistant directors with a percentage of (10.2%), and (6.6%) people working as a manager. As for years of experience, it is clear that there is good experience among the study sample, as the majority had experienced between 5 less than 10 years, where their percentage was (37.2%), followed by those with experience of fewer than 5 years with a percentage of (33.6%), then followed by those with an experience between 10-15 years and their percentage was (17.5%), also, there is a good percentage of those with an experience of more than 15 years, where their percentage was (11.7%). These results represent good indicators that the study sample has the long practical experience, in addition to their academic qualifications.

Chapter Four Data Analysis

4-1 Introduction

“The study aimed to test the impact of organizational agility on the organizational performance at Jordanian commercial banks, where a questionnaire was developed and distributed to employees and managers in middle and higher management working in Jordanian commercial banks. After collecting the necessary data, the necessary statistical analysis tests were conducted for the study data, depending on the Statistical Package for Social Sciences (SPSS), to reach the results with the desired accuracy. The current chapter presents the results of descriptive analysis of the study tool and the results of testing hypotheses based on Multiple Linear Regression Analysis.”

4-2 Descriptive Statistics of the Study Data

“The descriptive analysis of the sample's personal information was conducted to present the frequencies and percentages of the categories of each paragraph, to present its results, and the following is a presentation of its results:”

“To present the results of the descriptive analysis of the questionnaire questions; the study presented the arithmetic averages and standard deviations, and to determine the level of implementation of the paragraphs, and accordingly, the arithmetic mean of the sample answers which was based on the fifth Likert scale was calculated by dividing them into three sections as follows: $(5-1)/3 = 1.33$ so that the distribution is as follows (Vonglao, 2017):”

Table 4.1: Classification of implementation according to the Likert scale

Range	Implementation
From 1 To 1.33	Low
From 1.34 To 2.67	Medium
From 2.68 To 5	High

“Based on the classification of implementation presented in the table above, the results of the descriptive analysis of organizational agility and organizational performance can be shown as follows:”

Table 4.2: Results of the descriptive analysis of Sensing agility

No.	Questions	Mean	SD	t.	Sig.	Rank	Impl.
1	The bank investigates environmental changes.	4.810	0.394	53.836	0.000	1	High
2	The bank expects information technology development.	3.964	0.491	22.958	0.000	4	High
3	The bank anticipates competitors' strategic moves.	3.869	0.451	22.554	0.000	7	High
4	The bank collects updated information.	3.949	0.408	27.220	0.000	5	High
5	The bank feels threats/opportunities	4.073	0.495	25.392	0.000	2	High
6	The bank predicts customer preferences.	3.971	0.514	22.122	0.000	3	High
7	The bank sets alternative plans for future changes.	3.891	0.480	21.707	0.000	6	High
General indicator of sensing		4.075	0.281	44.840	0.000	-	High

“All questions related to sensing agility were arranged in terms of the level of implementation based on their arithmetic averages, it was found that there is no significant variation between the questions in terms of the level of implementation, where the study sample agreed that all paragraphs of sensing agility have a high degree of implementation, and the most important paragraph of their view was” “The bank investigates environmental changes” with an arithmetic mean of (4.810), while the lowest paragraph in terms of implementation was “The bank anticipates competitors' strategic moves” with an arithmetic mean of (3.869), and the general average of the sample

answers on sensing agility was (4.075) with a high degree of implementation and a low standard deviation of (0.281).

Table 4.3: Results of the descriptive analysis of Decision-making agility

No.	Questions	Mean	SD	t.	Sig.	Rank	Impl.
1	The bank identifies problems/opportunities.	4.277	0.539	27.757	0.000	6	High
2	The bank searches for suitable alternatives.	4.372	0.542	29.611	0.000	3	High
3	The bank sets criteria for the alternative selection	4.285	0.499	30.119	0.000	5	High
4	The bank uses different tools for the alternative selection.	4.336	0.559	27.950	0.000	4	High
5	The bank selects the best alternative	4.248	0.566	25.814	0.000	7	High
6	The bank applies the chosen alternative	4.387	0.532	30.511	0.000	2	High
7	The bank monitors alternative implementation	4.482	0.631	27.472	0.000	1	High
General indicator of decision-making		4.341	0.358	43.895	0.000		High

“All questions related to decision-making agility were arranged in terms of the level of implementation based on their arithmetic averages, it was found that there is no significant variation between the questions in terms of the level of implementation, where the study sample agreed that all paragraphs of decision-making agility have a high degree of implementation, and the most important paragraph of their view was” “The bank monitors alternative implementation” with an arithmetic mean of (4.482), while the lowest paragraph in terms of implementation was “The bank selects the best alternative” “with an arithmetic mean of (4.248), and the general average of the sample answers on decision-making agility was (4.341) with a high degree of implementation and a low standard deviation of (0.358).”

