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BANK MANAGERS IN JORDAN:
A STUDY OF MOTIVATION, JOB SATISFACTION AND COMPARATIVE ORGANIZATIONAL PRACTICES

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DEDICATION

This thesis is dedicated to those who believe that research is essential for social and economic development. It is also dedicated to my parents *Haj* Mahmoud and *Haja* Nabiha, my wife San'a and my children Rawan and Bashar.

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DECLARATION

No portion of the work referred to in this study has been submitted in support of an application for another degree or qualifications of this or any other university or other institution of learning.

ABSTRACT

This thesis is an attempt to fill a gap in research in the area of motivation and job satisfaction in the Jordanian/Arab managerial context. It is basically built on a representative sample of 266 Jordanian managers taken from 21 Jordanian/Arab and Western (Anglo-American) banks in Jordan. The thesis is an exploratory and comparative organizational behaviour and management study. It implements two instruments of investigation, a standardized questionnaire and in-depth interviews.

The major findings of the thesis reveal that Jordanian bank managers' patterns of motivation and job satisfaction and their interpretation of the 'higher goals of the job' (for example, autonomy) are similar to Western managers'. The assessment of about 20 related factors on bank managers' motivation and job satisfaction reveal that different demographic and social and other organizational factors contribute to the significant impact on bank managers' motivation and job satisfaction. However, the significant impact of job related factors is more noticeable compared with other factors.

The thesis, with consideration to the recommendations and the implications of relevant research, extends the study beyond managers' attitudes and includes relevant managerial practices and systems. It also attempts to reflect on the interaction of the organization within the wider environment.

The comparison of the managerial practices and systems (for example, delegation of authority) and other organizational variables (for example, specialization) relevant to bank managers' motivation and job satisfaction reveal that major and significant differences are found between Western (Anglo-American) and Jordanian/Arab banks. It also reveals that the type of managerial practices and systems in the Jordanian/Arab banks is, by and large, traditional and less bureaucratic compared with the managerial practices in Western (Anglo-American) banks. The thesis addresses the main managerial implications Jordanian/Arab banks could consider when designing their motivational and job satisfaction systems.

In an attempt to interpret the traditional managerial practices in the Jordanian/Arab banks, pertinent factors are discussed. These relate to particular factors of the Jordanian/Arab banks and to specific cultural and social factors in the Jordanian/Arab societies.

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Introduction

There is wide agreement among specialists of management that the effectiveness of the business organization will be enhanced if the organization members, including managers, are motivated and satisfied in their jobs.

Since the establishment of management as a distinct discipline from the turn of this century, the subject of motivation and job satisfaction has formed an important area in management theory and has attracted scholars from different disciplines particularly Psychology, Sociology and Anthropology and other related areas. Thousands of research works have been conducted, attempting to identify those particular aspects of motivation which could help to enhance employees' (including managers') motivation and achieve job satisfaction. Research extends to cover employees' attitudes and values; job design; organization structure; team building; groups' interaction and their social relations; organization culture; and the interaction of the organization with the wider environment. A number of theories and instruments of measurement have been developed in the related disciplines of organizational behaviour concerning motivation and job satisfaction.

Research covers different types of business organizations within national and international contexts in the search for more understanding of what would motivate employees and achieve their satisfaction in the jobs in order to promote organization productivity and enhance its effectiveness.

Almost all theories of motivation and job satisfaction and various instruments of measurement have been developed in developed Western countries and most of the relevant research has been conducted in these countries. Little research has been conducted in developing countries particularly the Middle East (Bhagat *et al* 1990).

According to some studies[2], most of motivation and job satisfaction cross-national

(or cultural) research has been restricted to employees' attitudes and built on standardized questionnaires and other quantitative instruments of investigation. Evaluators of cross-cultural research recommend the extension of research beyond employees' attitudes. They seek to include the interaction of the organization with the wider environment. Moreover, they seek the implementation of both a qualitative and quantitative approach in investigation. This aims to achieve a deeper understanding of the multi-dimensional and complex area of motivation and job satisfaction.

This thesis is an attempt to fill a gap in research in the area of motivation and job satisfaction within the Jordanian/Arab managerial context. The research builds on a representative sample of Jordanian bank managers, as indicative of Jordanian managers. It also builds on a sample of banks which includes Western (Anglo-American), Arab (different countries), joint Jordanian/Arab and Jordanian banks. The research is an exploratory and comparative organizational behaviour and management study. It investigates Jordanian bank managers' attitudes towards motivation and job satisfaction. It extends the study to include the managerial practices relevant to bank managers' motivation and job satisfaction. It also attempts to link these practices to the wider environment.

Specific factors helped in achieving the dual objectives (the exploratory and comparative) of the thesis. These include the availability of more than 20 Jordanian managers who combine experience in both Anglo-American and Jordanian/Arab banks, the existence of some British and American banks in Jordan and the author's previous experience in a Western (American) bank and some Jordanian and Arab banks. These enabled the author to conduct the comparative organizational part of the thesis.

The research sample is composed of 266 managers (of whom 64 were in-depth

interviewed) representing Jordanian managers in the 21 commercial banks included in the study in Jordan. The research utilized two instruments of investigation, Hunt's "Work Interest Schedule" (WIS) and in-depth interviews, in order to generate relevant data.

Objectives of the Research

The research aims to achieve the following objectives:

Firstly, to study patterns of motivation and job satisfaction among Jordanian bank managers as an indicative sample of Jordanian managers.

Secondly, to assess the impact of the main demographic and social, and other organizational variables on bank managers' motivation and job satisfaction.

Thirdly, to address related issues to Jordanian women managers, a neglected group in the Jordanian managerial research, by including approximately 18% of the research sample of Jordanian women bank managers.

Fourthly, to test the cultural differences in interpreting and understanding 'the higher goals of the job' (for example, power).

Fifthly, to compare management systems and practices relevant to managers' motivation and job satisfaction between Western (Anglo-American) and Jordanian/Arab banks.

Sixthly, to attempt to identify the main societal, cultural and other contextual factors behind the varied (or similar) managerial practices relevant to managers' motivation and job satisfaction in Western (Anglo-American) and Jordanian/Arab banks.

Finally, to draw attention to the practical issues in conducting comparative management research.

Organization of the Research

The thesis is divided into nine chapters. The First Chapter of literature review forms the basis for the exploratory part of the thesis. The chapter discusses five main theories of motivation and job satisfaction. Key issues related to each of the five main theories included in the review are discussed and highlighted. A synthesis of these theories to reach the main themes relevant to managers' motivation and job satisfaction, is conducted. The theories are also viewed within the context of managerial practices and cross-national research, particularly the developing *vis-a-vis* the developed world. This view is based on a link with the outcome of this research and other related research. It highlights the significance of the managerial practices relevant to managers' motivation and job satisfaction.

The Second Chapter of literature review deals with main arguments related to the universality and non-universality of management and is the basis for the comparative organizational part of the thesis. Child's (1979, 1983) conceptual framework is adopted as a "guide" to the comparative part of the thesis. The chapter evaluates the relevant cross-national (or cultural) research in order to arrive at an assessment and recommendations. The chapter also discusses four reflective studies in cross-national management research in order to identify key issues relevant to the thesis including the methodologies in these studies.

The Third Chapter is the research strategy and methodology. It covers the two main instruments of investigation; the self-administered questionnaire and the in-depth interview. The structure of the two instruments, the way data was collected, data analysis and the statistical techniques used in the research, the problems facing the empirical research and the developments in the research strategy, are discussed. The chapter also

discusses the reasons for choosing Jordan and bank managers as the field of the research. Moreover, the chapter includes a reflection on the main methodological aspects of the research within the context of literature review as well as the limitations of the research methodology.

Chapter Four, the presentation of data related to a background and profile of bank managers, aims to introduce the research sample and provides a detailed discussion of bank managers' main demographic and social, job related and other organizational related aspects.

Chapter Five presents data related to the exploratory part of the research. It includes the results of the measurement of bank managers' patterns of motivation and job satisfaction based on Hunt's "Work Interest Schedule" (WIS). It also includes a comparison with Hunt's and other related research. The chapter analyses bank managers' interpretation of 'the higher goals of the job' (for example, power) from a cultural perspective. Moreover, a discussion of managerial practices relevant to bank managers' motivation and job satisfaction at local level is also included. This aims to achieve a deeper understanding of the process of motivation and job satisfaction by extending the study beyond managers' attitudes. Finally, the chapter identifies, among Jordanian bank managers, the main sources and forms of recognition of job achievement, which aim to reflect on the practical objectives of the research.

Chapter Six, presentation of data related to the exploratory part of the research, assesses the statistical significant impact of the main demographic and social, job related and other organizational factors on bank managers' motivation and job satisfaction. The assessment aims to identify those factors which would affect managers' perception towards motivation and job satisfaction in order to enhance the motivational and job satisfaction

process. It also aims to reflect on the practical objectives of the research. The chapter also compares the outcome of this assessment with similar research for the purpose of verification and validation.

Chapter Seven presents data related to the comparative organizational part of the research. A comparison of the managerial practices and other organizational variables relevant to managers' motivation and job satisfaction in Western (Anglo- American) and Jordanian/Arab banks, based on two cores of matching samples is included in this chapter. The managerial practices include delegation of authority, performance appraisal, opportunities for advancement and promotion and other factors. The organizational variables include age, training, and ratio of managers as well as other dimensions. The comparison aims to assess the process of motivation and job satisfaction, mainly from a management philosophy and work related values perspective, in the two types of bank.

Chapter Eight attempts to interpret the traditional managerial practices (derived from Chapter Seven) relevant to managers' motivation and job satisfaction in the Jordanian/Arab banks. Specific organizational, cultural and social factors are discussed as explanations of these managerial practices.

Chapter Nine summarizes the major findings and conclusions, limitations and recommendations of the research. The major findings revealed extensive differences in the relevant organizational practices and structures between Anglo-American and Jordanian/Arab banks. These differences were found despite the fact that there are the similarities in managers' attitudes towards motivation and job satisfaction as well as their interpretation of the higher goals of the job between Western and Jordanian bank managers.

The interpretation of these differences by the various organizational and wider

environment factors indicates that motivation and job satisfaction are shaped by various organizational (including individuals), cultural and societal factors. It also indicates that the focus should encompass the relevant managerial processes along with the individuals' attitudes in cross-national management research particularly between developed and developing countries. This requires the implementation of both quantitative and qualitative approaches to investigation.

I.0   **CHAPTER ONE:**

The Main Theories of Motivation and Job Satisfaction:
A Literature Review.

I.1   **Introduction.**

Business organizations (profit organizations) are concerned with achieving a variety of goals including the enhancement of employees' performance in their jobs. The concept of motivation, along with many other management[1] concepts, has been researched since the foundation of management as a distinct discipline in the social sciences since the end of the last century, with the contributions of F. W. Taylor, Henri Fayol and Max Weber.

The beginning of the exploration of the concept of motivation through research started with Taylor's scientific study in 1911 of the way employees perform their jobs in order to increase their productivity, but the breakthrough in motivation research started with Mayo's "Hawthorne" studies (1923-1952) when humans were considered to be important parallel elements to technical factors in the production process in business organizations.

Thousands of studies have been conducted on motivation and job satisfaction since "Hawthorne". According to Hunt (1986), motivation is one of the most researched areas in management and according to Lock (1976), an average of 1,100 studies per year from 1960 onwards have been conducted[2].

Different theories from different disciplines, in particular psychology (for example, attitudes and motives), sociology (for example, team building and organization structure) and anthropology (for example, culture and values), have been developed and implemented by both researchers and practitioners in business organizations. These

theories aim to shed light on employees', including managers, motives, abilities, goals, attitudes, organization members' values and beliefs, their relationship with their jobs and with each other. They also aim to explore the relationship of the organization with its environment, in order to identify those factors which would affect members' motivation and job satisfaction. This is, in turn, meant to promote the organization productivity and enhance members' performance.

Emphasis at the beginning of this field was directed towards non-managing employees rather than managers[3]. But, motivation research has been applied to both managers and non-managers due to the expansion of business organizations and the high dependency of modern societies on them, where an extensive number of non-managing employees and large number of managers exist. It is also due to the increasing importance of managers' roles including their role in leading these organizations.

In this chapter, some major theories of motivation and job satisfaction are reviewed. A brief assessment of these theories is first conducted, then the various theories are synthesized to derive the relevance of their main themes and findings relating to managers. An assessment of these theories from the perspective of work organization, management systems and practices, and wider organizational context is also conducted. These theories are also viewed from a cross-national (or cultural) research perspective, particularly developed Western societies *vis-a-vis* developing societies.

I.2   Meaning of Motivation.

Motivation as a management concept has been associated with the way employees, including managers, behave in their jobs and with the way they accomplish their tasks in these jobs. It reflects the individual's level of energy, effort, and aptitude which he/she

puts into these jobs. This level of energy relates to individuals' drive and goals which will presumably be satisfied through their work. This level is also a process where its outcome is largely dependent on employees' interaction with each other within the context of other organizational and contextual factors. These factors include the organization structure, the main values and beliefs of the organization members and the impact of the wider environment context including employees' social background and other societal factors. In other words, motivation is shaped by different personal, organizational, and social factors[4].

Due to the complexity of the concept of motivation (as a human phenomena), there is no definite (or agreeable) definition of the concept among researchers. The original word of motivation derives from the latin word "movere" which means to move (Steers and Porter 1987, pp 5). The dictionary of social sciences defines motivation thus:

> "The term motivation refers to any organismic state that mobilizes activity
> which is in some sense selective, or directive, with respect to the
> environment" (Gould and Kolb 1964, pp 447).

Deriving from this definition, and in regard to the human organism in work organizations, motivation is associated with members' selective and purposeful behaviour towards the achievement of their goals in their jobs but within the process of interaction with their organization (environment). Handy (1985, pp 26-27) states that the term "motivate" is one of the ambiguous words in the English language, hence it is a transitive verb (normally has a subject and an object). That is, in the context of work, it is hard to specify the cause-effect elements and their outcomes in motivating employees. According to Handy, motivation is a complex process and particular to both individuals and situation. A better understanding of this process will help us to explain some of the problems and

difficulties of people at work.

Motivation, as a management concept (or function), is complex and multi-faceted. However, this does not preclude stating some definitions tried by many researchers. Among these are the following reflective definitions:

"A motive is what perhaps prompts a person to act in a certain way or at least develop a propensity for specific behaviour" (Kast and Rosenzweig 1979, pp 244).

"Motivation literally means action to achieve motive" (Batten 1966, pp 14).

"Motivation has been defined as a predisposition to act in a specific-goal directed manner" (Hellriegel and Slocum 1976, pp 248).

"We view the central problem of motivation as the explanation of choices made by organisms among different voluntary responses" (Vroom 1964, pp 7).

"How behaviour gets started, is energized, is sustained, is directed, is stopped, and what kind of subject reactions are present in the organism while all this is going on" (Jones 1955, quoted in Steers and Porter 1987, pp 5).

"Motivation is the degree to which an individual wants and chooses to engage in certain behaviour" (Hunt 1986, pp 23).

From an organizational psychology perspective, the above mentioned definitions relate motivation to the way in which people act to achieve their purposes and objectives in order to fulfil their needs, desires, and goals in their jobs.

From an organizational psychology and social-psychology perspective, the level of attaining individuals' needs (or goals) is mutually dependant in the work organization.

That is to say, the level of goal congruence between the organization (implied top level management and owners' goals) and individuals' goals determine the way individuals attain their objectives. Schein (1970) in his concluding remarks of analysing the "psychological contract", which links members to their organizations and reflect those mutual expected rewards of both the organization and their members within the context of motivation has pointed out:

> "It is my central hypothesis that whether a person is working effectively, whether he generates commitment, loyalties, and enthusiasm for the organization and its goals, and whether he obtains satisfaction from his work, depends to a large measure on two conditions (1) the degree to which his own expectations of what the organization will provide him and what he owes the organization match what the organization's expectations are of what it will give and get; (2) assuming there is an agreement on expectations what actually is to be exchanged-money is exchanged for time work; social-need satisfaction and security in exchange for work and loyalty; opportunities for self-actualization and challenging work in exchange for high productivity, quality work, and creative effort in the service of organizational goals; or various combinations of these and other things.Ultimately the relationship between the individual and the organization is interactive, unfolding through mutual influence and mutual bargaining to establish a workable psychological contract. We cannot understand the psychological dynamics if we look only to the individual's motivation or only to organizational conditions and practices. The two interact in a complex fashion, requiring us to develop theories and research approaches which can deal with systems and interdependent phenomena". (Schein 1970, pp 77).

This goal congruence is determined by many different factors including the way jobs are structured, applied personnel systems (for example, performance evaluation, promotion, level of members' autonomy) and the relationship between superiors and subordinates, in addition to rewards and values of both employees and organizations. As Katz and Khan (1976) have pointed out, in relation to rewards and values, the process of internalizing individuals' motivation is what should be considered. This internalization depends on the character of the organizational goals themselves , their congruence with

the needs and values of the individuals and the way employees, including managers, share

actively in the determination of the organizational decisions and the rewards which accrue

to the organization[5].

I.3   Meaning of Job Satisfaction.

Job satisfaction is associated with the way employees feel about the fulfillment of

their needs (or goals) from their jobs. According to Lock (1976, pp 1293) "Job

satisfaction may be defined as a pleasurable or positive emotional state resulting from the

appraisal of one's job or job experience". Campbell *et al* (1970, pp 378) define job

satisfaction as:

> "By job satisfaction we mean the positive or negative aspect of an
> individual's attitudes or feelings towards his job or some specific features
> of his job"

In research, job satisfaction has been dealt with as a criteria of measurement to

reflect on employees', including managers, expectations of their jobs based on various

dimensions (for example, achievement) of the job itself.

Researchers have developed different instruments to measure the level of job

satisfaction based on the major theories of motivation, including the need-hierarchy, the

two-factor, the job characteristics and the motivation achievement theory (to be discussed

later). Examples of these instruments include Porter's need fulfillment deficiency, Job

Diagnostic Survey (JDS) and Hunt's "Work Interest Schedule" (WIS) [to be discussed

later]. The complexity of motivation, its multiple facets and the difficulty of separating

its causes from its effects make the relationship between job satisfaction (as a criteria of

measuring employees', including managers, expectations in their jobs) and performance

(as a tangible output of employees', including managers, work) a controversial issue. This
is represented in the absence of agreement among researchers on which is the cause and
which is the effect. Some researchers (Greene 1979) see that satisfaction leads to
performance, others see that performance is the cause of satisfaction[6]. T o   s u m
up, motivation relates to employees' (including managers) behaviour in their jobs within
their organizations. The outcome of the motivation process is largely determined by
employees (including managers) and their organizations in satisfying their needs (or goals)
in their jobs. Job satisfaction measures how employees, including managers, feel in their
jobs.

I.4   Managers as a Focal Point of Study.

This research investigates patterns of motivation and job satisfaction among
Jordanian bank managers, therefore, emphasis will be on studies which have been
conducted on managers. Managers' levels of job satisfaction largely differ from non
managers (Porter 1961 and 1962; and Rosen and Weaver 1960), particularly in satisfying
autonomy in the job.