Table 4.4: Results of the descriptive analysis of acting agility

No.	Questions	Mean	SD	t.	Sig.	Rank	Impl.
1	The bank develops suitable resources.	3.964	0.574	19.645	0.000	7	High
2	The bank develops suitable processes.	4.394	0.490	33.271	0.000	2	High
3	The bank counteracts competitive actions.	4.387	0.489	33.208	0.000	3	High
4	The bank responds to environmental changes in time.	4.307	0.494	30.988	0.000	5	High
5	The bank develops employees' skills according to market needs.	4.467	0.501	34.294	0.000	1	High
6	The bank encourages employees to deal with customers immediately	4.365	0.527	30.324	0.000	4	High
7	The bank asks about customer preferences.	4.182	0.572	24.213	0.000	6	High
General indicator of acting		4.296	0.347	43.650	0.000		High

“All questions related to acting agility were arranged in terms of the level of implementation based on their arithmetic averages, it was found that there is no significant variation between the questions in terms of the level of implementation, where the study sample agreed that all paragraphs of acting agility have a high degree of implementation, and the most important paragraph of their view was” “The bank develops employees' skills according to market needs” with an arithmetic mean of (4.467), while the lowest paragraph in terms of implementation was “The bank develop suitable resources” “with an arithmetic mean of (3.964), and the general average of the sample answers on acting agility was (4.296) with a high degree of implementation and a low standard deviation of (0.347).

Table 4.5: Comparing the results of the descriptive analysis of Organizational agility dimensions.

No	Independent Variables	Mean	SD	t.	Sig.	Rank	Impl.
1	Sensing agility	4.075	0.281	44.840	0.000	3	High
2	Decision-making agility	4.341	0.358	43.895	0.000	1	High
3	Acting agility	4.296	0.347	43.650	0.000	2	High

Summarizing the results of the previous descriptive analysis of organizational agility components presented in the table above, it was found that decision-making agility has the highest degree of implementation among organizational agility components with an arithmetic mean of (4.341) and a high degree of implementation, and Acting agility was in the second place in terms of implementation with an arithmetic mean of (4.296) and a high degree of implementation, while Sensing agility was in the third and last place in terms of implementation with an arithmetic mean of (4.075) and a high degree of implementation.

**Table 4.6: Results of the descriptive analysis of organizational performance
Employees' satisfaction**

No.	Questions	Mean	SD	t.	Sig.	Rank	Impl.
1	The bank encourages employees' stability.	4.628	0.485	39.268	0.000	11	High
2	The bank offers fair incentives for employees.	4.679	0.469	41.930	0.000	6	High
3	The bank rewards loyal employees.	4.730	0.446	45.438	0.000	3	High
4	The bank seeks to satisfy the employees.	4.365	0.617	25.899	0.000	14	High
5	The bank supports the employees to improve their personal lives.	4.460	0.500	34.160	0.000	12	High
6	The bank provides a suitable salary for employees.	4.372	0.630	25.487	0.000	13	High
7	The bank encourages employees to develop themselves.	4.635	0.483	39.607	0.000	10	High
	Employees' satisfaction	4.552	0.518	35.969	0.00	-	High

“All questions related to employees’ satisfaction were arranged in terms of the level of implementation based on their arithmetic averages, it was found that there is no significant variation between the questions in terms of the level of implementation, where the study sample agreed that all paragraphs of employees’ satisfaction have a high degree of implementation, and the most important paragraph of their view was” “The bank rewards loyal employees” with an arithmetic mean of (4.730), while the lowest paragraph in terms of implementation was “The bank seeks to satisfy the employees” “with an arithmetic mean of (4.365), and the general average of the sample answers on the employees’ satisfaction was (4.552) with a high degree of implementation and a standard deviation of (0.518).”

Service quality

No.	Questions	Mean	SD	t.	Sig.	Rank	Impl.
8	The bank considers customer complaints.	4.934	0.249	91.052	0.000	2	High
9	The bank follows the best service standards.	4.949	0.221	103.219	0.000	1	High
10	The bank provides service on time.	4.701	0.491	40.578	0.000	4	High
11	The bank fulfills customers’ promises.	4.693	0.463	42.832	0.000	5	High
12	The bank updates the customers’ information.	4.642	0.481	39.959	0.000	8	High
13	The bank allocates suitable time to each customer.	4.664	0.474	41.096	0.000	7	High
14	The bank looks after customers’ occasions.	4.642	0.481	39.959	0.000	9	High
	Service quality	4.746	0.409	56.956	0.000	-	High

“All questions related to employees’ satisfaction were arranged in terms of the level of implementation based on their arithmetic averages, it was found that there is no significant variation between the questions in terms of the level of implementation, where the study sample agreed that all paragraphs of service quality have a high degree of implementation, and the most important paragraph of their view was” “The bank follows

the best service standards” with an arithmetic mean of (4.949), while the lowest paragraph in terms of implementation was “The bank looks after customers’ occasions” “with an arithmetic mean of (4.642), and the general average of the sample answers on the service quality was (4.746) with a high degree of implementation and a standard deviation of (0.409).”

Relationship between Independent and Dependent Variables

To ensure that there is no high correlation problem between the independent study variables in the study model, which sometimes do not appear through the Multi-collinearity Test, the linear Pearson correlation matrix was relied upon as follows:

Table (4.7): The results of the linear Pearson correlation matrix between the study variables

		1	2	3	4	5	6	7
1	Sensing Agility							
2	Decision-Making Agility	0.240**						
		0.005						
3	Acting Agility	0.224**	0.084					
		0.009	0.330					
4	Organizational Agility	0.669**	0.685**	0.664**				
		0.000	0.000	0.000				
5	Employees’ Satisfaction	0.498**	0.345**	0.526**	0.672**			
		0.000	0.000	0.000	0.000			
6	Service quality	0.322**	0.193*	0.291**	0.393**	0.511**		
		0.000	0.024	0.001	0.000	0.000		
7	Organizational Performance	0.488**	0.324**	0.493**	0.640**	0.918**	0.810**	
		0.000	0.000	0.000	0.000	0.000	0.000	

** . Correlation is significant at the 0.01 level (2-tailed). * . Correlation is significant at the 0.05 level (2-tailed).

According to the statistical data presented in Table No. (4.7), it is clear that:

1. It was found that there are linear relationships between organizational agility components and organizational performance, and the strongest correlation was found to link Acting agility with Organizational performance, as the correlation value was ($R = 0.488$), at a significant level of (0.01), indicating a statistically significant direct correlation between Sensing agility and Organizational performance, which means that increasing Sensing agility increases Organizational performance, while the lowest correlation strength was ($R = 0.324$), at a significant level (0.01), which indicates that there is a direct relationship between decision-making agility and organizational performance, which means that increasing decision-making agility increases organizational performance.
2. There are some relationships between the independent variables represented by Organizational agility components, and it was found that the strongest correlation was found to link Decision-making agility with Sensing agility, as the correlation value was ($R = 0.240$), at a significant level of (0.01), indicating a statistically significant positive correlation, which means that the increase in Sensing agility will increase Decision-making agility, followed by the correlation strength of ($R = 0.224$), at a significant level of (0.01), which indicates a positive correlation between Acting agility and Sensing agility, which means that increasing Acting agility increases Sensing agility.
3. The results of the correlation test also show that there is no correlation higher than (80%) between the variables of the independent study represented by organizational agility components, indicating that there is no high correlation problem between the variables of the independent study of this model (Schreiber-

Gregory & Jackson, 2017), and this result supports what was previously reached through the linear interference test.

4-3 Testing the Study Hypotheses.

After confirming validity, reliability, and correlation between independent and dependent variables, the following tests should be carried out to ensure the validity of regression analysis. (Sekaran, 2003):