There is no universally accepted definition of the term "manager". The usage of the
term differs from one organization to another and from one country to another. Some
organizations link the term to the rank of a person, others to the pay, and others to the
function. But in general it can be said that a common criteria among managers in the
different levels of management in most organizations is their involvement in managing
others (subordinates).

According to Scase and Goffee (1989, pp 17),

"The use of the term managers varies considerably from one organizational
setting to another. In some it is used to designate levels of status or

personal prestige, while in others it delineates a variety of functional responsibilities".

In addition to their definition of managers as "those who, in one way or another, and to varying degrees, co-ordinate and control the behaviour of others"; the research will also use the term to refer to those individuals who are differentiated from other employees in the organization through their job titles and their managerial responsibilities whether related to functions or subordinates. The latter was the criteria which was adopted in surveying managers in the banking industry in Jordan for the purpose of the self-administered questionnaire distribution, as well as for designating the bank managers for the in-depth interview purposes.

Research related to the nature of managerial work and behaviour (or "what do managers do?") is problematic and should emphasize, as Hales (1986) argues, the importance of the managerial role as a framework of analysis and the need to reconcile the available evidence on managerial work with literature on "management and division of labour". This, according to Hales (1986), helps to overcome the implications embodied in the available evidence of published empirical research on managerial work including the methodological issues (for example, the specification of the category of managers). They also help to overcome the clarification of the relationship between the type of managerial work (function, tasks and activities) and behaviour as well as the clarification between others' expectations and individual performance in the job. However, based on the available evidence of published research, it can be said as revealed by, for example, Mintzberg (1980) and Stewart (1985) empirical findings, that, in general, managers jobs are characterized as unstructured, varied and non routine especially in high level positions.

1.5   Review of the Main Theories of Motivation and Job Satisfaction.

This part discusses five main theories of motivation and job satisfaction. These are presented as (1) the need-hierarchy; (2) the two-factor; (3) the job characteristics; (4) the achievement motivation; and (5) expectancy theory[7]. The discussion is based on the highlight of the main points of each theory as derived by the theory itself, followed by a brief summary of the main issues related to managers' motivation and job satisfaction.

I.5.1   The Need-Hierarchy Theory.

Need-hierarchy was first formulated by A. Maslow. It categorizes what it calls "the human basic needs" into five major categories[8]. These are:

1- **The physiological needs:** These are essential for the human body and include food, water, sex, sleep, air, shelter and the like.

2- **The safety needs:** Which include needs for security, stability and protection from threat and the like. Examples in the organizational context include needs for job security, medical insurance and pension.

3- **The belonging and love needs:** Which include needs for affection, belonging and love and the like. Examples in the organizational context include needs for interpersonal relationships and team work.

4- **Esteem needs:** Which include needs for self respect and respect of others. These include needs for status, recognition, achievement and prestige and the like. Examples in the organizational context include status from position and recognition of achieving results.

5- **Self-actualization or self-fulfillment:** This is stated by the theory as "the tendency of

a person to become actualized in what he is potentially". This set of needs are largely psychological (determined from within). They represent unmotivated behaviour if the behaviour is not initiated by the person himself. These needs include desire for growing, developing and full usage of potentials and capacities. According to the theory, these needs are largely associated with the desire to know and understand. In the organizational setting, this category of needs implies aspects such as autonomy, creativity, innovation and growth in the job.

According to the theory, the satisfaction of the basic needs follows a hierarchy. That is, the satisfaction of physiological needs is prior to the satisfaction of safety needs which in turn are prior to the satisfaction of belonging needs, and so on. Hence, according to the theory, the satisfaction of the basic needs is dependent on the emergence and strength of these needs which is stronger in the lower level of the hierarchy (for example, physiological then safety).

According to the theory, the satisfaction of the basic needs is relative. That is, people do not satisfy fully each set in order to move to the next one. The satisfaction of these needs is proportional. In other words, a higher level of satisfaction usually takes place in the lower level of needs while a lower level of satisfaction usually takes place in the higher level of needs. For example, the level of satisfying the needs for food, housing and belonging of most employees in an organization is, in general, more than the level of satisfying their goals in higher positions, autonomy and power.

According to the theory, a satisfied need is not a motivator and people can only be motivated to satisfy the unfulfilled needs. For example, within an organizational context if salary is sufficient to provide for necessities of life, its role of motivating employees becomes weaker compared with promotion as an unfulfilled need.

The theory links the satisfaction of the basic needs, especially the higher needs, to some preconditions which are necessary to achieve the desired human motivation. These preconditions include freedom to speak, freedom to do what one wishes so long as no harm is done to others , freedom to express oneself and freedom to investigate and search for information, freedom to defend oneself, justice, fairness and honesty and orderliness in a group[9].

In the differentiation between higher and lower levels of needs, the theory emphasizes the importance of gratifying the higher level needs of adult people. Hence, the fulfillment of these needs (represented in esteem and self actualization) can bring more satisfaction, happiness, more desirable social outcome, more identification and more richness of inner-life. However, these higher level needs are more prone to preconditions in order to be attained (for example, freedom of expression and speech). Another differentiating aspect is that higher level needs can he satisfied by different methods (for example, satisfaction of belonging need can take place inside and outside the organization) while lower level needs (represented by safety and physiological) are more tangible and limited.

The theory is based on different propositions which include the following. The concept of holism, which refers to the necessity to view the basic needs as part of the individual as a whole. Hence, the satisfaction of a specific need reflects on the individual as a whole rather than only on a specific element relevant to the need to be satisfied (for example, the satisfaction of food satisfies the individual as a whole rather than only hunger). The role of culture in determining the circumstances to attain the satisfaction of the basic needs especially the higher level needs (for example, the role of culture in affecting the level of freedom to attain self actualization). The multiplicity of motivation,

relates to the satisfaction of these needs as simultaneous and not one by one. The classification of motivational life is based on fundamental goals. The role of environment, relates to the impact of a situation in determining the shape of motivation (such as the work place). Non motivational behaviour, applies to the higher level needs such as self actualization, and the possibility of attaining them, which relates to the limitation of satisfying these needs according to a person's ability and circumstance[10].

The following can be derived from the different propositions and further characteristics of the basic needs of the need-hierarchy theory:

(a) The label of hierarchy-needs is for identification of basic human needs or goals and the satisfaction of the basic needs is not strictly hierarchal or achieved step by step. The motivational satisfaction of these main needs or goals is multiple and simultaneous. In this regard, it is worth mentioning that Hunt's (1986) research shows that managers' goals profile changes according to stages of age[11].

(b) More importance should be given to the higher level needs because they are relatively less satisfied than lower level needs.

(c) Although the theory is basically designed to explain the individuals' motivation based on the complex human needs, motivation is not only determined by individuals but by situations (for example, work place) and other environmental factors also share in the determination of motivation.

(d) Culture is an important factor in determining motivation within organizational and different societal contexts.

Finally, freedom is a prerequisite if higher level needs are to be properly satisfied.

The need-hierarchy theory was not intended to be applied in the work place (as was the two-factor theory, for example). However, the theory is common to researchers

and other groups concerned with motivation in the work place. It helps in the understanding of the process of motivation in work organizations. It contributes to the development of many instruments of measurement and other models of motivation and job satisfaction (for example, Hunt's "Work Interest Schedule" (WIS), Porter's need fulfillment deficiency and Alderfer's model of motivation)[12].

Much research has been conducted based on the need-hierarchy theory, to measure employees', including managers, level of motivation and job satisfaction. Examples of research conducted on managers in business organization (including banks) include Porter (1961, 1962 and 1963) and McAalister and Overstreet (1979)[13]. Other research has been conducted on managers from different countries (for example, Haire *et al* 1966)[14].

In short, it can be said that the need-hierarchy theory has contributed to the understanding of human needs and to direct people towards motivated behaviour within work organizations. It facilitates the exploration and the establishment of proper measurements which are based on the main job dimensions employees, including managers, expect to find in their work organizations, especially managerial jobs, in order to attain job satisfaction.

1.5.2   The Two-Factor Theory.

The theory is derived from the work of Herzberg and associates and based on a study of professionals' attitudes at work. The need-hierarchy theory constitutes an element of this theory. It was the first comprehensive theory to show how to motivate employees at work by establishing a proper measurement of the different dimensions of the job which would reflect on their interest in the work. The theory treats attitudes towards jobs as a simultaneous linkage of factors-attitudes-effects, in other words, factors behind the

feelings, type of feelings and consequences of feelings towards the jobs.

The theory is built on Herzberg and associates' research conducted on 203 professionals (accountants and engineers) from different small to medium size American manufacturing companies[15]. The study used the "critical incidents"[16] method in analysing the respondents' attitudes towards their jobs, the satisfaction derived from performing their jobs, and the consequences of that.

The research investigated three main areas related to jobs:

-How can attitudes be specified.

-What leads to these attitudes.

-What are the consequences of these attitudes.

The research implemented the "semi-structured interview" approach in collecting related data. In analysing the respondents' interviews, it was found that there were two sets of factors affecting attitudes towards work/jobs. The first set relates to those factors which contribute significantly to the positive attitudes of respondents towards their jobs (that is to say, towards the attainment of their satisfaction from jobs). These factors are "intrinsic" in the content of the jobs themselves and are called "satisfiers". These factors last for a longer duration upon occurrence and include achievement (of job outcome), recognition (of the achievement), responsibility, advancement (for example, promotion) and the work itself (whether routine or varied).

According to the researchers, these factors are to be considered for the personal growth and self-actualization of employees. As stated by the researchers:

> "In summary ,we have served clear-cut findings about the characteristics of these high sequences. First, only a small number of factors, and these highly interrelated, are responsible for good feelings about the job. Second all of the factors responsible for good feelings about the job relate to the doing of the job itself or to the intrinsic content of the job rather than to

the context in which the job is done. Third, the good feelings about the job stemming from these factors are predominantly lasting rather than temporary in nature. Fourth, when good feelings about the job are temporary in nature, they stem from specific achievement and recognition of these specific achievements. Fifth, an analysis of second-level factors leads us to the conclusions that a sense of personal growth and of self actualization is the key to an understanding of positive feelings about the job. We would define the first level factors of achievement-responsibility-work itself-advancement as a complex of factors leading to this sense of personal growth and self actualization[17]". (Herzberg *et al* 1959, pp 70).

According to the theory, the intrinsic factors are the motivators and should be emphasized in the work place in order to achieve a proper level of job satisfaction. The second set of factors refer to the "hygiene" (or dissatisfier) factors which relate to the context of the job and are necessary to maintain a healthy environment at work: That is, they reduce dissatisfaction of work. The absence of the "hygiene" factors leads to dissatisfaction but their existence does not contribute to job satisfaction. These factors include company-policy and administration, supervision-technical (for example, number of subordinates), salary, supervision (interpersonal relationship) and working conditions (such as physical conditions, amount of work).

The two sets of factors (the satisfiers and the dissatisfiers) are based on the notion that they represent two separate points (i.e. they are independent of each other). In advocating this point an analogy is drawn by the researchers between vision and hearing which are both found in humans but their functioning are independent of each other[18].

In a further study, Herzberg (1968), symbolized the two sets of factors in regard to human nature by linking the hygiene factors to the environmental nature of man (exemplified by 'Adam' - who pursued the avoidance of pain). "Hygiene operates to remove health hazards from the environment of man. It is not a curative; it is rather a preventive" (Herzberg 1968, pp 113). While the motivating factors are symbolized by

'Abraham', the type of human nature who desires to grow, develop and fulfil his abilities and capacities. In other words, he concentrates on content rather than context[19].

In this context both the need-hierarchy and the two-factor theories converge in considering the same approach to motivation, that is to say, the consideration of those aspects, rather than the biological or physiological or environmental, which differentiate humans from other creatures and contribute to his/her healthiness, self actualization, self fulfillment and proper psychological growth. At the work place, according to the theory, these are not found in the context of job/work (synonymous to the lower level needs), but rather in the content of job/work (synonymous to the higher level needs).

In dealing with money, as one of the factors which affects attitudes and motivation towards jobs, money was considered as a "qualified" hygiene factor according to this theory. Hence, it is mainly directed to maintaining adequate levels of living standard and to preventing deprivation. However, according to the theory, when money is viewed as a motivator, it is usually associated (reinforced) with recognition or achievement or as an instrument for equality of treatment. That is, it is not by itself a motivator rather an instrument for enhancing other motivating factors. As the researchers pointed out:

"It would seem that as an affecter of job attitudes salary has more potency as a job dissatisfier than as a job satisfier.....We can say that salary was associated with company policy and administration in about one half of the low sequences of events; in the high sequences it was most frequently associated with advancement and work itself. To be more specific, when salary occurred as a factor in the lows, it revolved around the unfairness of the wage system within the company, and this almost always referred to increases in salaries rather than the absolute levels" (Herzberg *et al* 1959, pp 82-83).

The theory dealt with the consequences of motivation in work organizations including performance, job turnover and absenteeism. It was found that positive attitudes

towards the motivators led to higher performance and increased productivity, lower job

turnover, and better attitudes towards the company. In illustrating employees' attitudes

towards the job and how they affect their performance, the researchers stated:

> "Two findings emerge, then, from the data concerning performance effects.
> According to the people we interviewed, attitudes towards the job exerted
> an extremely important influence on the way in which the job was done.
> In over 60 per cent of the combined high and low sequences an effect on
> performance was reported in the anticipated direction; that is , an improved
> performance related to improved job attitudes and a decrease in
> performance related to a change of attitude in a negative direction. The
> second finding is that the tendency for attitudes to have an effect on
> performance was greater for favourable attitudes toward the job than for
> unfavourable ones" (Herzberg *et al* 1959, pp 86-87).

The theory has been a subject of many further studies. Many have duplicated the

methodology and applied the theory in different organizational contexts and on different

samples. Some of these samples were managers. In most of these the validity of the theory

has been confirmed[20].

The theory has been criticized by other researchers (for example, Vroom 1964 and

Alderfer 1969) on the grounds of its methodology[21].

For management and managers in work organizations the following points can be

indicated based on the two-factor theory: (a) The theory, as labelled by the researchers

can be considered a "breakthrough" in providing an insight into the nature and method of

operations of job attitudes.[22] Indeed, it contributes to the understanding of the main

dimensions and goals of the job, which helps other researchers to develop their own

models (for example, job enrichment, job enlargement and job design)[23].

(b) It enables more empirical research to be carried out on sound theoretical and

empirical grounds and to measure the dimensions of the job in a consistent manner.

(c) It helps industry (organizations) to know the main aspects of the job which

management should consider in order to bring happiness and satisfaction to their employees. Moreover, it helps in directing job design and reward systems to suit the nature of employees as people seeking growth.

(d) The theory was built on professionals (accountants and engineers), who, as Sofer (1970) argues, can be considered in 'some' ways, similar to managers in both large industrial and service organizations[24]. Accordingly, it can be argued that, in motivating managers in particular and employees in general, there are specific elements (the motivators) in the job which can meet managers' needs (or goals) as higher growth seekers.

Perhaps the sharp separation of human needs as two distinct sets of needs rather than treating them as a continuum, which led to the criticism of the theory, is warranted. Hence, some factors which affect motivation (for example, money) might serve both sets of needs.

I.5.3 Job Characteristics Theory.

This derives from the work of Hackman and Oldham and aims to explore the relationship between job characteristics and individuals' responses to their work. The theory was empirically tested on 658 employees (including blue collar, white collar and professionals) who work on 62 different jobs in seven American industrial and service business organizations.

The theory revealed that employees, in general, would respond more positively to their work (represented in the higher personal and work outcomes) if certain main dimensions (namely skill variety, task significance, task identity, autonomy and feedback)[25] where to be found in their jobs. Hence, the existence of these dimensions

lead employees to experience certain psychological states (namely, meaningfulness of work, responsibility and knowledge of results) critical to the individual internal motivational process.

Moreover, according to Hackman and Oldham (1976) employees' responses are moderated (affected) by their growth need strength (represented in the level of individual's desire and readiness to meet more complex and challenging tasks). This moderator (growth need strength) was expanded by Hackman and Oldham (1980) to comprise three main moderators which affect individuals' responses to the job dimensions and the derived outcomes. These three moderators are 'individual knowledge and skill', 'growth need strength' and 'context satisfaction' (for example, pay, job security, co-workers and supervisors). These moderators, according to the theory, reflect the differences among people in organizations.

Based on the empirical testing of the theory, a measure of the overall motivating potential of a job to prompt the internal work motivation of the job incumbent was developed. The measure is based on the core job dimensions in which skill variety, task identity and task significance form one third of the weighing, while autonomy and feedback each form the remaining thirds. The measure is labelled 'Motivating Potential Score' (MPS). A high level of MPS for a job coupled with a high level of moderators (for example, context satisfaction) would lead to enhanced internal work motivation and the preferred outcomes (for example, higher general job satisfaction).

The following points can be derived from the job characteristic theory:

(a) The theory is based on empirical testing conducted mainly on employees at lower management level for the purpose of designing and re-designing jobs. The particular contribution of this theory relates to the core job dimensions which can affect any job. For

managers, it can be argued that generally emphasis should be on those positive psychological states (feeling responsibility and knowledge of results) derived from both autonomy and feedback, which can be expanded to cover feedback from other sources (for example, customers) in addition to the job itself. Hence, managers' jobs are generally varied, require different skills and have an important effect on others, at least in the organization itself and on its members[26].

(b) The theory explores some main organizational aspects within the context of work. The moderators, particularly knowledge and skill, draw attention to the importance of training, for example, in improving employees, including managers, skills and knowledge.

(c) Consideration of other job-related matters such as co-workers, job security, pay, supervisors would help to enhance the individual motivation process and would lead to desired outcomes including performance and work effectiveness.

I.5.4   The Expectancy Theory.

The expectancy theory, as formulated by Vroom, is built on the notion of individuals' choices of the type of behaviour which brings them a higher reward of satisfaction or the lowest negative outcome (or avoidance) of dissatisfaction. The rational/economic concept of "preferences" among different alternatives with different values constitute a major part in the development of the theory.

The theory relates the estimated energy or effort (as a reflection of the degree of motivation) a person puts in towards the attainment or avoidance of specific outcome(s) depending upon a person's "belief" that the values (or valence) of attainment or avoidance

of these specific outcome(s) is (are) to be "believed" positively or negatively related to the

performance expected from his/her behaviour. The theory can be exemplified in the

following model:

Expectancy theory's model

E(expectancy)   I(instrumentality)

force   ↓   first level   ↓   desired outcomes by

(motivator) ------> outcome   -----> individuals

                   (performance)   (valances)
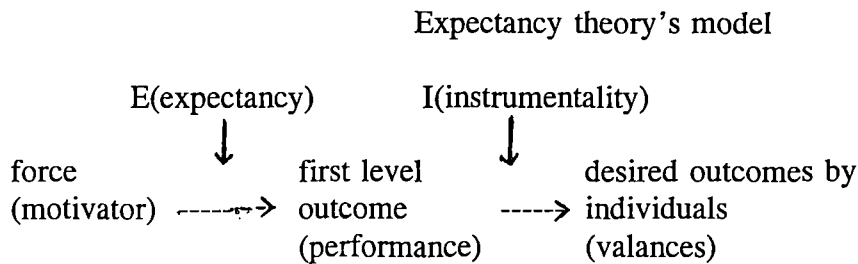
The theory is represented in the following formula:

$$F = f_i (E \times V)$$

Where F: forces, E: expectancy and V: valence.
Adopted from Chitiris (1984, pp 31).