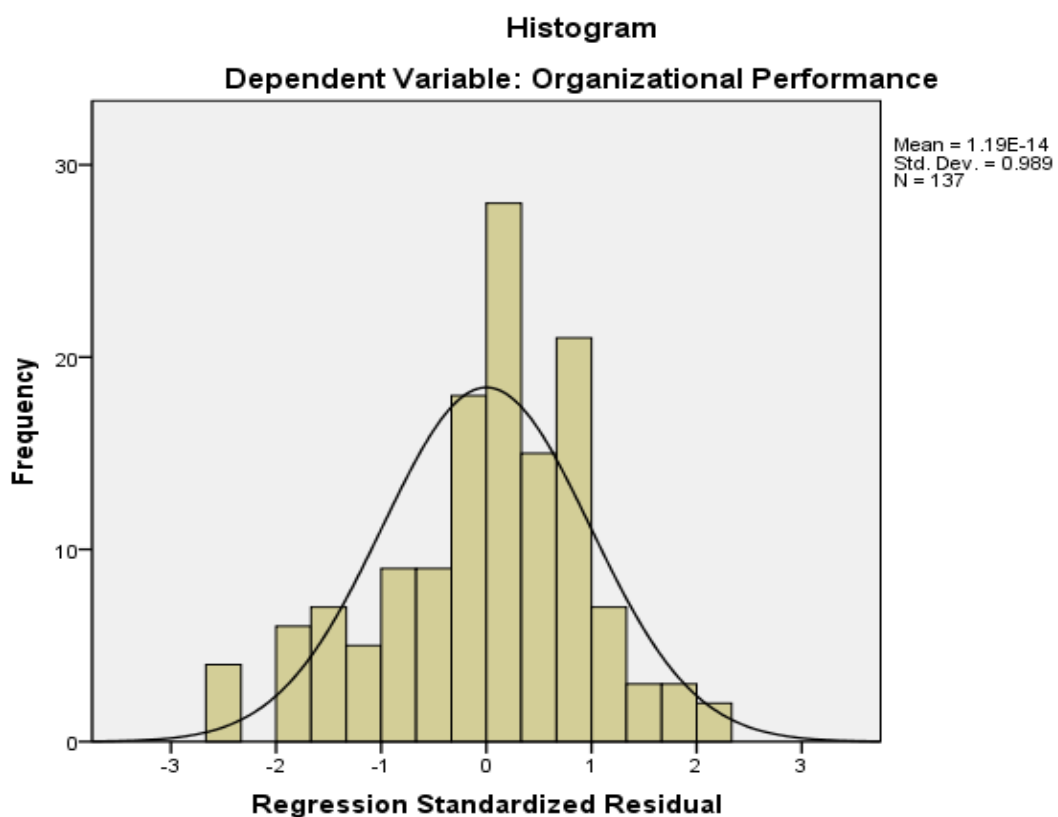


Figure 4.1: Normality Test

Normality: Figure (4.1) shows that the shape follows the normal distribution, in such case the model does not violate this assumption.

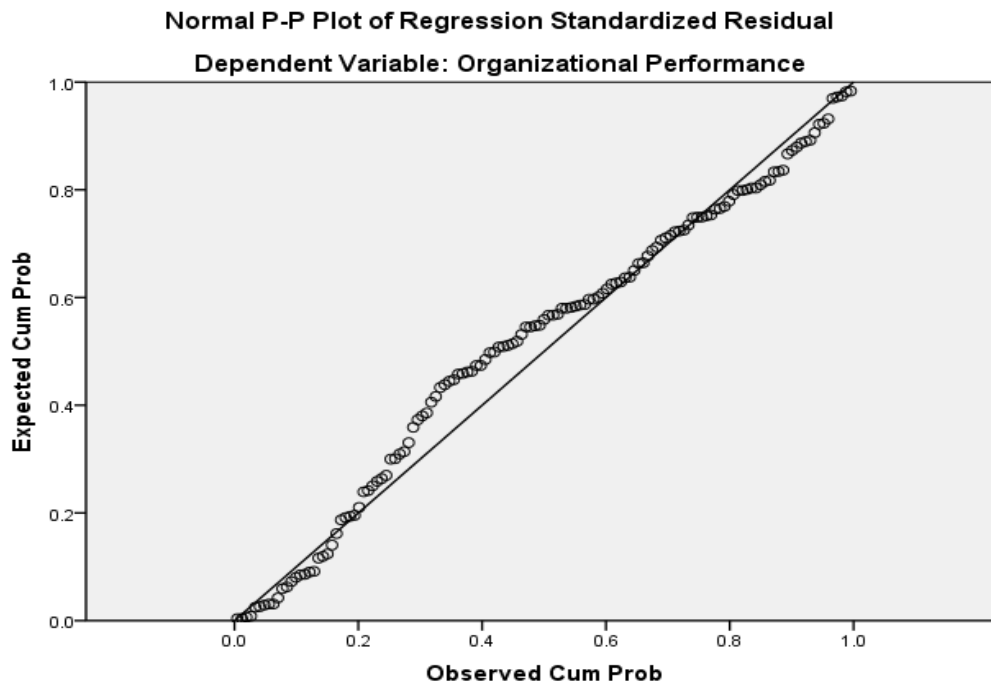


Figure 4.2: Linearity Test

Linearity test: figure (4.2) shows that there is a linear relationship between independent and dependent variables. In such a case, the model does not violate this assumption.

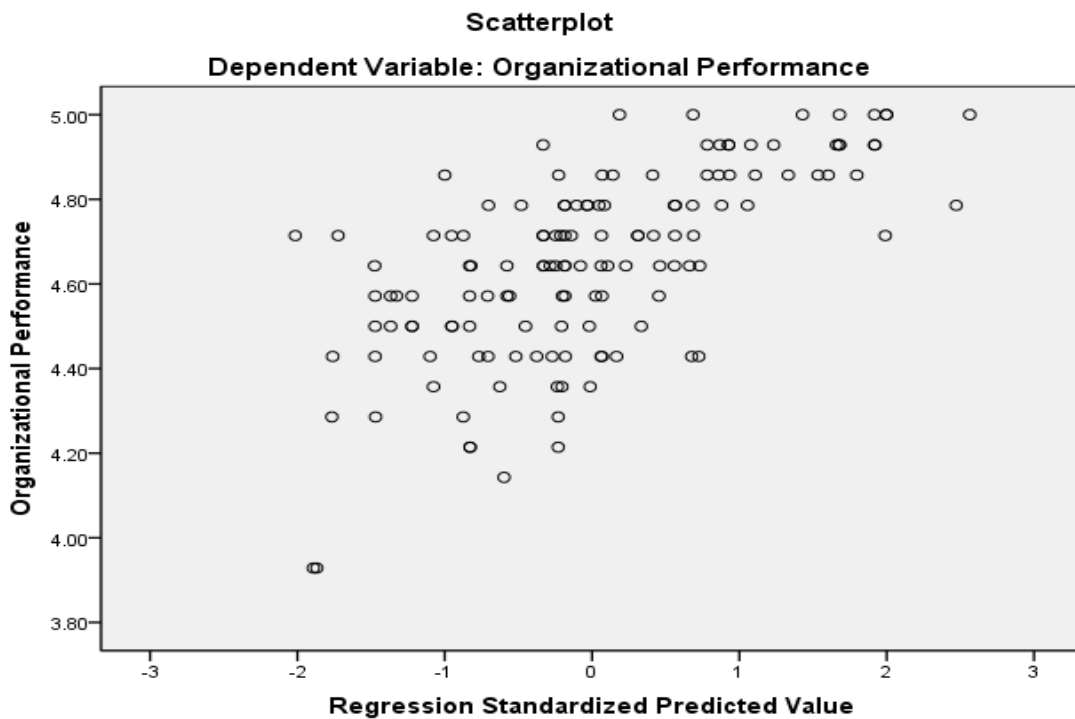


Figure 4.3: Linearity Test

Equal variance (homoscedasticity): figure (4.3) shows that the errors are scattered around the mean, therefore there is no relation between errors and predicted values, in such case the model does not violate this assumption.

The predictability of the study model was examined to ensure that there was no auto-correlation problem in the study model or a linear interference problem between the components of organizational agility, where the Multicollinearity Test was relied upon. The results were as follows:

Table (4.8) Results of the predictability of the study model

Sub-Variables	Collinearity Statistics	
	Tolerance	VIF
Sensing Agility	0.901	1.110
Decision-Making Agility	0.941	1.062
Acting Agility	0.949	1.054

Through the results of testing the predictability of the study model, it can be judged that there is no auto-correlation between the components of organizational agility, as the value of (VIF) for each of them is less than 10, according to (Kraha et al., 2012), in addition to the tolerance of the components of organizational agility to stay within the model, where the Tolerance value of each was greater than (10%) (Salmerón et al., 2019).

Based on previous tests, it can be judged that the study sample model is free of any problem that the study may face in the process of prediction and interpretation, and thus the ability to reach results that can be generalized to the study population.

H01: "Organizational agility components (sensing agility, decision-making agility, and acting agility) don't affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$ "

“After testing the suitability of data for the statistical analysis of the study model, the multiple linear regression analysis was used in measuring the main hypothesis and its sub-hypotheses as follows:”

Table 4.9: Results of multiple regression test for the main hypothesis

Model	R	R ²	Adjusted R ²	F	Sig.
1	0.659 ^a	0.434	0.421	33.977	0.000 ^a

a. Predictors: (Constant), Acting Agility, Decision-Making Agility, Sensing Agility

b. Dependent Variable: Organizational Performance

Model	Unstandardized Coefficients	Standardized Coefficients		t	Sig.	
		B	Std. Error			Beta
1	(Constant)	1.881	0.279		6.735	0.000
	Sensing Agility	0.276	0.054	0.350	5.085	0.000
	Decision-Making Agility	0.128	0.042	0.207	3.077	0.003
	Acting Agility	0.253	0.043	0.398	5.937	0.000

Table No. (4.9) shows the results of regressing Organizational agility components (sensing agility, decision-making agility, and acting agility) against (organizational performance). The table shows that the relationship between independent and dependent variables is 95.9%, where r is 0.659, and the Organizational agility can explain 43.4% of Organizational performance, where ($R^2=0.434$, $F=33.977$, $Sig.=0.000$). Therefore, the main null hypothesis is rejected and the alternative hypothesis is accepted, which states that Organizational agility components (sensing agility, decision-making agility, and acting agility) affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$.