The clarification of the four elements in the model is as follows:

Force: refers to the energy a person puts towards performance which is estimated and

reflects the degree of motivation.

Expectancy: refers to the probability (belief) that an action will lead to performance.

Instrumentality: refers to the linkage between performance and other outcome(s) which

depends on belief.

Valence: desirability of estimated value of different outcome(s) upon a person's belief.

It is to be noted that both valence (values) and expectancy are combined together

"multiplicatively" in order to produce the expected effort. In other words, a person should

perceive the consequences of the outcome(s) which could be positive, negative or neutral.

At the same time he/she should perceive the expectancy (probability), which ranges from

zero to one, of the action (performance), in order to estimate the level of effort of

motivation needed. Based on the summation of expectancies multiplied by valences a person will act on which ever is higher to perform or lower to avoid.

For example, and just for simplification let us consider only one outcome. If this outcome (for example, promotion) is perceived by a person as desirable, he/she should first perceive its valence (value or how much it is important to him/her), then he/she has to perceive that the performance of this action would lead to the promotion knowing also that his/her effort will produce the probable performance needed. Then, he/she acts accordingly. The theory becomes more complicated if it is known that outcomes are varied (multiple goals of the job) and a person has to estimate their different valances and at the same time the subjectivity of estimating the performance needed which is also varied.

Within the context of work organizations the theory is useful in helping management to link incentives schemes and rewards, to what employees consider desirable outcomes. This may require an understanding of employees' interest and desirability of the job. The theory was not empirically tested as a whole (compared to the need-hierarchy and the two-factor theories, for example) due to its complexity.

According to Steers and Porter (1987, pp 75) most research has sought to study the characteristics of people and organizations that influence valence, instrumentality and expectancy beliefs. They also sought to examine the type of conditions within which valence, instrumentality and expectancy of the predictions of work motivation can be expected to apply. The theory is criticized for assuming a high level of rationality and calculation in human behaviour. It does not provide specific solutions to motivate people, as stated by Porter, Lawler, and Hackman in Lluthans (1973, pp 190).

"...The expectancy model is just that model and no more. People rarely

actually sit down and list their expected outcomes for a contemplated behaviour, estimate expectancies and valencies, multiply, and add up the total, unless of course, they are asked to do so by a researcher. Yet, people do consider the likely outcome of their actions, do weigh and evaluate the attractiveness of various alternatives and do use these estimates in coming to a decision about what they will do" (quoted in Chitiris 1984, pp 33).

The following can be inferred from this theory:

(a) It might be more related to lower level employees (for example, assembly line and sales work) where "tangible" outcomes can be perceived by these employees and incentive systems can be linked to these outcome[27].

(b) The theory assumes a high weight of individuals' rationality in their behaviour, their choices and preferences, and, to a large extent, it disregards the situation (work context) in affecting patterns of motivation. That is, motivation is moulded through individuals' choices.

(c) To the author's best knowledge, and with consideration to Steers and Porter (1987) quotation mentioned above, the theory has not been applied as a whole to employees, including managers, within the work place.

. (d) The theory depends heavily on the quantification of behaviour and presumes to simplify complex human behaviour. However, it directs the process of motivation towards the pursued goals and desires of employees.

I.5.5   The Achievement Motivation Theory.

The achievement motivation theory, as first developed by McClelland, is an attempt to interpret economic development and growth according to the level of need for achievement (n achievement) among people in different countries. "Achieving Societies" refer to those societies that are developing more rapidly economically. The theory

considers the level of need for achievement (the desire to do something better or more efficiently than it has been done before or attempting standards of excellence) as a reason for economic development and growth.

The theory is the only one among the five main theories reviewed which includes some developing countries in its empirical testing. In addition to this, the theory attempts to explore major cultural, social, and organizational aspects relevant to the motivation process in both developed and developing countries as well as preliterate cultures based on empirical testing.

The theory is built on a large amount of empirical research covering a large number of countries (23 and 39) and a wide range of periods (1925-1952 and 1952-1958) in the two related phases. The theory was influenced by Max Weber's observation that the Protestant Reformation movement contributed to modern Western capitalism. The movement took place in the 17th and 18th centuries when many Christians protested against the powerful Catholic Church in Rome and established 'reform sects'. The movement reflected on peoples tendency towards independence and working harder, and led to changes in child rearing patterns among those who adopted Protestantism. Moreover, it contributed, among other factors, to the development of rationality[28].

Though, the research was primarily intended to study the importance of the need for achievement in economic development, it also investigated the importance of other factors which might precede or accompany economic growth. These are the need for power (n power), being influential and affecting the behaviour of others, and the need for affiliation (n affiliation), being in association or fellowship with others.

The investigation in developing the theory was based on three types of research:

a) The first type was concerned with measuring the need for achievement in both

preliterate cultures[29] and other countries in relation to total rates of economic development.

b) The second type of research was designed to trace both the origin of the need for achievement in parents' values and attitudes and the effects of the need for achievement in adolescent boys on their interest and performance under certain conditions[30].

c) The third type was concerned with measuring the need for achievement among businessmen and entrepreneurs to see whether they had a higher need for achievement and showed more business behaviour than other comparable groups of men.

The research implemented various types of methodology (including the analysis of the content of students' stories and economic indicators) to measure the need for achievement in the three areas[31].

The research results revealed a high correlation relationship between the level of the need for achievement and economic growth in the studied cultures and countries based on the researcher's criteria of measurement.

Approximately 75% of the cultures with high need for achievement levels had at least some full-time entrepreneurs[32]; where only approximately 33% of the cultures with a low need for achievement levels were estimated to have some full-time entrepreneurs.

The 1925-1952 sample (all of the 23 countries are Western except Japan) showed that 78% of countries high in the need for achievement had better economic progress; while only 23% of countries low in the need for achievement showed economic progress better than expected.

The comparable 1952-1958 sample (30 out of 39 countries are Western) showed a closer relationship between the need for achievement levels and economic gain (reflected

in electrical output), while a negative correlation was found between the need for affiliation and economic gain in the studied countries for the same period (1952-1958).

The research revealed that the need for power was not related to economic development but to political means used to achieve economic aims. The research sample found that a low need for affiliation with a high need for power is associated with totalitarian regimes.

The research found that occupational performance of boys, who have a high need for achievement in relation to business occupations, corresponded to both USA and Japan but not significantly in any of the other countries. Traditional occupations (for example, lawyer or doctor) attract German and Indian boys with a high need for achievement due to their prestige and social status.

The research findings revealed that achievement motivation is higher in businessmen[33] and managers compared with other occupations. They also revealed that people with a high need for achievement perform significantly better when they are given clear and immediate information regarding their performance. As the researcher has pointed out:

> "We may conclude that the person with high need achievement performs best when he has immediate knowledge of the results of his decisions, and that he should therefore be happier and perform better in the entrepreneurial role" (McClelland 1961, pp 100).

The theory views money as a symbol of achievement, "money provides a definite measure of performance and competence" (McClelland 1961, pp 101).

In dealing with attitudes associated with economic development, the theory tested 14 related hypothesis of which some were confirmed while others were not. The major conclusions relate to the impact of public opinion on the need for achievement and the

departure of traditional practices by advanced countries. As the researcher has stated:

"The major conclusion supported by our findings is that in societies that subsequently experience rapid economic development, the principal unifying force is public opinion rather than tradition. More rapidly developing societies have began to de-emphasize institutional traditions (hypothesis 1), stressing instead specific personal relationships (hypothesis 3). Also, individuals in these societies enter relationships with other people for specific reasons, and those relationships are generally controlled by the opinions and wishes of others'" (McClelland 1961, pp 85).

The theory emphasizes the importance of public media as a means of switching loyalties from tradition to organized public opinion. Awareness of public opinion, according to the theory, depends on the way children are raised and on the way they interact with each other. According to the theory, public opinion has an influence on the morality of people, similar to the influence of the need for achievement, which also relates to economic development. The 1952-58 sample showed that countries that developed more rapidly had high scores in the ability to be influenced by public opinion.

The theory stated major sources which should be considered in order to enhance the need for achievement and in turn enhance economic development. These include the necessity to change peoples' attitudes and values to those which promote the need for achievement. The "determinants" of this change include changing child-rearing practices to those which stimulate individuals to think more about achievement, and parents adopting loving and encouraging attitudes towards children rather than authoritarian attitudes, also, changing the traditional religious values to more reformed institutionalized individualistic religious beliefs (such as Protestantism).

In further publications, McClelland's (1975 and 1976) research, contrary to other schools of thought revealed that good managers are motivated by a need to influence the behaviour of others for the good of the whole organization[34]. That is, the need for

power[35].

The achievement motivation theory was adopted by other researchers and was tested in both developed and developing countries[36]. Research covered entrepreneurs, managers and employees. Much research was conducted on a cross-cultural (national) basis and a great deal of it confirmed the achievement motivation theory.

Major points can be highlighted from the achievement motivation theory. These include:

(a) It is the only main theory which attempts to explain economic development and growth in both developed and developing countries from a motivational perspective, though selection of non-Western developing countries is not statistically representative. This could lead to the apparent influence of Western culture in the research findings.

(b) It has been tested on managers and entrepreneurs from different organizational and national contexts.

(c) It explains the concept of the need for power for managers and it links this managerial motivational need to an organizational context.

(d) It draws attention to the wider societal context and highlights the implications of the values and attitudes including parental values, preference for occupational choices, religious values, modern *vis-a-vis* traditional values and public opinion.

However, the theory is ethnocentric and implicitly adopts convergence theory[37] when it calls for adopting the same roots of social change of Western societies by the developing countries as the proper paradigm of social development. This call is largely addressed without a close consideration to the difficulty of changing those related deeply-rooted values embodied in the social structures and cultures of the developing societies[38].

It is to be noted that many of the above propositions of the achievement motivation

theory are touched upon by concerned scholars who attempt to diagnose Arab society and culture for the purpose of effective transformation of the society. This type of literature is discussed in Chapter Eight of the thesis which interprets the traditional managerial practices in the Jordanian/Arab banks.

I.6   The Relationship between Motivation and Job Satisfaction.

Parallel to the relationship between job satisfaction and performance (see section 1.3 in this chapter), there is no clear cut (or agreed upon) relationship between motivation and job satisfaction. This might be attributed to the complexity and the ill-defined nature of motivation (see section 1.2 in this chapter). Also, there is no agreed upon direct causal relationship between motivation and job satisfaction among the main theories.

However, such relationships might be viewed according to the construct of the theory concerned. For example, viewed from the two-factor theory perspective, the relationship can be seen as a direct one. According to the two-factor theory, the job content factors (the motivators) if considered will lead to job satisfaction. Porter, also built his known instrument of need fulfillment deficiency in measuring job satisfaction based directly on the need-hierarchy theory of motivation[39]. The job characteristic theory also demonstrated a direct relationship between motivation and job satisfaction where the outcome of job satisfaction is envisaged if the job core dimensions are considered in designing jobs. These dimensions, according to the theory, are assumed to motivate employees.

If the relationship is viewed from the expectancy theory perspective it becomes indirect. According to this theory, job satisfaction is several steps from being a direct influence on motivated behaviour towards achieving tasks or goals, which are expected

to lead to rewards (or first level outcomes). This in turn might meet individuals' needs (or

second level outcomes), where effort or performance (which are dependent on individuals'

choices) are moulded according to this chain (Campbell *et al* 1970, pp 378-379).

According to this theory, job satisfaction is a function of rewards which may or may not

be a direct function of behaviour (Campbell *et al* 1970, pp 359).

The research will use motivation and job satisfaction as interlinked concepts.

However, as the review of the main theories shows there is no clear cut relationship

between motivation and job satisfaction; and the type of the instrument implemented in

the investigation in this thesis [Hunt's Work Interest Schedule (WIS)], emphasizes the

motivational behaviour together with the feelings towards the job[40].

I.7   **Synthesis of the Main Theories of Motivation and Job Satisfaction from the Perspective of Organizational Psychology Behaviour.**

One way to combine the reviewed main theories in motivation and job satisfaction

is to draw a line between those significant factors which have been emphasized by the

theories in affecting the process of motivation and job satisfaction and those factors which

are considered of less significance.

Using the terminology of the need-hierarchy and the two-factor theories, it can be

differentiated between "higher level needs" or "intrinsic" factors (motivators) and "lower

level needs" or "extrinsic" factors (dissatisfiers).

There is almost unanimous agreement among the main reviewed theories (except

the expectancy theory)[41] that 'the higher level needs (or the motivators) of the job' are

the ones which should be considered in motivating employees, especially among managers

and professionals. These include level of autonomy, self fulfillment (which comprise

innovation and creativity), achievement, recognition of achievement, level of

responsibility, the type of work, growth (or advancement) and challenging tasks. They also include the need for power in the achievement motivation theory and the need for feedback of the job in both the achievement motivation and the job characteristic theories[42].

Within the context of job, the job characteristic theory has clearly shown that the major job dimensions, (which constitute two thirds of weighing as explained in section 1.5.3) needed to enhance the process of internal motivation, are autonomy and feedback. The first (autonomy) has been supported by the two-factor theory's empirical findings as a motivator while the second (feedback) has been confirmed by the achievement motivation theory's empirical findings regarding managers and entrepreneurs' need for the knowledge of work results to enhance their achievement motivation.

Other factors which were given less importance in the motivational process (the lower level needs) in the main reviewed theories include belonging, safety and physiological needs in the need-hierarchy theory. They also include the dissatisfiers company polices and administration, supervision-technical (for example, number of subordinates to be supervised), supervision (interpersonal-relationship) and working conditions in the two-factor theory. Moreover, they include the mediator factors knowledge and skill, growth need strength and context satisfaction (for example, job security) in the job characteristics theory. Finally, they include the need for affiliation in the achievement motivation theory.

Some organizational aspects relevant to the process of motivation and job satisfaction such as training, level of management, size of business organization, number of subordinates were also touched upon by the main theories, particularly the achievement

motivation and the job characteristic theories. For example, the achievement motivation theory (McClelland 1965) demonstrated that the need for achievement can be developed through training. On the other hand the job characteristic theory demonstrated that knowledge and skill, which can also be improved through training, are mediators on the internal motivational process.

Money (or pay) is considered a controversial factor in affecting the process of motivation and job satisfaction. Due to the "associative" nature of money or pay to other factors (for example, the equality of treatment or promotion), this led the main theories to give money or pay, contrary to other defined factors, a special treatment. However, none of the main theories considers it as a motivator or as a higher level need. It can be concluded from the need-hierarchy theory, which was not empirically tested by Maslow in work organizations, that money comes as a lower level need. The two-factor theory considers money as a "qualified" hygiene factor (i.e. a dissatisfier). The achievement motivation theory views it as a measure or a symbol of performance and competence. The job characteristics theory treats money or pay as a mediator factor within the "context satisfaction" factors. It can also be said that, money or salary by itself is of less importance to managers compared with other dimensions of the job. Hence, it is expected that low level needs, where money plays its major role, are reasonably satisfied for managers in business organizations.

Both the need-hierarchy and the achievement motivation theories deal with the wider societal and cultural context and point out the impact of the main values and beliefs and other societal factors on organization members and in effect on the process of motivation and job satisfaction. The need-hierarchy theory, for instance, draws attention to "culture determinism" and other societal aspects (for example, personal freedom of

attaining) in promoting or inhibiting the attainment of the higher level needs. The achievement motivation theory, through its empirical testing, draws attention to those determinants of motivation achievement including child-rearing patterns, other main values and beliefs (for example, religious) and social background in affecting the achievement motivation among managers and entrepreneurs.

I.8 An Assessment of the Main Theories of Motivation and Job Satisfaction from the Perspective of Work Organization and Cross-National Organizational Behaviour.

Within work organizations, it can be said that an important contribution of the main theories of motivation and job satisfaction is the exploration and the specification of those major dimensions of the job. The dimensions, which could help work organizations, if they are considered, in enhancing their employees' (including managers) motivation and job satisfaction and in building up relevant management systems accordingly.

The theories' points of focus and level of analysis are individuals in work organizations, reflecting the perspective of the discipline of psychology. It can be argued that the theories lack the emphasis of how other organizational processes, rather than individuals, play a major role in shaping the processes of motivation and job satisfaction. These processes, for example and as derived from this research, include systems of performance appraisal and evaluation, job structure and career path, delegation of authority and opportunities for advancement. A discussion of the impact of the managerial practices and systems relevant to the process of motivation and job satisfaction among Jordanian bank managers is included in Chapters Five and Seven of the thesis.

It can be argued that the theories relevance to work organizations and management practices, are largely built on taken-for-granted organizational forms and institutions

reflecting developed Western societies and organizations. That is, the outcomes of these theories are largely compatible with the distinct Western types of organizations including business organizations. Broadly speaking, these organizations are characterized by well elaborated, established and institutionalized systems including the personnel systems and the long experience of management practices.

With the consideration to the variations between the different developed Western and developing countries, this compatibility might not be necessarily applicable to different organizational settings, particularly the organizational forms in the developing countries. Hence, as Oberg (1963) points out "the ground rules of the game" of the related organizational systems and management practices in the developing countries are different from the taken-for-granted forms of organization of the developed Western countries. These organizational systems and management practices, for example, are, to a large extent, not yet established or properly elaborated in the Jordanian banking industry, as is derived from the empirical research of this thesis[43].

The wider societal context affect the outcomes of the main theories because of its distinct features when these theories are viewed from the perspective of developed Western societies *vis-a-vis* developing societies including Jordanian/Arab countries. Hence (with the consideration to the variations between them), Western societies have their own distinct, well established and elaborated institutional systems politically, culturally and socially. These are reflected in the long experiences and practices of related societal aspects such as democracy, individuals rights and freedom, political and educational systems and other systems. This in turn has its impact on organization members' behaviour and practices, including the systems and practices of motivation and job satisfaction, and makes them different from those in developing countries including

Jordan/Arab countries (with the consideration to the variations between them).

From the perspective of cross-national (or cultural) management research, the main theories are ethnocentric[44] (Hofstede 1980a). Hence, as Hofstede has pointed out, the ethnocentrism issue is embodied in the recent management theories and concepts which are largely dominated by American (i.e. Western) orientation in viewing organization structure and behaviour, particularly the popular theories of motivation and leadership. The ethnocentrism issue is also embodied in the standardized instruments of measurement and research design, which are also dominated by American instruments, and are used to validate and test these theories in the different cross-national organizational contexts[45].

The ethnocentrism issue in these theories and in their instruments of measurement, the implications of restricting the measurement and analysis to individuals' attitudes[46] including the statistical treatment[47], might question the results of many motivational and leadership cross-cultural research. This includes the well known study by Haire *et al* (1966)[48], which declared the universality of managerial behaviour and ways of thinking. This is elaborated in Chapter Two and the data presentation chapters of this thesis.