To determine the impact of each of the Organizational agility components (sensing agility, decision-making agility, and acting agility) on the organizational performance in

the banking sector in Jordan, the results of the multiple regression test were relied upon as follows:

First sub-hypothesis H01.1: sensing agility doesn't affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$.

Table No. (4.9) that Sensing agility affects organizational performance, where ($\beta=0.350$, $t=5.085$, $\text{sig.}=0.000$). Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted, which states that sensing agility affects organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$.

Second sub-hypothesis H01.2: decision-making agility doesn't affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$.

Table No. (4.9) that decision-making agility affects organizational performance, where ($\beta=0.207$, $t=3.077$, $\text{sig.}=0.003$). Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, which states that decision-making agility affects organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$

Third sub-hypothesis H01.3: acting agility doesn't affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$.

Table No. (4.9) that acting agility affects organizational performance, where ($\beta=0.398$, $t=5.937$, $\text{sig.}=0.000$). Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, which states that acting agility affects organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$

Chapter Five

Results, Discussion, Conclusion, and Recommendations

5.1 Preface

This conducted study aimed to find the impact of organizational agility through its dimensions on organizational performance. Data was collected by distributing questionnaires within Jordanian commercial banks among all employees and managers in middle and high management. In addition, the study in this chapter will present the results and discussion, recommendations, limitations, and a conclusion.

5.2 Results and discussion

According to the obtained results that are found in the previous chapter, the study used Multiple Regression to test the hypotheses of this study. Below is a brief description of the obtained results that are followed by related and relevant discussion:

Based on the descriptive analysis, it is obvious to notice the following: sensing agility has a high level of implementation, decision-making agility has a high level of implementation, acting agility has a high level of implementation, and organizational performance has a high level of implementation. The agility level is high among all the dimensions of organizational agility, where sensing agility has a mean of 4.075, decision-making agility has a mean of 4.341, and acting agility has a mean of 4.296. Also, organizational performance has a high level of agility by having a mean of 4.65. Finally, based on the Pearson correlation, it is obvious that there is a positive relation between organizational agility with its dimensions and organizational performance. Where sensing agility, decision-making agility, and acting agility made a correlation value of 0.487, 0.325, and 0.495 respectively. Therefore, since all the correlations are positive directly,

that led to the conclusion that implementing agility, will cause increased performance positively.

The main result is based on the main hypothesis:

H01: Organizational agility components (sensing agility, decision-making agility, and acting agility) don't affect organizational performance in Jordanian commercial banks, at $\alpha \leq 0.05$. There is a positive impact of organizational agility on organizational performance. That might be justified because applying organizational agility within a banking environment is essential. Where it is useful to react within the surrounding atmosphere. Also, it is important to base on the offered financial aid by banks to other firms that are experiencing a lack of agility. This result is consistent with the study conducted by Govuzela and Mafini (2019) which showed that there is a significant relationship between organizational agility and business performance. Also, the study conducted by Baninam and Amirnejad (2017), that resulted in that organizational agility has an impact on organizational performance. In addition, the study conducted by Calli and Calli (2021), that resulted in that organizational agility has a positive effect on firm performance.

The sub-results are based on the sub-hypotheses:

H01.1: sensing agility doesn't affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$. There is a positive impact of sensing agility on organizational performance. That might be justified because sensing agility will allow a bank to react quickly and interpret chances and opportunities in related markets. Where that can be reflected in the bank's productivity which has an impact on its performance. This result is consistent with the study conducted by Nafei (2016a) which showed that there is a significant relationship between sensing agility and organizational performance.

Also, the study conducted by Jaradat (2022) resulted in that achieving sensing agility requests a primary transformation to a climate that is more straightforward as well requires a mentality for learning, testing, and modification. This dimension ranked second place among other dimensions to the degree of their effect on organizational performance.

H01.2: decision-making agility doesn't affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$. There is a positive impact of decision-making agility on organizational performance. That might be justified because by decision-making agility, the bank's stakeholders which include: depositors, shareholders, creditors, and workers will be updated about a particular task. Where they will be allowed to make feedback. Therefore, that will lead a bank to make required changes and enhancements that can be reflected in its performance. This result is consistent with the study conducted by Nafei (2016a) that resulted in that there is a significant relationship between decision-making agility and organizational performance. In addition, the study conducted by Jaradat (2022) resulted in that meeting decision-making agility requires a primary transformation to a climate that is more straightforward as well as requires a mentality for learning, testing, and modification. This dimension has the least impact among other dimensions on organizational performance.

H01.3: acting agility doesn't affect organizational performance in the banking sector in Jordan, at $\alpha \leq 0.05$. There is a positive impact of acting agility on organizational performance. That might be justified because banks by acting agility will be capable to respond rapidly with management as an accurate action towards surrounding changes. That is presented through banks' flexibility that might be seen by their performance. This result is consistent with the study conducted by Nafei (2016a) that resulted in that there is a significant relationship between acting agility and organizational performance.

Moreover, the study conducted by Jaradat (2022) resulted in that acting agility needs a primary transformation to a climate that is more straightforward as well as requires a mentality for learning, testing, and modification. This dimension has the most effective among other dimensions of organizational performance.

5.3 Conclusion

In the end, this study aimed to find the impact of organizational agility through its dimensions on organizational performance. Data was collected by distributing (137) questionnaires among all employees and managers in middle and high management within all Jordanian commercial banks, where there are 13 banks. The study resulted in that there is a positive impact of organizational agility components (sensing agility, decision-making agility, and acting agility) on the organizational performance in the banking sector in Jordan. It is worth mentioning that this study will be useful to clients of banks when they search for their preferences and needs. Also, this study is useful for banks themselves where they apply organizational agility that will be reflected in their productivity and ultimately their performance.

5.4 Recommendations

Listed below is a group of recommendations from the study:

Practical recommendations:

- Based on the descriptive analysis regarding sensing agility, the study recommends banks put alternative plans to cope with future changes.
- Based on the descriptive analysis regarding decision-making agility, the study recommends banks be able to recognize emerging opportunities and threats.
- Based on the descriptive analysis regarding acting agility, the study recommends banks react to environmental changes on a timely basis.

- Based on the descriptive analysis regarding organizational performance, the study recommends banks support their employees to improve their living. Where that is useful in motivating them.
- Based on the impact of sensing agility on organizational performance, the study recommends banks react rapidly within the market.
- Based on the impact of decision-making agility on organizational performance, the study recommends banks make sure of updating their stakeholders regularly.
- Based on the impact of acting agility on organizational performance, the study recommends banks be flexible to cope with existing changes.

Theoretical Recommendations:

- Enhance the awareness and understanding of organizational agility and its impact on organizational performance.
- Encouraging other researchers to conduct further studies in the future to allow development and comparison.

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Appendices

Appendix (1): List of Arbitrators

Academic arbitrators	
Arbitrator's Name	University Name
Prof. Abdalla Abdalla	HTUjo
Prof. Ahmad Ali Saleh	MEU
Dr. Ahmad Ayasra	MEU
Dr. Dina khodari	MEU
Dr. Samir Sabali	MEU
Dr. Nadia Sweis	PSUT
Dr. Tareq Abedrabo	PSUT
Dr. Alaa abu Noqta	PSUT
Professional arbitrators	
Arbitrator's Name	Position
Sajed Abu Touq	Large corporate manager
Faten Asfour	Credit management manager
Tareq Zubaidi	SME's manager
Alaa Ghnemat	Branch manager
Mohammad Wafa Ali	SME's center manager
Wael Rabieh	General manager assistant
Abdallah Ghazal	Large corporate relationship manager

Appendix (2): Thesis Questionnaire



Dear

This research is conducted about **“The Impact of Organizational Agility on Organizational Performance in the Banking Sector in Jordan”**.

it is being conducted to complete my Master’s Degree and meet the objectives of this study. Data in this study will be collected through this developed questionnaire; all responses will be used for research purposes.

Best regards

Part one: Demographic questions**Personal and job variables****Gender:**

- Male
- Female

Age:

- Less than 25 years
- 25 – Less than 35 years
- 35- Less than 45 years
- 45 – Less than 55 years
- 55 years and more

Academic level:

- High school
- Diploma
- Bachelor
- Higher Diploma
- Masters
- PhD

Job title:

- Manager
- Deputy / Assistant Director
- Head of department/Supervisor
- Employee

Experience:

- Less than 5 years
- 5 - Less than 10 years
- 10-15 years
- More than 15 years

Part two

Sensing		<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
1	The bank investigates environmental changes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	The bank expects information technology development.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	The bank anticipates competitors' strategic moves.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	The bank collects updated information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	The bank feels threats/opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	The bank predicts customer preferences.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	The bank sets alternative plans for future changes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Decision-Making		<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
8	The bank identifies problems/opportunities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	The bank searches for suitable alternatives.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	The bank sets criteria for the alternative selection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	The bank uses different tools for the alternative selection.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	The bank selects the best alternative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	The bank applies the chosen alternative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	The bank monitors alternative implementation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acting		<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
15	The bank develops suitable resources.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16	The bank develops suitable processes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	The bank counteracts competitive actions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	The bank responds to environmental changes in time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19	The bank develops employees' skills according to market needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