2.0   **CHAPTER TWO:**

Universality and Non-Universality of Management- Literature Review:-
Main Related Arguments, Evaluation of Cross-Cultural Research and
Impact of Cultural and Societal Systems on Organizational Structure
and Behaviour.

2.1   **Introduction.**

The literature review contained in Chapter One (section 1.8) has indicated that

theories of motivation and job satisfaction are not taken-for-granted, when they are

adopted in varied organizational and societal contexts. Work organizations and the wider

environmental context play a major role in shaping the process of motivation and job

satisfaction.   A scrutiny of the relevant cross-cultural[1] organizational behaviour research

indicates that this type of research is lacking in both methodology and theory. Most of this

research is built on a single theory in the organizational behaviour area and applies the

standardized instruments of measurement, mainly the self-administered questionnaire.

The relevant conceptual frameworks suffer from restricting their theoretical

approaches to the study of individuals' attitudes in organizations. These frameworks lack

the emphasis on the organizational processes and on the organization interaction with its

wider environment. Other relevant comparative management models are also lacking in

both theory and methodology.

This thesis demonstrates that the organizational structure and behaviour,

particularly in the area of motivation and job satisfaction at comparative level, are shaped

by different personal, organizational, cultural and societal factors.

This chapter aims to discuss major issues relevant to the comparative

organizational part of the thesis. It is divided into four parts. The introduction is included

in the first part. The second part discusses Child's (1979) cross-national conceptual

framework. The framework, which is adopted as a "guide" for the comparative organizational part of the thesis, is built on three main schools of viewing the organization structure and behaviour. The third part discusses the evaluation of the relevant cross-cultural organizational behaviour research based on five evaluative reviews covering a wide range of research and a long period of time. Finally, the impact of cultural and societal dimensions on organization members' behaviour is discussed in the fourth part. It contains four reflective studies in cross-national management research which are built on various conceptual perspectives and avoid many of the theoretical and methodological implications of cross-cultural research.

2.2   An Introduced/Elaborated Cross-National Conceptual Framework.

Within the context of cross-national (or cultural) research[2], Child (1979); Child and Tayeb (1983); and Tayeb (1988) introduced a comparative conceptual framework relevant to the study of organizational structure and managerial behaviour in different countries. The choice of this conceptual framework as a "guide"[3] for the comparative part of the thesis is based on the following considerations.

Firstly, the framework contains the main schools of viewing organizational behaviour at cross-national level, which reflect the comprehensiveness of the framework[4]. These main schools are the contingency thesis, the political economy thesis and the cultural perspective. Therefore, it reflects the author's view that organizational structure and behaviour should be viewed from multiple-perspectives.

Secondly, the framework is built on sound theoretical grounds, compared with other relevant models[5]. Also, one of the authors (Child) of the framework has contributed to contingency thesis. His contribution relates to strategic choice as a determinant of the

organization structure, as elaborated in section 2.2.1 in this chapter. Moreover, the framework was empirically tested by the two authors. Child applied it to West Germany and Britain, while Tayeb applied it to India and England, as presented in section 2.4.1 and 2.4.2 in this chapter.

Thirdly, the framework can be viewed as a response to concerned scholars' calls (for example, Hickson *et al* 1979; Lammers 1976 and 1978; Lammers and Hickson 1979a and 1979b; Hofstede 1980a; and Evan 1975) for developing comprehensive frameworks in cross-national management research. This is represented in a multi-discipline and multi-methodology frameworks to handle the multi-dimension cross-national management research.

Fourthly, the framework highlights the impact of culture on the organization structure and behaviour. Motivation and job satisfaction are sensitive to the cultural and societal dimensions (Maslow 1970; McClelland 1961 and Child 1979)[6].

Finally, the framework enables the author to elaborate relevant discussions on the cultural and societal perspectives which are of concern to the thesis. This serves Chapter Eight objectives of the thesis, in which the traditional managerial practices found in the Jordanian/Arab banks are interpreted, in part, from social and cultural perspectives.

The three main schools in the framework are the contingency thesis, the political economy thesis and the cultural perspective. The contingency and the political economy thesis represent the culture-free approach in viewing organizational structure and behaviour across countries. The cultural perspective represents the culture-bound approach. In other words, the universality view of management is represented by both the contingency and the political economy thesis, and the non-universality is represented in the cultural perspective. The universality thesis advocates the possibility for having similar

organizational structure and managerial behaviour regardless of the differences among cultures and societies. According to the universality thesis, as far as the organization functions within similar contextual and structural variables; this is expected to lead to a similarity in the organization members' behaviour and management practices. The non-universality approach signifies the distinct cultural/value and social/institutional systems in different countries, as main factors in shaping organization members' behaviour and management practices.

The following is a discussion of the three main schools of the framework[7]:

2.2.1   The Contingency Thesis.

The basic argument of this thesis is that there are some contextual variables which determine the form of the organization structure and subsequently shape the organization members' behaviour.

This view is linked to the logic of industrialization (Kerr *et al* 1960). The logic of industrialization can be summarized as follows[8]. The advancement of science and technology and the possibility of obtaining their outcomes by different nations, along with the requirements of efficient performance of the organization (for example, productivity or growth); this imposes some imperatives on the form of the organization. These imperatives include complexity (reflected in highly differentiated tasks allocation), specialization and larger size. Management tends to become more professional (for example, adopting modern technologies) in order to be able to run these complex and specialized organizations and to achieve efficient performance. The societal institutions such as family and educational systems tend to be modified. For example, the extended family tends to shift to a nuclear type. Educational systems have to emphasize "know-

how" technologies in order to cope with the requirements of industrialization. A main objective of these institutional systems is to provide manpower (managers and employees) for the new type of organizations. This mode of organization form, management philosophy and behaviour will prevail regardless of the differences in societal institutions, cultural values, believes and ideologies[9].

Within the perspective of the logic of industrialization, the contingency thesis has evolved (Child 1979; Child and Tayeb 1983 and Tayeb 1988). It advocates that certain imperatives are imposed by some contextual variables (for example, size, technology, type of industry and strategy) in order for the organization to survive and achieve efficient performance. These contextual variables affect the form of organizational structure (for example, specialization, formalization, standardization and centralization or decentralization). These structural aspects, in turn, shape the organization members' behaviour including their roles in the jobs and the performance of their tasks.

The fit of context-structure-behaviour is a requirement for organizations in order to meet task environment including their performance and the achievement of their goals and objectives. This fit is also imperative for the organizations' success and is treated, by the contingency thesis, as free of cultural values' mediation. In other words, it prevails within organizations irrespective of the different countries and cultures.

The main contextual variables of the contingency thesis, which reflect a wide agreement among the concerned scholars, are technology, environment and strategy.

The following is a brief review of the main themes of each contingent.

Technology: Among those scholars who explored technology as a determinant of organizational structure are Perrow (1967), Thompson (1967) and Woodward (1958). Woodward, for instance, based on her research which was conducted on various

manufacturing organizations in Britain, had found that the type of technology (mass, unit or process) affects the structure of the organization and leads to the same management practices. In both unit and process technology types of organizations, she found that a flexible style of managing (for example, more autonomy in performing tasks) exists. While in the mass technology type of organizations, she found that a rigid style of managing (for example, highly formalized tasks and tight roles to perform these tasks) exists. She also found that those organizations who achieved a fit between the needed type of structure and management practices along with the related type of technology performed better.

Environment: Among those scholars who advocate environment as a determinant of the organization structure are Burns and Stalker (1961) and Lawrence and Lorsch (1967). For example, Burns and Stalker, based on their research which was conducted on manufacturing firms in Britain, found that successful organizations in a stable (certain) environment implement a mechanistic type of structure. This structure is characterized by, for example, high formalization and standardization with low levels of autonomy in performing tasks. While an organic type of structure is the type, they found, of the successful organizations in the unstable (uncertain) environment. This structure is characterized by, for example, less formalization, less standardization and a higher level of autonomy in performing tasks.

Strategy: Among those scholars who address strategy as a determinant of the organization structure are Chandler (1962) and Child (1972). Chandler, based on his research which was conducted on large American organizations (corporations), had found that the type of organization structure of these corporations followed the type of strategy adopted. For example, the structure of these corporations changed from a functional type

to diversified (for example, product or division) form as a result of the adoption of the strategy of diversification (more than one line of business).

Child advocates the concept of "strategic choice" in mitigating the impact of strategy determinism on the organizational structure. According to the strategic choice concept, organizations have different alternatives of structure forms to choose from when a new strategy is adopted. In other words, organizations are not confined to a specific form of structure to implement when a new strategy is adopted.

The contingency thesis is criticized on the grounds of its assumptions, the insensitive methodological measures to culture and the disregard of the impact of cultural and societal factors on organizational structure and members' behaviour. For example, the assumptions of contingency theory were built on, among others, the concept of good performance, which is a problematic one in terms of the definition, the measurement, and the type of goals achievement, whether customers, employees, shareholders or others (Tayeb 1988, pp 10).

Adopted measures of the contingency approach are largely insensitive to the cultural effects.

> "The types of measurement used by contingency theorists are not likely to be highly sensitive to cultural effects in that they focus upon highly formalistic and generally broad features of organization structure. Culture, on the other hand, has to do with values and norms which are likely to be reflected in ways that the structure is put into operation-relationship, modes of behaviour, processes of mutual accommodation and decision" (Child 1979, pp 27-28).

The disregard of the societal and cultural contexts in affecting organization structure and in turn members' behaviour can be clearly seen in the writing of Hickson *et al* (1974), as one of the advocates of contingency theory. As he stated:

" ....(our) hypothesis rests on the theory that there are imperatives, or 'causal' relationship, from the resources of customers, of employees, of materials and finance, etc...and of operating technology, to its structure, which take effect whatever the surrounding social differences ....Whether the culture is Asian or European or North American, a large organization with many employees improve efficiency by specializing their activities but also by increasing controlling and coordinating specialties" (Hickson *et al* 1974, pp 63-64, quoted in Tayeb 1988, pp 21).

2.2.2   The Political Economy Thesis.

The researchers based this part of the framework on the differentiation between capitalism and socialism as the two main political economic systems prevailing in the world, but before recent developments. These developments which relate to the conversion of the previous Soviet Union and Eastern European countries to the capitalist economic system and the world wide trend of privatization[10]. Therefore, only a brief summary of the researchers' assessment of the economic political thesis will be presented.

The researchers' (Child 1979; Child and Tayeb 1983 and Tayeb 1988) stated that the impact of the type of political economy on organization structure and behaviour is not universal regardless of the differences in the cultural/value system in the different countries, as the advocates of this school pretend. The researchers' view largely underestimates the sharp differences between the two systems in affecting the organizational structure and managerial practices especially in large enterprises. For example, the constraints imposed by the strategic planning on the autonomous divisions in the capitalist enterprise are similar to the constraints of the centralized plan on the enterprise under the socialist system, which also shifted towards more decentralization.

2.2.3   The Cultural Perspective.

Following Evan (1975); Child (1979); and Hofstede (1980a) who built their arguments regarding the impact of culture on organizational structure and management practices on the contributions of Kroeber and Kluckhohn (1952); Kluckhohn and Strodtbeck (1961); and Kroeber and Parsons (1958)[11]. The following is a discussion of key related issues to the meaning of culture, the cultural and social systems and a relevant cultural theory to management practices.

2.2.3.1   Meaning of the Concept of Culture.

The definition which is considered as the point of departure for current usages of the concept of culture in the various social sciences is anthropologist Taylor's definition (Schneider and Bonjean 1973, pp v). Taylor (1924) defines culture as "the complex whole which includes knowledge, belief, art, morals, law, custom and any other capabilities and habits acquired by a man as a member of society" (quoted in Schneider and Bonjean 1973, pp v). The impreciseness and the wide range coverage of the definition made the concept of culture controversial among social scientists including anthropologists themselves. It also led to the difficulty in separating cultural aspects from other societal phenomenon.

The most agreeable definition of culture among anthropologists is the definition of Kroeber and Kluckhohn (1952). Their definition of culture, which is considered more defined than Taylor's, is "culture consists of patterns, explicit and implicit of and for behaviour acquired and transmitted by symbols, constituting the distinctive achievement of human groups, including their embodiments in artifacts; the essential core of culture consists of tradition (historically their attached values); culture systems may, on the one hand, be considered as products of action, on the other, as conditioning elements of

further action" (Kroeber and Kluckhohn 1952, pp 357)[12]. The definition stresses the concept of culture as patterns of behaviour transmitted from one group to another and the manifestations of these patterns in their attached values. It also considers cultural patterns as a system but not as distinct from social action (or social phenomenon).

However, this definition did not reduce the ambiguity of the concept of culture and the concept continued to reflect undefined multi-dimensional and highly qualitative aspects of culture. Accordingly, the concept of culture continued to reflect a whole rather than the separate dimensions. This led, and continued, to the difficulty of operationalizing culture concept for the purpose of cross-national research measurement (Child 1979, pp 80)[13].

The interrelated nature of both cultural and societal phenomenon and the difficulty of separating societal from the cultural aspects led to disagreements between anthropologists and sociologists. Broadly speaking, this is reflected in advocating culture as a social product which derives from social systems, by sociologists, and in advocating social structure as a manifestation of culture by anthropologists[14]. Researchers, for a long time, refer to "socio-cultural" factors as combined, on the ground that all phenomenon of human behaviour are socio-cultural.

2.2.3.2   The Cultural System and the Social System.

The treatment of cultural aspects as combined and inseparable from societal aspects, continued until the attempts of both Kroeber and Parsons (1958) led to possible segregation, at least conceptually and analytically, of cultural system from social system. Their contribution was considered a core development in handling a cultural system separately from the social system (Child 1979, pp 35-36; Evan 1975, pp 94 and Hofstede

1980a, pp 25).

The aim of Kroeber and Parsons is to separate the two systems analytically and conceptually as distinct systems:

"Separating cultural from societal aspects is not a classifying of concrete and empirically discrete sets of phenomenon. They are distinct systems in that they abstract or select two analytically distinct sets of components from the same concrete phenomenon" (Kroeber and Parsons 1958, pp 582).

In a revised definition of culture and to narrow its scope, both Kroeber and Parsons suggested the following definitions of both cultural and social systems:

"We suggest that it is useful to define the concept culture for most usages more narrowly than has been generally the case in the American anthropological tradition restricting its reference to transmitted and created content and patterns of values, ideas and other symbolic-meaningful systems as factors in the shaping of human behaviour and the artifacts produced through behaviour. On the other hand, we suggest that the term society -or more generally, social system- be used to designate the specifically relational system of interaction among individuals and collectivities".
(Kroeber and Parsons 1958, pp 583).

In the researchers' opinion, this segregation helps in increasing the understanding of both concepts, in using the most suitable conceptualized term in treating a given human phenomenon and in increasing the understanding of the relationship between the two systems.

In the light of this conceptual separation of the cultural system and social system, and in the light of Maurice et al (1980) relevant study[15], a line can be drawn analytically to distinguish cultural/value system from the societal/institutional system. The former refers to those deep rooted patterns of values and beliefs transmitted from one group to another through generation to generation including religious, ideological (for example

nationalism) and knowledge/scientific values. The latter refers to those relational collectiveness among group(s) in society which are institutionalized and are manifested in the different institutions in society including family, education and political systems.

This conceptual separation constitutes a theoretical ground for interpreting the traditional managerial practices found in the Jordanian/Arab banks. This interpretation is based, in part, on referring the relevant traditional managerial practices to specific cultural and social factors in the Jordanian/Arab societies, as discussed in Chapter Eight of the thesis.

2.2.3.3   A Cultural Theory Relevant to Management Practices.

This theory is "variations in value orientations" (Kluckhohn and Strodtbeck 1961), which is a multi-dimension classification of cultures/values. The theory was developed and was empirically tested on five small ethnic communities in the South Western United States. The theory was built on major assumptions (Kluckhohn and Strodtbeck 1961, pp 10). Firstly, common human problems are limited and are categorized in five groups. Secondly, there is a limited range of solutions to these problems. Thirdly, the alternative solutions of these problems are found in all societies but are differentially preferred. Finally, there is almost always a rank ordering of the preferences of the value orientation alternatives[16].

According to the theory, any community (or society) differs on the following value orientations in regard to the five common human problems:

(1) **Human nature orientation:** This relates to the evaluation of human nature whether 'evil' (or ineffective)[17], 'mixed', or 'good'.

(2) **Man-nature orientation:** This relates to the relationship of man to the surrounding

natural environment which takes the form of 'subjugation', 'harmony', or 'mastery'.

(3) **Time orientation:** This can be towards 'past', 'present' or 'future'.

(4) **Activity orientation:** This can be 'being', 'being-in-becoming' or 'doing'.

(5) **Relational orientation:** This relates to types of relationship among people, which

takes the form of 'lineality', 'collaterality' or 'individualism'[18].

Both Evan (1975) and Child (1979) viewed the model as a possible cultural theory

to be linked to the organizational practices. Evan (1975) developed hypothesis along three

value orientations namely, man-nature, time and relational, in which he links these value

dimensions with three organizational processes, namely recruitment, socialization and

communication. According to him, these hypothesis can be empirically tested[19].

Child (1979) linked the dimensions of the theory to general organizational

characteristics. For example, the human-nature value dimension was linked to

subordinates' autonomy and the intrinsic motivation as general organizational

characteristics. Accordingly, if the value orientation views human as good, an organization

would emphasize autonomy and goal setting and vice versa[20].

We will refer again to the theory of "variations in value orientation" in Chapter

Nine of the thesis. In which, the theory is recommended as a conceptual framework for

further research to assess the impact of specific cultural factors on the traditional

managerial practices in Jordanian/Arab organizations.

2.3 Evaluation of Cross-Cultural Research[21]: Inadequate Theoretical and Methodological Grounds

Due to the large number, the diversity and the lengthy period of relevant cross-

cultural organizational behaviour research, one has to be selective in order to submit a

reasonable literature review. However, this method can not escape subjectivity in

selection and it could lead to exclude major research (or findings). Accordingly, because

of the availability of relevant literature reviews, the author has chosen to build his review

and evaluation of the relevant cross-cultural research on these reviews. These reviews

cover a wide range of related research over a long period of time (late 1950's to the

1980's). Another advantage of this method is the consideration to these reviews'

recommendations in handling the comparative organizational research part of the thesis.

The main literature reviews cited by the author are Roberts (1970 and 1973),

Goodman and Moore (1972), Evan (1975), Bhagat and McQuaid (1982) and Bhagat *et*

al (1990).

The following are reflective illustrations of the relevant research included in these

reviews. These illustrations are based on the main findings of some of the cross-cultural

studies which were applied to managers' motivation and job satisfaction and included in

the latest evaluative study (Bhagat *et al* 1990). These studies include Hines (1973). The

study validated the achievement motivation theory by applying an *etic* (nomothetic)[22]

approach to a group of entrepreneurs from New Zealand. Another study (Krus and

Rysberg 1976) also validated the achievement motivation theory by applying an *emic*

(idiographic)[23] approach to a group of managers from Czechoslovakia. These two

studies and other similar research generally supported the theory's findings.