20	The bank encourages employees to deal with customers immediately	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21	The bank asks about customer preferences.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employees' satisfaction		<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
22	The bank encourages employees' stability.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23	The bank offers fair incentives for employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24	The bank rewards loyal employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25	The bank seeks to satisfy the employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26	The bank supports the employees to improve personal living.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27	The bank provides a suitable salary for employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28	The bank encourages employees to develop themselves.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Service quality		<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
29	The bank considers customer complaints.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30	The bank follows the best service standards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31	The bank provides service on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32	The bank fulfills customers' promises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33	The bank updates the customers' information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34	The bank allocates suitable time to each customer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35	The bank looks after customers' occasions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Appendix (3): Thesis Questionnaire in Arabic



السيد/ة.....

تم إجراء هذا البحث حول "أثر المرونة التنظيمية على الأداء التنظيمي في القطاع المصرفي الأردني". وقد تم إجراؤها لغرض إكمال درجة الماجستير وتلبية أهداف هذه الدراسة. حيث سيتم جمع البيانات في هذه الدراسة من خلال هذا الاستبيان المطور؛ وسيتم استخدام جميع الردود فقط لأغراض البحث العلمي.

واقبلوا الاحترام

القسم الأول: الأسئلة الديموغرافية

الجنس:ذكر أنثى العمر:أقل من 25 سنة 25 – أقل من 35 سنة 35 – أقل من 45 سنة 45 – أقل من 55 سنة 55 سنة فأكثر المستوى الأكاديمي:الثانوية العامة دبلوم بكالوريوس ماجستير دكتوراه المسمى الوظيفي:مدير نائب/ مساعد مدير رئيس قسم/ مشرف موظف الخبرات العمليةأقل من 5 سنوات 5-أقل من 10 سنوات 10-15 سنه أكثر من 15 سنه

القسم الثاني: أسئلة الدراسة

الاستشعار					
غير موافق بشده	غير موافق	محايد	موافق	موافق بشده	
					1 يقوم البنك بالتحقيق في التغيرات البيئية.
					2 يتوقع البنك تطوير تكنولوجيا المعلومات.
					3 يتوقع البنك التحركات الإستراتيجية للمنافسين.
					4 يجمع البنك المعلومات المحدثة.
					5 يشعر البنك بالتهديدات / الفرص
					6 يتوقع البنك تفضيلات العملاء.
					7 يضع البنك خططاً بديلة للتغيرات المستقبلية.
صنع القرار					
					8 يحدد البنك المشاكل / الفرص.
					9 يبحث البنك عن بدائل مناسبة.
					10 يضع البنك معايير الاختيار البديل
					11 يستخدم البنك أدوات مختلفة للاختيار البديل.
					12 يختار البنك البديل الأفضل
					13 يطبق البنك البديل المختار
					14 يراقب البنك التنفيذ البديل
التمثيل					
					15 يطور البنك موارد مناسبة.
					16 يطور البنك العمليات المناسبة.
					17 يتصدى البنك للإجراءات التنافسية.
					18 يستجيب البنك للتغيرات البيئية في الوقت المناسب.
					19 يطور البنك مهارات الموظفين وفقاً لاحتياجات السوق.
					20 يشجع البنك الموظفين على التعامل مع العملاء على الفور
					21 يسأل البنك عن تفضيلات العملاء.
رضا الموظفين					
					22 يشجع البنك استقرار الموظفين.
					23 يقدم البنك حوافز عادلة للموظفين.
					24 يكافئ البنك الموظفين المخلصين.
					25 يسعى البنك لإرضاء الموظفين.
					26 يدعم البنك الموظفين لتحسين الحياة الشخصية.
					27 يوفر البنك راتباً مناسباً للموظفين.
					28 يشجع البنك الموظفين على تطوير أنفسهم.
جودة الخدمة					
					29 يأخذ البنك في الاعتبار شكاوى العملاء.
					30 يتبع البنك أفضل معايير الخدمة.
					31 يقدم البنك الخدمة في الوقت المحدد.
					32 يفي البنك بوعود العملاء.
					33 يقوم البنك بتحديث معلومات العملاء.
					34 يخصص البنك الوقت المناسب لكل عميل.
					35 يعتني البنك بالمناسبات الشخصية للعملاء