Another study (Bunt 1973) tested job satisfaction patterns, based on the need-

hierarchy theory, among a group of managers from South Africa by applying an *etic*

approach. The study found that South African managers were more satisfied in all need

categories compared with managers from other countries. The findings of the study also

revealed that these managers gave more importance to self actualization. This was

attributed by the researcher to the strong political and economic regulations of South

Africa.

Other listed studies in this review and the other cited reviews, related to motivation and job satisfaction, were conducted on managers and non managing employees from different countries. These studies were based on a single theory. Results in these studies, in general, support the validation of the main theories of motivation and job satisfaction.

There is almost unanimous agreement among the concerned evaluative reviews that the relevant cross-cultural research, mainly the organizational (or industrial) psychology research, lack in both theory and methodology.

According to the main arguments of these reviews, the majority of the relevant research was based on one discipline (mainly organizational psychology). The reviewed studies focused on measuring employees', including managers, attitudes towards the various organizational behaviour areas including motivation and job satisfaction. The concerned research was conducted to measure an organizational concept (for example, motivation or leadership or decision-making) between two or more countries in both developed and developing countries. The reviewed studies applied both *emic* and *etic* approaches[24] and implemented the standardized instruments of measurement. These instruments were mainly based on the self-administered questionnaire, and were mostly American. The theoretical base of the main stream of the reviewed studies, according to the evaluative reviews, were based on a single theory of motivation and job satisfaction (for example, the need-hierarchy or the achievement motivation theory). The reviewed studies were applied to both managers and non managing employees.

In her evaluation of the concerned cross-cultural research, Roberts (1970) suggested widening the scope of research by drawing from the different related disciplines, rather than restricting the theories to one main discipline. She also drew attention to the interaction of the organization with its environment in order to understand

those underlying forces of the impact of culture on organization members. That is, "genotypes" rather than restricting the study to those characteristics of behaviour attitudes and values as "phenotypes". As she stated in her conclusion of the evaluation of the relevant research:

> "....It is not well guided by theoretical underpinnings, data are often weak , and conclusions are difficult to comprehend. Organizations are rarely viewed as parts of their environment, yet understanding organizational-environmental interaction seems a major practical reason for engaging in cross-cultural research" (Roberts 1970, pp 47).

The restriction of the concerned cross-cultural research to individual's attitudes is also criticised by the other evaluative reviews including the latest one (Bhagat *et al* 1990). In this evaluative review, the reviewers interpreted this restriction as an obstacle facing the progress of cross-cultural research. They also seek the impact of the interaction of the organization with its environment on organization members' behaviour in research. As the reviewers pointed out:

> "The tendency on the part of cross-cultural researchers to compare mean group differences without grounding such differences in more ecological terms has caused the knowledge in this area to be somewhat non-accumulative in nature" (Bhagat *et al* 1990, pp 95).

The administration of cross-cultural research, according to these evaluative reviews, was based on matching samples of a specific group of employees including managers in the two countries' (or more)[25]. Samples were mostly drawn from a single organization in each country concerned. Based on the comparison of measuring attitudes, similarities between the two or more groups implied the universality of the organizational behaviour from the perspective of the investigated concept. While variations were usually attributed to the cultural differences between the two countries (or more). Culture was

often treated as the residual factor which contributes to the larger proportion of the cited variances, when applying the factor analysis technique. According to these evaluative reviews, this process was most often preceded with the absence of sound theoretical base of culture (or its dimensions) and with lack of sound methodological grounds.

The major methodological implications of the cross-cultural research, according to the evaluative reviews, include:

Firstly, inadequate number of researched organizations.

Secondly, lack of a multi-theory base, where one theory was mostly adopted.

Thirdly, absence of a multi-methodology base, where standardized instruments of measurement in the form of self-administrated questionnaire were most often used.

Fourthly, absence of the safeguard against the impact of organizational sub-culture *vis-a-vis* national culture. Comparisons between the sample characteristics and relevant national data were not conducted, even in research between developed Western countries where data is most often available.

Fifthly, lack of justification and interest, hence researchers conducted cross-cultural research mainly as a "mere academic practice" (Bhagat *et al* 1990). For example, little research has been conducted in the Middle East including Arab countries (Bhagat *et al* 1990).

Finally, lack of a relevance to management practices, due to the absence of genuine recommendations for improving the relevant organizational systems and management practices in the reviewed studies. These recommendations were often not found, even when comparing the relevant organizational behaviour between the developed and developing countries.

The adoption of a multi-method instrument in investigation, along with sound theoretical conceptualizations, were stressed in the latest evaluative review's (Bhagat *et*

al 1990) recommendations. These recommendations seek the improvement of cross-

cultural organizational psychology research in the 1990's. As the reviewers have pointed

out:

> "Multi-method based investigations which help to eliminate alternative
> interpretations of the findings are almost non-existent. Cross-cultural
> research is a methodologically difficult endeavour and multi-method based
> cross-cultural research is even more so. However, within the limitations
> of one's resources adoption of multi-method based research investigations
> coupled with sound theoretical conceptualizations will help advance the
> cause of cross-cultural organizational psychology in the 1990's" (Bhagat
> *et al* 1990, pp 96).

2.4   **Impact of Cultural and Societal Systems on Organizational Structure
and Behaviour: Four Reflective Studies in Cross-National Management
Research.**

Section 2.3 points out that the relevant cross-cultural research lack both in theory

and methodology. The evaluative reviews (Roberts 1970 and 1973; Goodman and Moore

1972; Evan 1975; Bhagat and McQuaid 1982; and Bhagat *et al* 1990) recommend the

implementation of a multi-discipline, multi-theory, and multi-methodology approach in

cross-national (or cultural) organizational behaviour research. Moreover, these reviews

seek the extension of the study to include the interaction of the organization with its

environment, rather than restricting it to individuals' attitudes. This aims to explore the

underlying   forces of cultural and other societal factors in affecting organization

members' behaviour.

This part includes four reflective studies which overcome many of the theoretical

and methodological implications of the cross-cultural research mentioned in section

2.3[26]. These studies extend the research beyond employees' attitudes, include the

interaction of the organization with its environment and apply multi-theoretical and

methodological approaches. The four studies are Child and Kieser (1975); Hofstede

(1980a); Maurice *et al* (1980); and Tayeb (1988).

The selection of these four reflective studies is based on the following

considerations:

Firstly, these studies deal with the interaction of the organization within its wider

environment. They highlight the impact of the cultural/value and social/institutional

systems on organizational structure and managerial practices within the cross-national

management research context.

Secondly, these studies are recent, and are based on empirical research

encompassing both the developing and developed countries including Western European

countries.

Thirdly, they are based on various approaches and conceptual frameworks, and

implement both qualitative and quantitative methodologies. Two of the studies (Child and

Kieser 1975 and Tayeb 1988) implemented the conceptual framework which is adopted

as a "guide" for the comparative organizational part of the thesis[27].

Finally, the authors of these studies are known in the area of cross-national

management research, particularly Hofstede, Child and Maurice.

Moreover, the key issues in these studies aim to constitute "parameters" for the

comparative organizational part of the thesis. Hence, it relates to an evolving area of

research, which is still developing its conceptual and methodological approaches. The

area also comprises many implications and controversies[28]. This is supported by the

content of the evaluation of cross-cultural research, as discussed in section 2.3 in this

chapter. It is also reflected in the recommendations of both the four reflective studies

discussed in this part and other concerned scholars (for example, Lammers 1976 and

1978; Lammers and Hickson 1979b; and Hickson *et al* 1979). These recommendations

seek the development of comprehensive conceptual frameworks and the implementation of a multi-methodology in comparative organizational behaviour and management research.

The discussion of the four reflective studies mainly aim to show how cultural and societal (or social) systems can affect the organizational structure and management practices within the comparative cross-national management research context. Specifically, it aims to draw attention to the following key issues which are relevant to the comparative organizational part of the thesis.

Firstly, variations in organization structure and management practices due to the impact of culture/value and social/institutional systems are found among similar (in terms of economic and technological advancement) developed Western countries .

Secondly, to highlight the methodological implications in comparative cross-national management research, including the principal of matching samples, size of samples and the implications of the statistical treatment of attitudes at inter-organization level. Also, to regard the sensitivity of cultural systems and organizational processes to the standardized instruments of measurement.

Thirdly, to draw attention to the implications of the impact of the interaction of organization structure and other contextual variables in shaping managerial roles and other organizational processes including motivation and job satisfaction.

Fourthly, to draw attention to the implications of the unavailability of data in developing countries.

Finally, to consider the way the researchers use the relevant surveyed literature to justify differences (or similarities) of related comparative organizational behaviour and management practices. Also, to regard the way the researchers interpret variances of the contrasted organizational processes and managerial practices by referring them to the

wider environmental contexts of organizations including societal and cultural dimensions.

The following is a brief discussion of each of the four reflective studies. It aims to highlight the key issues and the major findings of each study.

2.4.1   An Examination of Culture-Free Thesis between Two Western European Countries.

This study was conducted by Child and Kieser (1975)[29], who handle their research from the perspective of the adopted conceptual framework, as a "guide", in this thesis. This conceptual framework is built on the contingency, political economy and the cultural perspectives in dealing with the cross-national organizational behaviour research[30].

The aim of this research was to examine the culture-free thesis in two similar (in terms of economic and technological advancement) developed Western countries, Britain and West Germany[31]. The research showed how managers' roles in the two countries were shaped by the relevant organizational processes, because of specific cultural and contextual factors.

The research was built on a matched sample of 787 managers in 78 British manufacturing and services companies and 198 managers in 47 German manufacturing companies. The matching was based on the size[32] and 13 functional areas of these companies. Aston's standardized methods of measuring the dimensions of organization structure (for example, standardization) and context (for example, size) were applied by using the self-administered questionnaire[33]. Data obtained from the managers' questionnaires were used to construct measures characterizing the extent to which managers' roles were formalized, defined, routinized and endowed to discretionary authority. Other measures covered managers' career in the organizations, their influence,

their levels of perceived competence and satisfaction in the job and the degree of conflict they perceived to exist between managers in their company.

The major findings of the research revealed a link between context and structure. For example, larger size was associated with greater specialization and reliance on standard procedures in the studied organizations. The relation between contextual and structural factors and managers' roles were less consistent, especially the authority relationship. It was found that managerial roles were more affected by the two countries' cultures. For example, though strategic decisions were taken in both countries at chief executive level, operational decisions in Germany were more centralized than Britain.

The research findings also revealed differences in other managerial roles between the two countries including the perception of less authority and experiencing more routine in the work by German managers compared with British managers. Differences were also quoted in regard to the structure of managers' roles. <u>British department managers' roles were more defined by official documents (job description and organization chart) compared with German managers</u>[34]. These differences were interpreted by German department managers' dependence on top level managers' personal decisions, by the researchers.

Regarding job satisfaction, the findings revealed that the German managers' scores were higher than British managers based on the researchers' instrument of measurement[35]. This was speculatively interpreted by the higher rewards received by German managers in their jobs. In regard to managers' roles towards "preference for a varied work environment", for example, it was found that German managers tended to be significantly less willing to face variety and uncertainty. However, these preferences by German managers were consistent with the greater routine and reduced discretion they accepted in their jobs compared with British managers. Such differences in managers'

roles were referred to the cultural differences between the two countries. As the researchers pointed out:

> "Personal preferences and expectations such as these are likely to be culturally derived, and help to explain why German managers should be more satisfied with their restricted roles than are British managers with less restricted roles" [Child and Kieser (1975), in (ed) Lammers and Hickson (1979, pp 266)].

The findings of the study coupled with the outcome of relevant confirming research led the researchers to question the validity of the universality of the contingency thesis[36]. Moreover, they seek to include the cultural dimension in any comparative cross-national management research. As stated in the researchers's conclusion of the study:

> "There can be no question on the basis of this evidence that, contrary to the view implied in some recent writings, a sociologically valid theory of organization must take cultural setting into account. Even the modest consistencies in context-structure relationships which are cited as evidence for a culture-free or contingency theory of organizational development are open to another interpretation. They may be not due simply to a process of causation whereby contingencies such as size lead to specialized, formalized and decentralized structures, but also to the designers of organization in different countries applying the same principles and philosophies. This could mean that while contingencies may be the product of industrial and social development, a communality in structural forms is the product of a transference of ideas as much as a consciously planned response to the contingencies". [Child and Kieser (1975), in (ed) Lammers and Hickson (1979, pp 267)].

2.4.2 Organization and National Culture: A Comparison between a Developed Western and Developing country.

This study was conducted by Tayeb (1988). The study, similar to Child and Kieser's (1975) research, handles the cross-national research from the perspective of the adopted conceptual framework in the comparative part of this thesis[37].

The study aimed to clarify the impact of cultural and other contextual variables

on employees' work-related attitudes and relevant organizational systems within the context of work organization structure of both England and India.

The study was built on a matched sample of 7 manufacturing organizations in each country, and included 376 employees from England and 341 employees from India in both managerial and non managerial, manual and non manual jobs. The organizations were matched according to industry, technology, age and other factors. The self-administered questionnaire and interview were used in the investigation.

The study was based on three types of survey, cultural, work related attitudes and organizational structure. The cultural survey[38] was constructed based on the researcher's background and the related literature of the two countries. It was also supplemented by a questionnaire covering more than 100 people in each of the two countries. It aimed to examine some cultural traits in the two countries[39]. The work-related attitudes survey was built on Hofstede's (1980a) theory in work related values[40] and Tayeb's (1979 and 1984) research[41]. It aimed to assess employees' attitudes towards the relevant aspects of work (for example, power and authority, ambiguity and uncertainty, commitment and autonomy). The structural survey was built on a modified version of Aston's measurement[42] and other organizational criteria (for example, control system)[43].

The researcher considered the contextual variables (for example, size, industry and age) representing the contingency theory variables in matching the two samples. While the similarity of the capitalist economic system, trade unions and industrialization between the two countries were considered, to an extent, representing the political economy thesis. The researcher treated the variables of work-related attitudes, organizational structure and control system as dependent variables. While cultural features both ideational and institutional[44] were considered as independent variables.

The major findings of the research revealed that differences and similarities were

found in the relevant variables between the two countries. The differences in the cultural

traits between the two countries included the English who had lower fear, respect and

obedience to seniors, more able to cope with uncertainty, more independent, less

emotional and care more for other people. While English and Indian were similar in

regard to honesty, tolerance, attitudes to change and acceptance of social differentiation.

The differences relating to work-related attitudes included English employees'

perception of more power and autonomy at work, more tolerance for ambiguity, more

positive attitudes to modern participative management practices, less satisfaction with

their organization and the importance they gave to both intrinsic and extrinsic aspects of

their job (Indian employees gave more importance to intrinsic aspects). Similarities were

found with respect to trust in colleagues, individualism and commitment.

The structural survey revealed that the two samples were found to be similar in

respect to centralization, functional specialization, span of control, control strategy and

rewards and punishment policies. But in English companies, it was found that they were

more formalized, used much more job description and applied more the delegation of

authority[45].

The major findings of the research also revealed that cultural and non-cultural

factors contributed to the influence on organizational structure and behaviour. In other

words, the contingency, political economy and the cultural factors shaped the relevant

organizational structures and employees' attitudes.

The recommendations of the research highlighted the necessity of an in-depth

study of the organizational processes by using a non-quantitative instrument of

measurement. These processes are significant in illustrating the impact of cultural and

other factors on the organizational structure, according to the researcher. The researcher

also recommended that the cross-national research is to be based on the comparison of

two (or more) different national types of organization in the same working environment;

which, according to the researcher, allows for the assessment of the interaction of

concerned cultures with the relevant organizational processes. As she states in her

concluding recommendations for the future research:

"A limitation of the present study that it did not demonstrate the processes by which various cultural and non-cultural factors influence organizational structures. This issue could be addressed in future research. The research should go beyond the stage of plotting associations and non-associations between sets of variables to a more in-depth study of processes. The researcher would ideally become involved in the processes within the focal organization. The role of each set of contingency, cultural and political economic factors should then be more specifically scrutinized. An intriguing research would be one which involves an organization established by owners and managers from a different culture, such as a Japanese firm in Britain. This would allow the researcher to examine the interaction between the two different cultures and its impact on the outcome" (Tayeb 1988, pp 160).

Indeed, these recommendations of this recent research, were taken into

consideration in this thesis. The in-depth interviews were used to investigate the

organizational processes relevant to Jordanian bank managers' motivation and job

satisfaction in Jordanian/Arab and Anglo-American banks, as discussed in Chapters Five

and Seven of the thesis. The matching of the samples based on the two different types of

national organization in the same working environment, was also implemented to compare

the relevant processes and other organizational variables between Anglo-American and

Jordanian/Arab banks in Jordan. A discussion of the comparison is included in Chapter

Seven of the thesis.

2.4.3 An International Study of the Impact of National Culture on Work-Related Values.

This study was conducted by Hofstede (1980a). The study covered various

developed and developing countries. It is built on a cultural perspective to assess the

impact of national culture on work-related values.

The research aimed to assess the impact of national culture[46] on employees'
values and attitudes towards the different aspects of work. The research findings led to
the development of a cultural theory in work organizations and management practices.
Hofstede's theory is based on four dimensions to measure work-related values namely;
power-distance, uncertainty-avoidance, individualism and masculinity (to be discussed
below).

The four dimensions were developed based on a huge data base (116,000
questionnaire) covering IBM's (the Multinational corporation) subsidiaries in 40
developed and developing countries. However, due to the insufficient data only a small
Arab country (Kuwait) was included in the sample. The sample was matched according
to the type of industry, the parent company, and the different personnel functional areas.
Employees were from 38 different occupations, both technical and non-technical, and
from different managerial and non managerial categories[47].

The research applied a "nomothetic" [48] approach based on a self-administered
questionnaire to measure employees' values and attitudes towards specific organizational
aspects. These aspects included employees' goals of work (importance of main dimension
of the job), satisfaction in the job (the level of employees feeling satisfied in the job and
their general job satisfaction)[49], leadership styles, attitudes towards foreign companies
and employees' concern for each other.

The findings of the research revealed that the work-related values differ mainly
along four dimensions, reflecting the concerned countries' national cultures[50]. These
four dimensions are (Hofstede 1980b, pp 45-47):

Power-Distance (PD): Which indicates the extent to which a society (or an organization)
accepts the fact that power in institutions and organizations is distributed unequally.

Uncertainty-Avoidance (UA): Which indicates the extent to which a society (or an organization) feels threatened by uncertain and ambiguous situations; they try to avoid these situations by providing greater career stability, establishing more formal ideas and behaviour and believing in absolute truths and the attainment of expertise.

Individualism *vis-a-vis* Collectivism (IDV): The former implies a loosely knit social framework in which people are supposed to take care of themselves and their immediate families only. The latter is characterized by a tight social framework in which people distinguish between in-groups and out-groups; they expect their in-groups (for examples, relatives, clan and organizations) to look after them, and in exchange for that they feel they owe absolute loyalty to them.

Masculinity *vis-a-vis* Femininity (MAS): The former expresses the extent to which the dominant values in a society (or an organization) are masculine (for example, assertiveness or the acquisition of material things including money). The latter reflects the opposite tendency of dominant values in a society (or an organization).

A cultural configuration was revealed by grouping the studied countries based on the similar calculated indices of the above four dimensions[51]. It includes six cultural areas: More developed Asian, less developed Asian, Near-Eastern, Germanic, Anglo and Nordic. For example, the Nordic cultural area, which consists of Denmark, Finland, Netherlands, Norway and Sweden, is characterized by low power distance, low to medium uncertainty avoidance, medium to high individualism and low masculinity[52].

In relating the findings of the research to other management theories including motivation and job satisfaction, Hofstede questions the viability of these theories in a distinct cultural area from the American. According to Hofstede, since the post Second World War management literature (particularly motivation and leadership) is entirely dominated by American theories (Hofstede 1983, pp 85). This is due to the American

cultural/value system which has its own particular configuration (the highest individualism index 40/40, very low power distance 15/40, very low uncertainty avoidance 9/40 and well above average masculinity 28/40). This differs from most other countries including the developing countries. The scores of most of the developing countries in the sample, contrary to the American model, were high in power-distance and high in uncertainty-avoidance.

For example, the dimensions most relevant to motivation are uncertainty-avoidance and masculinity. Hofstede points out that most of the American theories of motivation including the achievement motivation (McClelland), the need-hierarchy (Maslow), the two factor (Herzberg *et al*) and expectancy theory (Vroom) emphasize the achievement motive, which implies performance and willingness to take risk and reflects the American value system. This might not be applicable to countries with strong uncertainty-avoidance (for example, West Germany), hence their value system indicates performance and preference of security.

The above means, (based on the proper statistical treatment of attitudes' measurement), that work-related values at organizational (group) level, rather than individuals' level, is the area to focus upon in the investigation. Hence, the indices of the theory dimensions were calculated on a group rather than individual base[53].

Based on the findings of the research, Hofstede suggests that 'popular' American management theories are hardly to be successful when adopted by countries of distinct value systems. The country value system is embodied in these management theories, particularly motivation and leadership theories[54]. Alternatively, Hofstede suggests the "transposition"[55] of these theories within the prevailing value system in the adopting country.

For example, he refers to German and French experience with the Management

By Objectives (MBO) technique[56]. Germany was successful in implementing the MBO. "Management by joint goal setting" replaced MBO in order to fit the German value system, which is reflected in the person's right to co-determination in organizations and the importance of team objectives. Hence, MBO implies impersonal authority and low uncertainty avoidance (the American model). While the German model is contrary to the American model. In France, the adoption of MBO was generally unsuccessful. Hence, it was not properly transposed into the French varied value system. This is reflected in high power-distance and impersonal hierarchical relationship in the organizational structure[57].

Another illustration, Hofstede referred to, is the Japanese' successful transposition of the advanced Western technology within their distinct cultural/value system[58]. The successful implementation of quality circles[59] in manufacturing and service organizations, for example, manifests the Japanese society's distinct social and cultural aspects. We will refer again to the principal of transposition in Chapter Nine (the conclusion) of the thesis. In which, specific suggestions are made to achieve an effective transposition of Western (particularly Anglo-American) management theories in Jordanian/Arab organizations.

2.4.4 Impact of Societal Differences on Organizations: A Comparison between Three Developed Western European Countries.

The research was conducted by Maurice *et al* (1980) and built on a societal perspective to assess the impact of related social institutions on organizational processes and structure. The research aimed to examine the role of societal systems (for example, educational or training) on the organizational structure and behaviour. It showed how the societal systems have an impact on the related organizational processes and behaviour,

between similar (in terms of economic and technological advancement) Western European

countries[60]. The research implemented in-depth interviews in the investigation.

The research was conducted on production units in manufacturing organizations

in France, West Germany and Britain. The sample included 9 organizations from each

country. The matching of the sample was based on function, size, location, parent

company and technology. Number of in-depth interviews ranged from 7 to 20 according

to the size of each organization. Interviewed employees were managers and non

managers.

Related variables to be analyzed were grouped into 3 blocks. The configurations

of the organization (categories of all types of employees and ratios among them), work

structuring and coordination (employees hierarchical positions and coordination of

activities) and qualifications and career system (type of qualification and career system

including career progression).

Based on the study of the related organizational processes, mainly the processes

of how differences in organizations configurations arising because of the joint emergence

of different work structuring and coordination, and qualification and career systems. The

research showed constant variations among the three countries in the way their

manufacturing organizations were configured. These variations included the ratio of

technicians component to total employees, supervisory staff to total employees and

managerial and supervisory staff to total employees. For example, the supervisory ratio

to total employees in France was the highest, followed by Britain with Germany being

the lowest.

The major findings of the research revealed that the systematic differences (for

example, the French greater hierarchical differentiation) in the organizations

configurations are not only due to the internal structuring of tasks and activities, but also

due to the distinct features of the three countries' societal systems. These systems include national training, education patterns, industrial relations and social mobility.

2.4.5 Highlights of Key Theoretical and Methodological Issues in the Reflective Studies.

This part aims to highlight the key theoretical and methodological implications of the four reflective studies for the consideration of the comparative organizational part of the thesis.

The highlights of the four reflective studies relate to the following:

Firstly, organizational structure and managerial behaviour are shaped by various organizational and non organizational factors including cultural and societal systems. The impact of cultural and societal systems on managerial practices and organizational structure is found between similar (in terms of economic and technological advancement) developed Western European countries.

Secondly, different methods of measurement, of verifying validity, of forms of matching samples and of different sizes of samples were found. A multi-methodology but within the same type of instrument (the standardized self-administered questionnaire) was applied in three of the reflective studies (Child and Kieser 1975; Tayeb 1988; and Hofstede 1980a). The combination of both qualitative and quantitative approaches in investigation was not implemented in the four studies. However, these studies, particularly Child and Kieser (1975) and Tayeb (1988) recommended this combination in order to deal with the sensitive organizational processes which require a qualitative approach.

Thirdly, both an *a priori* and *a posteriori* strategies in testing relevant hypothesis were adopted[61]. An *a priori* strategy based on a nomothetic-etic[62] approach was

adjacent to the studies which applied the standardized instruments of measurement (Child and Kieser 1975; Tayeb 1988; and Hofstede 1980a). An *a posteriori* strategy based on an idiographic-emic[63] approach was adjacent to the in-depth interview method of investigation which was applied by Maurice *el al* (1980).

Fourthly, the comparison of the sample characteristics with relevant national data to guard against the impact of organizational sub-culture *vis-a-vis* the impact of national culture was attempted in two studies (Tayeb 1988; and Hofstede 1980a). The absence of reliable data at national level in India affected the comparison and the verification processes and led to many concessions which might question the validity itself in Tayeb's (1988) research. Hofstede (1980a) was able to achieve a successful comparison because of the huge resources of IBM. As an alternative, the four studies including Tayeb (1988) and Hofstede (1980a) relied on the related surveyed literature to substantiate their findings in respect to the impact of national culture on organization structure and management practices.

Finally, various conceptual frameworks were adopted. A comprehensive framework was adopted by Child and Kieser (1975) and Tayeb (1988), cultural by Hofstede (1980a) and societal by Maurice *et al* (1980), within different organizational contexts. However, the impact of culture (or its dimensions) on organizational structure and behaviour was evident in the four reflective studies.

The above key theoretical and methodological issues are aimed to form "parameters" to the comparative organizational part of the thesis.

3.0   **CHAPTER THREE:**

        The Research Methodology and Strategy.

3.1   **Introduction.**

The evaluative (Roberts 1970 and 1973; Goodman and Moore 1972; Evan 1975; Bhagat and McQuaid 1982; and Bhagat *et al* 1990) and the reflective studies (Child and Kieser 1975; Hofstede 1980a; Maurice *et al* 1980; and Tayeb 1988) of cross-national (or cultural) management research in the previous chapter have shown that the multi-dimension organizational behaviour requires more than one type of instrument of investigation and measurement.

The recommendations of these studies seek the implementation of both a quantitative and qualitative approach to comparative organizational behaviour and management research, because the two approaches complement each other.

Quantitative approaches based on standardized instruments of measurement are considered more suitable to the structural variables of the organization. They are also considered insensitive to the managerial processes, particularly the process of motivation and job satisfaction (Child 1979).

On the other hand, qualitative approaches particularly the in-depth interview are suitable to investigate the managerial processes. They allow respondents to express themselves freely and to register those unanticipated aspects of the studied phenomena, particularly the sensitive and complex motivation and job satisfaction processes.

In this thesis, two of the commonly used instruments of investigation in management studies are implemented[1]. The quantitative approach being the self-administered questionnaire. The qualitative approach being the in-depth interviews. This generated the required data to serve the objectives of both the exploratory and the

comparative organizational parts of the thesis.

This chapter aims to describe and discuss the structure of both the self-administered questionnaire and in-depth interview. It also aims to discuss other key issues relevant to the research investigation and data collection. These include the research sample, data collection and administration of the research two instruments of investigation, development of the in-depth interview items, and the statistical and content analysis techniques used in data analysis. A reflection on the research methodology within the context of literature review chapters is also included.

Moreover, the chapter aims to discuss the reasons for choosing Jordanian bank managers and Jordan as the field of the research, the difficulties associated with the empirical research and the developments in the research strategy.

3.2   Reasons for Choosing Jordan and Jordanian Bank Managers.

The following are the reasons behind choosing Jordan and bank managers as the subject of the empirical research:

First, this study is the first in-depth research to be conducted on Jordanian managers in the area of motivation and job satisfaction[2].

Second, there is little research of motivation and job satisfaction conducted in developing countries in general and in the Middle East in particular (Bhagat *et al* 1990)[3].

Jordanian bank managers were chosen as indicative sample of Jordanian managers because:

Firstly, the original objective of the research was exploratory. It aimed to cover the three levels of managers (top, middle and supervisory) based on a representative sample. The unavailability of data would require a larger managerial survey beyond the

limited resources of this research if intended to include other Jordanian industries (insurance, services and manufacturing) in the study[4]. Moreover, the insurance industry is similar to the banking industry.

Secondly, the importance of the service industries in the Jordanian economy. As Semadi *et al* (1986) has shown, the Jordanian economy is known as a service oriented economy[5].

Thirdly, the large number of commercial banks in Jordan which exceeds 20 and the intention of the research to cover all these banks. Moreover, these banks have a network of branches distributed in the different geographical locations in the country representing the variety of social strata.

Fourthly, the structure of commercial banks in Jordan, where there were three Western (Anglo-American), one non-Western international, five Arab, five joint Jordanian/Arab and eight Jordanian banks at the time of the empirical research in 1991. This structure helped in the comparative issues related to the research. Appendix B.1 (table B.1.3) shows the banks' sample according to nationality[6].

Fifthly, the percentage of women managers in banking industry is the highest among the four industries in the Jordanian private sector[7]. One of the research objectives is to address related issues to Jordanian women managers, as a neglected group in the Jordanian managerial research context[8].

Finally, the author's previous experience in the banking industry where his background and his contacts with many bank managers in Jordan were considered in order to enhance the research process[9]. This facilitated data collection particularly the in-depth interviews due to the unfamiliarity of this type of investigation in the Jordanian environment.

Moreover, managers were selected as the subject of the empirical research due to their influential roles in shaping their organizations, including their role as change agents particularly within the developing countries context.

3.3 Difficulties in Conducting the Empirical Research.

Two main difficulties faced the researcher in conducting the empirical research are:

First, the serious lack of availability of relevant data: This includes the absence of both relevant national data and large scale managerial surveys. It also includes unavailability and confidentiality of related data in the banking industry itself and the few management studies conducted on managers in Jordan and Arab countries in general.

The unavailability of data is the most significant problem which faced the researcher[10]; hence, the need for such data in order to form the grounds for the research and to enhance the related arguments, comparisons and the validity of the research outcome. Needless to say, the availability of data saves the researcher's time and efforts and reduces the aggravation and the uncertainty the researcher encountered when endeavouring to obtain (or build up) some basic related data.

Second, the Gulf War which delayed the start of the empirical research for more than two months (January and February 1991). The impact of the war also delayed the responses to the questionnaires and postponed many of the interviews. This was caused by the unexpected pressure on banks in Jordan during the summer of 1991 (May to September) as a result of the influx of hundreds of thousands of both Jordanian and Iraqi citizens from the Gulf.

Many problems were avoided because of the researcher's personal contacts within the banking industry[11]. This is exemplified by the fact that 21 out of 22 commercial

banks were included in the study. Also, there was a high rate of response despite the fact

that the research instrument [Hunt's "Work Interest Schedule" (WIS)] is both unfamiliar

and time demanding[12]. Moreover, 64 in-depth interviews were carried out including 17

interviews with women bank managers who are fewer in number and suffer social

constraints and 22 interviews with bank managers who combine experience in both Anglo-

American and Jordanian/Arab banks.

3.4   Developments in the Research Strategy

Specific developments which occurred during the empirical research led to a

change in the research strategy to include a comparative organizational part in the thesis.

These developments help in explaining how Chapter Two in the literature review was

structured and why focus is placed on the cultural and societal aspects in Child's (1979)

cross-national research framework, which is adopted as a "guide" to the comparative

organizational part of the thesis[13]. Moreover, they show how the two cores of matching

samples (the 22 managers who combine experience in Jordanian/Arab and Anglo-

American banks and banks themselves) which were implemented in the comparative

organizational part of the thesis were reached[14].

At the beginning, the research plan intended to measure Jordanian bank managers'

patterns of motivation and job satisfaction based on the main theories of motivation and

job satisfaction[15]. Hunt's "Work Interest Schedule" (WIS) was also selected as the

instrument of measurement[16]. It was also intended to test the impact of relevant

organizational (for example, management position) and demographic and social factors

(for example, age or education) on managers' motivation and job satisfaction. The plan

also intended to compare the outcome of the research with the outcome of similar

international studies including Haire *et al* (1966) and Hunt (1986) and other similar studies conducted in developing countries. The plan also aimed at building some relevant recommendations for the purpose of improving the process of motivation and job satisfaction within the Jordanian managerial context, based on the comparison.

Moreover, the intention was to conduct (20 to 25) in-depth interviews with some bank managers (reliant upon their cooperation) to complement the questionnaire instrument and to explore issues related to the research. These issues include how bank managers interpret the higher goals of the job (for example, recognition or growth), which aim to test their understanding of these goals from a cultural perspective. They also include the assessment of managers' perception of some relevant managerial practices (for example, delegation of authority). This aimed to reach a better understanding of the process of motivation and job satisfaction in the Jordanian managerial context. In addition to that, it was intended to identify the managers' different roles in order to clarify the importance of the job compared with other managerial roles within the Jordanian managerial environment.

In other words, the intention was neither to include a comparison of organizational practices, relevant to managers' attitudes towards motivation and job satisfaction, between Jordanian/Arab and Anglo-American banks in the way it was reached, nor to include an elaborated chapter covering main related issues to the universality and non universality of management as discussed in Chapter Two in literature review.

However, the research strategy was revised to include the comparative organizational study as a main part of the thesis due to the evolution of the following interdependent factors during the empirical research.

Firstly, the revealing of a similarity between Jordanian bank managers' attitudes

towards motivation and job satisfaction and Western managers' attitudes based on the preliminary outcome of the questionnaire at 105, 167, 200 cases, which was contrary to the author's expectations.

Secondly, managers' complaints about many organizational obstacles in the Jordanian/Arab banks (for example, lack of promotions and absence of delegation of authority) during the distribution and the collection of the questionnaire. This helped in the development of the interview items and increased the number of managers who were willing to participate in the in-depth interviews.

Thirdly, the observation of distinctive relevant managerial aspects (for example, the status of personnel departments) and other organizational variables (for example, younger aged managers) of Anglo-American banks operating in Jordan.

Fourthly, the recommendation of Tayeb's (1988) cross-national research, which relates to the viability of the comparison between different national types of organizations performing in the same working environment and the existence of Anglo-American banks together with Jordanian/Arab banks in Jordan.

Fifthly, the pilot and the subsequent in-depth interviews with managers who served in local banks only, which aimed to explore some relevant managerial practices at local level.

Sixthly, the tentative survey of pertinent literature related to the Jordanian and Arab societies and culture.

Finally, the good fortunate of the availability of more than 20 managers who combine experience in both Anglo-American and Jordanian/Arab banks and their willingness to submit to in-depth interviews.

The evolution and the developments of the above factors led the research to focus

on the comparative organizational issues which were included in the thesis.

3.5   The Research Sample.

The selection of the research sample took different forms and different phases because of the following:- The composition of the research which is based on two parts, an exploratory and comparative organizational. The implementation of two instruments of research investigation (the self-administered questionnaire and the in-depth interview). The objective is to obtain a representative sample of bank managers, but with consideration to the practical issues given a genuine lack of the availability of data. Accordingly, this part is divided into three sections, the self-administered questionnaire sample, the in-depth interview sub-sample and the sample of the comparative part of the research.

3.5.1   Self Administered Questionnaire and Representation of the Sample.

A random sample based mainly on a proportional stratified random sampling (Moser and Kalton 1979) was applied to bank managers in Jordan. Hence, a simple random sampling was not possible due to the unavailability of data. In order to meet the objectives of the research and the representation of the sample, the selection of the sample took into consideration different factors. These included the aim to cover all commercial banks and their branches in different geographical locations in Jordan; to cover the three levels of managers (top, middle and supervisory), as well as women managers along with the different functions and age groups in the banks.

The following shows how the bank managers' self-administered questionnaire

sample was selected:

First, the pilot group comprised 31 managers[17] from all commercial bank

branches in Irbid (the author's city) and Ramtha cities. The selection of Irbid and Ramtha

cities was made for practical reasons and because of the need to be close to the pilot

group.

Second, the distribution of the questionnaire in Amman (the capital), where the

headquarters of all banks and the substantial majority of bank managers are located, was

based on proportional stratified random sampling. The distribution of the questionnaire

was based on number of employees in each bank, the expected number of managers in

these banks[18], and the willingness of these banks to accept a specific number of

questionnaires to be distributed among their managers.

Finally, the selection of bank branch managers in other cities was based on a

random sampling by using a directory of banks[19] which lists all bank branches and their

managers addresses' and telephone numbers. More than 50% of the listed branches in

other cities were selected randomly in order to distribute the questionnaire to their

managers.

The total number of the questionnaires distributed in the three phases was 450 and

the returned questionnaires were 297. This represents a rate of return of 66% .

Chapter Four of the thesis discusses the main demographic and social, job related

and other organizational factors of the bank managers' sample. The distribution of the

sample according to main related factors reflects the fact that it is a representative sample.

3.5.2   In-Depth Interview Sub-Sample.

In order to investigate related issues to the research and to complement the quantitative approach, the in-depth interviews sub-sample was selected.

The following shows how the in-depth interview sub-sample was selected.

The in-depth interview pilot group was selected based on the willingness of managers from the self-administered questionnaire pilot group to participate and consisted of 55% (17 out of 31) of this group.

The selection of the in-depth interview sub-sample from the bank managers' sample, which was covered by the self-administered questionnaire, was based on a "convenience"[20] sampling but with consideration to the following:- The willingness of bank managers from the self-administered questionnaire sample to participate. To cover at least one manager from each bank as well as women managers along with the three levels of managers and the different age groups and functions.

The number of managers in the in-depth interview sub-sample is 64 including the 22 managers who combine experience in both Western (Anglo-American) and Jordanian/Arab banks. Appendix B.2 (table B.2.1 to B.2.7) show the distribution of the in-depth interview sub-sample according to some main indicators[21].

3.5.3   Sample of the Comparative Part of the Research.

The following shows how the two categories (cores) of this sample were composed:

First, the 22 bank managers who combine experience in both Anglo-American banks (in different countries in addition to Jordan[22]) and Jordanian and Arab banks (in different Arab countries beside Jordan). These managers were known to the author

through either his investigations or through his previous background. All of these managers responded and participated in the in-depth interview except for one women manager. This represents 22 out of 23 managers[23].

Second, the 21 commercial banks included in the research sample consisted of three Anglo-American, one international non-Western, four Arab, five Jordanian/Arab and eight Jordanian banks[24]. Appendix B.1 (table B.1.3) shows the banks' sample according to nationality[25].

From the perspective of the objectives of this thesis (see the objectives on page 3), a distinction can be made between two types of bank, the Anglo-American and Jordanian/Arab banks based on some aspects. These include: First, nationality, where each type of bank is identified based on the 'license' issued by the country(s) to which a bank belongs. Second, age/experience, where Anglo-American banks are significantly older than Jordanian/Arab banks. For example, one of the Anglo-American banks (Citibank N.A.) age is more than 200 years compared with the oldest bank among Jordanian/Arab banks (Arab Bank Ltd) which is 63 years old. Third, size (measured by number of employees), for example, the number of employees at Citibank N.A. (Anglo-American), which has branches in most parts of the world, is more than 50,000, compared with the largest Jordanian/Arab bank in the sample (Arab bank Ltd), which has branches in some parts of the world, of less than 4,000 employees. Fourth, the international aspect, where Anglo-American banks in the research sample have a wide network of branches almost all over the world compared with Jordanian/Arab banks in the sample whose network of branches (with the exception of the Arab Bank Ltd) are almost either limited to Jordan or to some Arab countries. Finally, discipline, where Anglo-American banks in the sample perform their operations based on standardized procedures contained in written manuals

applicable to their branches anywhere, while the Jordanian/Arab banks (based on the findings of the thesis) largely lack the existence of similar written manuals[26].

An elaboration on the various related characteristics between the two types of bank (Jordanian/Arab and Anglo-American), as derived through the comparison of the relevant managerial practices and organizational variables, is included in Chapter Seven of the thesis.

3.6 The Research Instruments of Investigation.

The following are the components of the two instruments of investigation, the self-administered questionnaire and in-depth interview:

3.6.1 Self-Administered Questionnaire.

3.6.1.1 Structure of the Questionnaire.

The questionnaire consists of two sections. The first section comprises the main demographic and social, and other organizational factors related to bank managers' sample, as detailed in Appendix C.1. It is aimed at creating a background and profile of bank managers based on these factors. It is also aimed at assessing the impact of these factors on bank managers' motivation and job satisfaction.

The second section uses Hunt's "Work Interests Schedule" (WIS) (see the items in Appendix C.1). The WIS was used for measuring the dimensions of Jordanian bank managers' motivation and job satisfaction. These dimensions are:

- Pay and Comfort (dimension A).

- Security and Structure (dimension B).

- Relationship and Affiliation (dimensionC).

- Achievement and Power (dimension D).

- Autonomy and Growth (dimension E).

Appendix D.1 contains the definitions of these dimensions.

The WIS is basically based on the need-hierarchy theory, however, main dimensions of other main theories (for example, the need for power in the achievement motivation theory and the achievement recognition in the two-factor theory) are contained in this instrument (see items of the questionnaire in Appendix C.1). Hunt's WIS is built on the iteration (questions repeated again and again) and the action tendency (covert attitudes or intended behaviour) methods. It is composed of 60 questions. In each question, there are two options (A and B).

Respondents were asked to allocate five points between these two options. For each question, the allocation of these five points can take one of six possible combinations. The higher the number a respondent allocates the higher the degree of strength a respondent feels towards the related option, as explained on the first page of the second section of the questionnaire (see Appendix C.1).

The two options in each of the 60 questions are about work situations reflecting

on the five dimensions to be measured. These two options are equally distributed among the five dimensions. This represents 24 options for the pay and comfort dimension, 24 options for security and structure and so on. However, there are only a few different statements representing each dimension and reflecting on different work situations[27]. These few statements are exactly (or with slight changes in wording) repeated again and again but in different combinations to compose the 24 options of each dimension[28].

The measurement of each dimension is obtained by adding the points allocated to the related 24 options of the dimension[29]. The scale of measurement of the dimension can range from zero (if zero points allocated to all related 24 items) to 120 (if 5 points allocated to all related 24 items).

There are six areas of job aspects the two options (A and B) relate to and are supposed to reflect respondents' intended behaviour (or covert attitudes) towards them. These areas are: Evaluation of a job; leaving a job; real rewards; overall job satisfaction and motivation; promotion and allocating more effort to the job. The questions of the questionnaire are equally distributed among these six aspects. In other words, the same question's statement relevant to each of these six aspects is repeated 10 times.

There are several reasons for choosing Hunt's WIS rather than other known instruments of measuring motivation and job satisfaction [for example, Porter's need fulfillment deficiency or the Job Diagnostic Survey (JDS)][30]. The WIS can be distinguished by the following features from other instruments:

First, the WIS is designed to measure managers' interest at work and its items are based largely on managerial work situations.

Second, unlike other known instruments, the WIS is built on the action tendency method. The action tendency method attempts to measure the intended behaviour (covert

attitudes) of respondents rather than focusing on overt attitudes (Lock 1976, pp 1335-1336). A feature which makes the instrument more suitable in dealing with the complexity and ambiguity of motivation[31].

Moreover, the iteration method where the questions statements and the two options are repeated again and again but in different combinations require more attention from respondents and guard against leading respondents in a straight forward manner in answering the questions.

Third, the diversified and elaborated items of the WIS explain many different job situations reflecting on the main dimensions of job satisfaction and motivation[32]. For example, if Hunt's WIS is compared with Porter's need fulfillment deficiency in regard to security and structure dimension as an illustration, it will be found that the WIS reflects on different job situations. These include the risk of insufficient tools at work, the fringe benefits of the job, the risk of changing a job, the restriction of performance to the direct goals of production and the possibility of losing the job. While Porter's item for measuring the security dimension is related to what a respondent feels he finds at his work compared with what he expects in regard to one statement. This statement is "the feeling of security in my management position".

Finally, the WIS is flexible and can accommodate other main elements of other theories[33]. For example, the new version of Hunt's WIS is composed of six dimensions instead of five in order to highlight managers' interest (or goal) of power at work which has been emphasized in literature in recent years[34].

The WIS has been applied by Hunt to thousands of managers from different industries in Western and non-Western countries. The number of these managers reached 10,600 as of 1986 and covered more than 15 years of successive research (Hunt 1986, pp

28). This adds to the reliability and validity[35] of the WIS. To validate its scientific reliability, the author has applied a reliability test on the WIS. Appendix E.1 contains a discussion of the test and its theoretical background.

The weaknesses of the WIS include the unfamiliarity of the iteration method, the lengthy time needed to fill it in and (to the best of the author's knowledge) the absence of a cross validation of the instrument by other researchers.

3.6.1.2   Translation of the Questionnaire.

Hunt's WIS was first translated from English to Arabic by the author. Then, the instrument was translated back from Arabic to English by two lecturers in the Business Administration department at Yarmouk university[36]. They both independently repeated the translation from Arabic to English[37]. The discrepancies between the author's translation and the translation back were discussed and a modified version of the Arabic translation of the instrument was produced in order to be implemented in the pilot study.

The first section of the questionnaire (general information) was first constructed in English and then translated to Arabic by the author.

3.6.1.3   Data Collection by the Questionnaire.

A pilot study was first implemented. The Arabic version of the questionnaire with a proper covering letter was distributed to 31 managers from the different bank branches[38] from all commercial banks in Irbid district in Jordan[39]. The distribution of the questionnaire to the pilot group was conducted on an individual basis. In other words, each person was approached personally by the researcher and was briefed as to the purpose of the questionnaire and how to fill it in. Respondents were requested to fill in

the questionnaire and to provide the author with any suggestions related to the vocabulary, clarity and structure of the questionnaire. An agreed date to collect the questionnaire was specified. However, in many cases the author had to follow up respondents when they did not meet the agreed date either by visiting or by telephoning in order to obtain the questionnaire.

During the collection process, the author used to sit with respondents and discuss with them their queries about the questionnaire and listen to their suggestions. Their suggestions were mainly related to some spelling mistakes or the structure of the wording in the questionnaire. Most of respondents' inquiries were about the nature of the instrument (the iteration method) arising from their unfamiliarity with this type of questionnaire and the lengthy time needed to fill it in. The questionnaires were verified in order to assure proper completion. The pilot group were also asked for their willingness to participate in the in-depth interviews and more than half agreed.

A modified version of the Arabic copy of the questionnaire following the pilot study was then distributed on a wider scale in Amman, the capital, where all the 22 private commercial banks headquarters and the substantial majority of bank managers and bank branches are located[40]. Due to the unavailability of data on bank managers and in order to assure the cooperation of all banks in the study for a more representative sample of bank managers, the following steps were made: First, a letter from the Dean of the faculty of Economics and Administrative Sciences at Yarmouk University addressed to all banks asking for their cooperation and participation in the study was obtained[41]. Second, the author's ex-colleagues in the banking industry, many of whom were in senior positions in various banks in the country, were contacted in order to help coordinate the distribution and collection of the questionnaire. These colleagues were also requested to establish

contacts with some managers in those banks the researcher had no contact with for the same purpose.

Third, independent meetings with those managers who acted as coordinators took place in the banks' headquarters in Amman. In these meetings, a discussion of the questionnaire structure, how to complete it and the objectives of the research was made. The author requested these coordinators, who acted as referees for respondents during the distribution process, to distribute the questionnaire among their colleagues who met the criteria of managers[42]. This was based on the following considerations. The distribution should cover, as much as possible, the three levels of managers (top, middle and supervisory), the different functions, women managers if found and different age groups. Fourth, further personal contacts with some branch managers in those cities close to Irbid (the researcher's city) such as Mafraq were made in order to enhance the representation of bank managers from other cities and towns in the country. While contacts by telephone followed up by the mailing of the questionnaire were made to cover other cities in the country[43]. Finally, the study covers all private commercial banks in Jordan except one small Arab bank who was approached but did not respond[44]. Moreover, the size of the sample covers more than 15% of an estimated total number of managers[45].

Follow ups with coordinators by visits or telephone were made and the filled questionnaires were received and verified at intervals via meetings with the coordinators in their offices in Amman. During these visits, informal discussions with bank managers were held and matters of concern were discussed. In these visits the author was introduced to some managers who participated in the questionnaire and who were willing to sit for in-depth interviews. Collected questionnaires were coded and processed by the computer using the Statistical Package for Social Sciences (SPSS) in order to obtain some relevant

indicators during the empirical research.

The total number of questionnaires distributed was 450 and the number of collected questionnaires was 297. However, 31 questionnaires were rejected due to improper completion or because completed by an ordinary employee rather than a manager. Only 266 questionnaires were coded and processed in the computer using the SPSS in order to measure bank managers' patterns of motivation and job satisfaction and to apply the relevant statistical techniques for data analysis purposes.

3.6.1.4   Statistical Techniques Used in Data Processing and Analysis.

The statistical techniques used in data processing and analysis comprised the following:

Descriptive statistical techniques: These techniques were used to gain general views of the different characteristics of the sample structure and distribution. They were also used for comparison purposes within the different groups of the sample as well as with other relevant studies. These techniques included frequencies distribution, cross-tabulation, arithmetic mean and percentages.

Discriminant Analysis technique was used to combine both the relevant stratified factors (demographic and social, and other organizational) with the five dimensions of bank managers' motivation and job satisfaction. This aimed to assess the impact of these factors on managers' motivation and job satisfaction[46].

Non parametric statistical techniques: Because the data is both nominal and ordinal and because of the unspecified parameters of the whole population of bank managers in Jordan, the non parametric technique of significance testing Kruskal-Wallis was applied. It aimed to test the significant impact of the related factors on banks managers' motivation

and job satisfaction. Kruskal-Wallis technique was also applied to assess the level of

significance of the differences of the organizational variables relevant to bank managers'

motivation and job satisfaction between Anglo-American and Jordanian/Arab banks[47].

Gronbach Alpha reliability test was used to assess the scientific reliability of Hunt's

"Work Interest Schedule" (WIS)[48].

The distribution and collection of the questionnaire including the pilot study and

the translation of the questionnaire took approximately 5 months from February to July

1991.

3.6.2   In-Depth Interviews.

In-depth interviews were conducted after measuring bank managers' patterns of

motivation and job satisfaction which were used as grounds for these interviews.

Moreover, the in-depth interviews were also used to complement the questionnaire. The

items of the in-depth interview were developed through frequent discussions with the

author's supervisor while the author was conducting the empirical research in Jordan.

Regular discussions by telephone were held.

Upon the author's interaction with bank managers and those indications of both the

outcome of the questionnaire and other observations, the interview items were developed.

This aimed to investigate specific aspects including those managerial practices and systems

relevant to bank managers' motivation and job satisfaction in both Anglo-American and

Jordanian/Arab banks. These aspects emerged during the empirical research and led to

change the research strategy to include the comparative organizational part in the thesis,

as explained in section 3.4 in this chapter above.

The interview schedule consists of two parts. The first part relates to a background

about the interviewee and comprises some elaborated demographic and social, and other organizational aspects. The second part comprises the interview items. Appendix F.1 contains a detailed description of the in-depth interview items. The purpose of these items is as follows:

The meaning of the higher goals of the job: These aimed to assess, from a cultural perspective, Jordanian bank managers' interpretation of the higher goals of the job (for example, power or challenge).

The sources and forms of recognition of job achievement: Which aimed to identify the sources and forms of job recognition Jordanian bank managers are concerned with.

The relevant organizational practices: These aimed to explore some managerial practices relevant to bank managers' motivation and job satisfaction including delegation of authority and other related structural arrangements at local level.

The bank managers' roles: Which aimed to assess the position of the job compared with other social roles of bank managers.

The comparative organizational part: This aimed to examine the managerial practices and systems relevant to bank managers' motivation and job satisfaction in Anglo-American and Jordanian/Arab Banks. These include delegation of authority, opportunities for advancement, forms of job achievement recognition, performance appraisal and other related processes.

3.6.2.1   Administration of the In-Depth Interviews.

Similar to the self-administered questionnaire, the in-depth interviews were first implemented on a pilot study basis. The pilot interviewing covered 17 bank branch managers from different banks in Irbid city. The interview items were revised and

adjusted based on the feedback and responses of interviewees. Some of these interviews were held in the interviewee's house, some in the author's house and others in the interviewee's office.

The adjusted form of the interview items was then implemented to interview 47 managers in Amman where all banks headquarters and the substantial majority of managers are located. Most of these managers agreed to participate in the in-depth interviews during the administration of the questionnaire.

The 47 managers consisted of men and women, from all banks, were in different functions, who were from the three levels of management and included those 22 managers who combine experience in both Anglo-American and Jordanian/Arab banks. Appendix B.1 (table B.1.4) and Appendix B.2 (tables B.2.1 to B.2.9) show the distribution of these managers according to some main indicators. Most of these interviews were conducted in the managers' offices and a few were conducted either in the manager's house or in public places. Interviews were conducted either in Arabic or English depending on the wishes of the interviewee. Accordingly, 21 interviews were conducted in Arabic, 14 in Arabic and English and 12 in English.

The 47 interviews were transcribed to serve the objectives of the research. The pilot group was not included due to the development of the interview items. Moreover, the 47 interviews are considered sufficient to encompass the main characteristics of the bank sample including managers' levels, functions, age and gender [see Appendix B.1 (table B.1.4) and Appendix B.2 (tables B.2.1 to B.2.6) for clarification].

3.6.2.2 Procedures in Conducting the In-depth Interviews.

The interviews took the form of a semi-structured in-depth interview. A meeting was arranged at an agreed time with the respondent[49]. The author started the interview by thanking the interviewee for his/her participation in the research. The author then addressed the objectives of the interview, the main parts to be covered and the expected time needed. Respondents were assured of the confidentiality of the interview.

The author used to ask the respondent if he/she would allow the tape-recording of the interview with the option to stop the tape-recording upon his/her wishes[50]. All interviews were tape recorded. However, few interviewees stopped the tape-recording for some parts of the interview due to their worries of criticising their banks management.

The author, after covering the first part of the interview (the background), provided the interviewee with his/her scores of the five dimensions produced from Hunt's Work Interest Schedule (WIS)[51] and the average scores of the whole sample for comparison. During the interview the respondent answered the raised questions, but in some cases the author made further explanation if the respondent was not fully aware of what was meant by the question. In other cases, the author probed in order to elicit further information. During the interview, brief notes on each interview were taken. At the end of the interview, the author again thanked the respondent for his/her participation in the research.

3.6.2.3 Analysis of the In-depth Interviews.

One of the frequent quoted studies on content analysis in literature is Holsti (1968) who defines it as:

"The content analysis is defined as any technique for making inferences by systematically and objectively identifying specified characteristics of messages" (Holsti 1968, pp 601).

The content analysis technique was applied to the transcribed interviews in order to reach the main themes of these interviews. This served the analysis of the interpretation of 'the higher goals of the job'. Related respondents' interpretations were grouped according to the relevant managerial frame of reference. This aimed to reflect on respondents' understanding of the higher goals of the job [see Chapter Five (section 5.5) for a demonstration].

The content analysis method also served the comparative organizational part of the thesis. It was applied to respondents' transcribed quotations in order to reach the main themes of these quotations. These main themes constituted the grounds for analysing the managerial processes and systems relevant to managers' motivation and job satisfaction in both Jordanian/Arab and Anglo-American banks. Moreover, respondents' quotations were used to substantiate (or defend) related arguments and as evidence of the concerned discussions in different places of the thesis.

The duration of the in-depth interviews ranged from one and a half to more than five hours[52]. The completion of all interviews took more than three months, from July to the end of October 1991.

3.7   A Reflection on the Main Methodological Aspects of the Research within the Context of the Literature Review Chapters.

The major methodological aspects which serve the purpose of the two parts of the research (the exploratory and comparative) within the context of the two literature review chapters comprise the following:

Multi-method of investigation and measurement: Two instruments of investigation are implemented; Hunt's "Work Interest Schedule" (WIS) and the in-depth interviews.

Matching samples: Two cores of matching samples are implemented to affect the comparative organizational part of the thesis. These are:

First, the 22 managers who combine experience in both Anglo-American and Jordanian/Arab banks and who reflect on a 'functional equivalent' phenomenon[53]. In other words, they represent an identical matched sample based on individuals. This core was used to derive the way the managerial practices and systems relevant to managers' motivation and job satisfaction were carried out in the two types of bank.

Second, the bank sample which consists of 21 Jordanian/Arab and Anglo-American banks. Specific relevant variables expected to differentiate between the two types of bank were compared. These variables were first observed in the empirical research and then largely confirmed statistically by the collected data. The matching, based on two different types of national organization in the same country, was recommended by a relevant cross-national research (Tayeb 1988). This matching helped in controlling the wider environmental dimensions including social, political and economic [see Chapter Two (section 2.4.2) for details on Tayeb's recommendation] which helped in fostering the reveal of the relevant managerial practices under investigation.

Other instruments of investigation: These include observation, interaction and informal discussions with managers, pertinent surveyed literature and the researcher's previous experience[54].

Multi research strategy and design: The research strategy is based on combining both nomothetic-etic and idiographic-emic approaches[55]. This strategy is in line with the recommendations of cross-cultural evaluative (Roberts 1970 and 1973; Goodman and

Moore 1972; Evan 1975; Bhagat and McQuaid 1982; and Bhagat *et al* 1990) studies [see

Chapter Two (section 2.3) for elaboration] and other relevant research [for example,

Lammers 1976 and 1978; and Lammers and Hickson (1979b)].

The formulation of hypothesis (setting up related issues to be tested or investigated)

in the comparative organizational part of the thesis was based on an *a posteriori* (ex-post)

basis. That is, the related hypothesis were formulated in the due course of the research

rather than at the beginning[56]. This relates to the comparison of the managerial practices

relevant to bank managers' motivation and job satisfaction (Chapter Seven). It also relates

to the interpretation of the traditional managerial practices and systems found in the

Jordanian/Arab banks (Chapter Eight) which was carried out on the same basis. The

implementation of an *a posteriori* strategy is basically attributed to the evolving

circumstances and the change in the research strategy which led to include the comparative

organizational part as explained in section 3.4 in this chapter. The *a posteriori* strategy

helps to examine those unanticipated issues which are highly unlikely to be assessed via

another strategy. That is why Child's cross-national framework was adopted as a "guide"

for interpreting the traditional managerial practices and systems in the Jordanian/Arab

banks which were based on an *a posteriori* approach.

However, the *a priori* (ex-ante) strategy was implemented to measure bank

managers' attitudes towards motivation and job satisfaction by using Hunt's "Work

Interest Schedule" (WIS). The WIS is basically built on the need-hierarchy theory of

motivation.

The practical objective of the research was considered in the research design.

Attention was given to build-up related recommendations based on the extensive

differences revealed in the managerial practices and systems relevant to managers'

motivation and job satisfaction between Anglo-American and Jordanian/Arab banks.

3.8   Limitations of the Research Methodology.

These limitations, which relate to the exploratory and comparative organizational

parts, include: First, bank managers' sample is an indicative and not a representative of

Jordanian managers. Therefore, generalization will be limited to managers with similar

characteristics of bank managers. Second, lack of available data to validate the findings

by comparing with other related surveys and studies in Jordan. Also, the lack of data and

management research particularly the unavailable data on managers at national level did

not enable the cross validation of the sample characteristics with national data to guard

against the impact of national culture *vis-a-vis* the organization sub-culture. Third, the few

number of Western banks in the comparative sample, where three Anglo-American banks

were included. Also, the 22 managers who combine experience in both Anglo-American

and Jordanian/Arab banks (who represent the second core of matching samples in the

comparative part of the research) might   statistically be insufficient[57]. However, the

distinctive feature of these managers *(the combination of experience in one industry) in*

a small country like Jordan and their qualifications might alleviate the deficiency of this

implication[58]. The limitations also include the assumption of the honesty of the

respondents' replies in both the exploratory and the comparative organizational parts of

the thesis. They also include the implications of the absence of a longitudinal approach

to guard against the variations in bank managers' attitudes and perception towards the

relevant investigated aspects in the thesis[59].

4.0 **CHAPTER FOUR:**

A Background and Profile of Jordanian Bank Managers.

4.1 **Introduction.**

This chapter aims to provide a detailed background on Jordanian bank managers based on the data collected by the questionnaire and in-depth interviews. This background covers organizational and non organizational factors relevant to the bank managers' sample. For the purpose of this research, these factors are categorized into three groups, demographic and social, job and organizational related factors.

Due to the unavailability of related data on managers whether at a national or an organizational level in Jordan[1], the background is largely built on the empirical research data. However, attempts have been made to conduct the necessary comparisons and inferences, whenever it was possible, from the sample itself, the few published research works in Jordan and other relevant research, in order to reflect on the Jordanian bank managers and Jordanian managerial environment.

The chapter aims to achieve the following objectives:

(a) To introduce bank managers to the reader by reflecting on their main organizational and non organizational characteristics.

(b) To provide the grounds for Chapters Five and Six of the thesis. These relate to the measurement of the patterns of motivation and job satisfaction and the assessment of the impact of the main related factors on bank managers' motivation and job satisfaction.

(d) To reflect on the representativeness of the sample.

The following is a discussion of the related factors:

4.2 Demographic and Social Factors.

These include age, education, gender, marital status, number of children, the social background and other relevant factors. The following is a discussion of each of these factors.

4.2.1 Age.

Table 4-1 below shows that the majority of bank managers are middle aged. Approximately two thirds (64.6%) of the sample are in the age group 31-45 years and the mean average age of the sample is 41.2 years.

Table 4-1: The distribution of the bank managers' sample according to their age groups (N=266).

Age Group	Frequency	%
26-30 years	14	5.3
31-35 years	48	18.0
36-40 years	64	24.1
41-45 years	60	22.5
46-50 years	55	20.7
51-55 years	19	7.1
56 years or more	6	2.3
Total	266	100.0

The starting age of bank managers, as table 4-1 shows is 26 years. This indicates that bank managers assume responsibility at an older age compared with, for example,

British managers[2].

The distribution of the bank managers which as table 4-1 shows, approximates to the normal distribution and reflects on the representativeness of the sample.

4.2.2   Education.

Table 4-2 below indicates that bank managers are well educated. It shows that approximately two thirds (62.4%) of managers have a first or higher university degree. This percentage is considered high even when compared with managers from developed Western countries.

Table 4-2: The distribution of the bank managers' sample according to their educational qualifications (N=266).

Type of education	Frequency	%
Secondary	40	15.0
Diploma	60	22.6
First degree	115	43.2
Diploma after first degree	21	7.9
Masters degree	27	10.2
PhD	3	1.1
Total	266	100.0

For example, Scase and Goffee's (1989) study showed that 22% of men and 37% of women British managers in their sample had at least a university degree. Nicholson and West's (1988) study showed that 66% of men and 49% of women British managers in their sample had a first or post graduate degree. Table 4-3 below shows that 63.9% of men and 55.3% of women bank managers have at least a first university degree.

Bank managers' higher level of education might be attributed to the attractiveness

of banking jobs in Jordan, due to the economic and social benefits including the high pay

and the prestigious status of the job, as revealed through the in-depth interviews[3].

Table 4-3: The distribution of the bank managers' sample according to their educational qualifications and gender (N=266).

Gender	Male		Female	
Type of education	Frequency	%	Frequency	%
Secondary	28	12.8	12	25.5
Diploma	51	23.3	9	19.2
First Degree	96	43.8	19	40.4
Higher degrees	44	20.1	7	14.9
Total	219	100.0	47	100.0

Bank managers' level of education is also higher than the level of education of

Jordanian managers revealed by other studies. Al-Faleh's (1989) showed that 57% of his

research sample of 300 male managers had a university first or post graduate degree. The

study covered the four industries in the Jordanian private sector[4].

Regarding the type of university education, the in-depth interview sub-sample

revealed that more than 50% (21 out of 40) of the interviewed managers have degrees in

business and management studies, 28% in economics and accounting and 22% in literature

and arts and other areas of speciality[5]. This suggests that business and management

studies are preferentially considered in bank managers' jobs in Jordan.

4.2.3   Gender.

The percentage of 17.7% of women managers in the bank sample, as table 4-4

below shows, neither represents the actual percentage in the banking industry nor in the

Jordanian managerial context.

Table 4-4: The distribution of the bank managers' sample according to gender
(N=266).

Gender	Frequency	%
Male	219	82.3
Female	47	17.7
Total	266	100.0

This high percentage is attributed to the author's attempts to include women

managers in the sample[6]. This aims to meet one of the research objectives which is to

explore issues relevant to women managers, as a neglected group in the Jordanian

managerial research context[7]. It also aims to assess the impact of gender on managers'

patterns of motivation and job satisfaction.

The estimated percentage of women managers at the three management levels in

the banking industry, based on the author's observation, is between 5 and 10%. This

percentage is concentrated in the middle and supervisory management levels (see table 4-5

below) and varies from one bank to another.

Table 4-5: The distribution of the bank managers' sample according to gender and management level (N=266).

Gender	Male		Female	
Management level[8]	Frequency	%	Frequency	%
Top	46	21.0	4	8.5
Upper middle	47	21.5	7	14.9
Lower middle	58	26.5	11	23.4
Supervisory	68	31.0	25	53.2
Total	219	100.0	47	100.0

Table 4-5 shows that more than 53% of women managers in the sample are found in the supervisory management level. While this percentage is 31% among men managers. This might be attributed to the organizational obstacles (for example, management and employees' view towards women) and the social obstacles (for example, social constraints derived from customers) facing women managers in Jordan[9].

The distribution of women managers according to the type of bank indicates that Jordanian women managers ratio in Anglo-American banks in Jordan is more than twice the ratio in Jordanian/Arab banks in Jordan. This reflects on the differences in management philosophy towards women work and their role in society between Anglo-American and Jordanian/Arab banks. Chapter Seven (table 7-6) shows the distribution.

4.2.4   Marital Status.

The percentage of 85.7% of married bank managers, as shown in table 4-6, is higher than the percentage of married employees in the banking industry in general, which was 70% in 1990[10].

Table 4-6: The distribution of the bank managers' sample according to marital status (N=266).

Marital Status	Frequency	%
Single	33	12.4
Married	228	85.7
Divorced	5	1.9
Total	266	100.0

This might be attributed to managers' older age and the higher financial rewards and social status of their jobs compared with employees, which can help in meeting the requirements of marriage.

The ratio of married men managers of 92.7%, as table 4-7 below shows, which is almost twice the ratio of married women managers indicates that marriage and establishing a family might be in contrast with women's career in the banking industry in Jordan.

In a comparison with two relevant British studies (Scase and Goffee 1989; and Nicholson and West 1988), a similarity is found between Jordanian bank managers and British managers' marital status. Married men managers were 95% and married women managers were 55% in Scase and Goffee's (1989) sample; while this percentage was 93% for men and 75% for women in Nicholson and West's (1988) sample.

Table 4-7: The distribution of the bank managers' sample according to their marital status and gender (N=266).

Gender	Male		Female	
Marital status	Frequency	%	Frequency	%
Married	203	92.7	25	53.2
Divorced	5	2.3	-	-
Single	11	5.0	22	46.8
Total	219	100.0	47	100.0

If the comparison is made with Nicholson and West's (1988) study (hence it is more representative of British managers)[11], it is found that the percentage of Jordanian married women managers in the banking industry is less than the percentage of British married women managers (53.2% compared with 75%). This difference can be attributed, among other factors, to the wider social constraints in Jordanian society. These constraints are represented, for example, in Jordanian mens' preference to marry a non working woman or one who works in a low profile job.

4.2.5   Number of Children.

The high ratio of the number of children of married bank managers compared, for example, with Western managers can be attributed to the effect of the traditional family structure which still prevails in Jordan. Hence, despite the fact that bank managers are well educated (see table 4-2 in this chapter) more than half of married bank managers have four children or more[12].

Table 4-8: The distribution of the bank managers' sample according to the number of their children (N=231).

Number of Children	Frequency	%
No children	8	3.5
One child	12	5.2
Two children	45	19.5
Three Children	43	18.6
Four children	54	23.4
Five children	28	12.1
Six children	20	8.7
Seven children or more	21	9.0
Total	231*	100.0

Notes:
* Number of single managers in the sample is 33 and there were two questionnaires without answers on this question.

The distribution of the number of bank managers' children in table 4-8 approximates to the normal distribution and reflects on the representativeness of the sample.

4.2.6   Social Background.

The impact of social background on individuals' motivation and job satisfaction is emphasized in literature (for example, McClelland 1960 and Hunt 1986). The social background is usually reflected through a person's social class. As there was no available data on social classes in Jordan, the research following Al-Faleh (1989) determined the social background based on father occupation. According to Al-Faleh (1989), the father's occupation largely determines income, type of house and area of living in Jordan. Other

indicators of bank managers' social background are also considered. These include the mothers occupation and parental levels of education.

The presentation is divided into two sections. The first section discusses bank managers' social classes based on the fathers occupation. The second section discusses other indicators of the social background of bank managers.

4.2.6.1 Father's Occupation.

Table 4-9 below shows the distribution of the bank managers' sample according to their fathers' occupation. The distribution largely reflects on the occupational structure in Jordan 30 years ago and before. A considerable proportion (41.5%) of bank managers' fathers' occupations were in farming and agriculture. Jobs in routine clerical and routine non manual category, which mainly represent government and army occupations, constituted a noticeable proportion (18.3%) of bank managers' fathers' occupations. Government and army were the second highest employer after agriculture since the establishment of the country in 1920's until the mid of 1970's. In this period major structural changes took place in the Jordanian economy as a result of the oil prices boom from 1973 onward. This benefited Jordan economically (Arab Gulf states financial aid and Jordanian workers' remittances) and socially (employment of hundreds of thousand of Jordanian workers in the Arab Gulf states)[13].

Table 4-9: The distribution of the bank managers' sample according to father's occupation during the main part of their childhood (N=241).

Type of Occupation[14]	Frequ-ency	%
(1) Higher-grade professional, managerial and large scale business proprietor.	28	11.6
(2) Lower-grade professional, managerial and administration, higher grade technical and supervisory.	22	9.1
(3) Routine clerical, sales and routine non manual.	44	18.3
(4) Farmer, small business proprietor and self employed.	100	41.5
(5) Skilled manual.	28	11.6
(6) Semi and unskilled manual	14	5.8
(7) Unemployed	2	0.8
Not applicable	3	1.3
Total	241*	100.0

Notes:
* There were 25 questionnaires which were not coded on this question[15].

Below is a re-classification of table 4-9 of bank managers' fathers' occupations into social classes based on the author's judgement, with consideration to the Jordanian societal structure[16].

Upper class : Represented in number 1 in table 4-9.
Middle class: Represented in number 2 to 4 in table 4-9.
Lower class : Represented in number 5 to 7 in table 4-9.

Table 4-10 below shows the distribution of bank managers' sample according to the social class.

Table 4-10: The distribution of the bank managers' sample according to their social class (238).

Class	Frequency	%
Upper class	28	11.6
Middle Class	166	68.9
Lower class	44	19.5
Total	238*	100.0

Notes:
* There were 25 questionnaires which were not coded on this question (see note 15 in this chapter for justification). Also there were three answers not applicable[17].

Table 4-10 shows a similar distribution to Western managers' social classes where a high majority (68.9%) of bank managers is middle class[18].

4.2.6.2   Other Indicators of Social Background.

These include mothers occupation during the main part of bank managers childhood, fathers and mothers' level of education. A remarkable high percentage of 95% of bank managers' mothers' occupations were housewives, as table 4-11 below shows. This reflects on the proportion of women in the labour force 30 years ago or more. There were very few women working in those days. The proportion of women in the Jordanian labour force has substantially increased. In banking, for example, women form approximately 27% of all banks employees[19]. This percentage is considered the second highest after the Ministry of Education (Abdul Jaber 1983)[20].

Table 4-11: The distribution of the bank managers' sample according to their mothers' occupation during the main part of their childhood (N=241).

Type of occupation of managers' mothers	Frequency	%
Working	12	5.0
Housewives	229	95.0
Total	241*	100.0

Notes:
* There were 25 questionnaires which were not coded on this question[21].

The high majority of 68.1% and 65% of both bank managers' fathers and mothers of less than secondary education level and the illiteracy among them (7.2% of fathers and 25% of mothers were illiterate), as shown in Appendix G.1 (tables G.1.4 and G.1.5), reflect on the education in Jordan 30 years ago or more. There were few secondary schools and public colleges. The first university in Jordan was established in 1962. The considerable percentage of 25% of bank managers' mothers who are illiterate compared with 7.2% among the fathers, indicates that bank managers' fathers chances of education were much higher than their mothers. This also reflects on the social circumstances which were prevailing in those days in Jordan, where a large proportion of women were not sent to school. Nowadays, approximately half of the university students are women.

The distribution of the other indicators of bank managers' social background (namely, mothers' occupation and education of fathers', mothers' and spouses') as shown in table 4-11 and Appendix G.1 (tables G.1.3, G.1.4 and G.1.5) largely corresponds to the distribution of bank managers' social class based on the fathers occupation, as shown in table 4-10 above.

4.2.7   Other Demographic and Social Factors.

These include age of children, number of dependents (spouse and children are exempted) and spouse level of education. Appendix G.1 (tables G.1.1 to G.1.3) contain the distribution of these factors. The high majority of 75.2% of managers' children who are pre school or school age, as Appendix G.1 (table G.1.1) shows, indicates less financial responsibility by bank managers towards their children.

The considerable percentage of 43.6% of bank managers in the sample who support dependents (mainly parents), as shown in Appendix G.1 (table G.1.2) reflects on the extended family type which is still prevailing in Jordan. The financial cost of these dependents ranges from 5% to 50% but the majority of bank managers spend 10% to 15% of their income on dependents[22].

The percentage of 27.2% of managers' spouses who hold university degrees, as shown in Appendix G.1 (table G.1.3), indicates how far education has advanced in Jordan if the level of education of managers spouses' (especially wives) is compared with their parents' (especially mothers).

4.3   Job Related Factors.

These include function, pay, level of management, length of the service in the present bank, number of subordinates, training and importance of the job. The following is a discussion of each of these factors.

4.3.1   Function.

Table 4-12 below shows that 45% of bank managers consider themselves general managers where they are involved in different functions. This category in the banking

industry in Jordan includes top level management, branch managers, division heads and those who handle more than one function.

Table 4-12: The distribution of the bank managers' sample according to their function (N=266).

Type of function[23]	Frequency	%
Operations	41	15.4
Treasury	13	4.9
Personnel	14	5.3
Marketing/credit	25	9.4
Computer	16	6.0
General services	7	2.6
General management	121	45.5
Others	29	10.9
Total	266	100.0

The high percentage of general management might also reflect on the structure and age of Jordanian/Arab banks (which constitute the substantial majority) in the sample. Most of the banks sample is relatively small in size and more than half of the banks sample were established within the last 20 years[24]. The high percentage of general management might also reflect on less specialization and elaboration of functions and tasks in Jordanian/Arab banks.

Table 4-12 shows that operations managers constitute 15.4% of the sample. In banking, most of employees are found in the operations function which process the services provided for the bank customers. Marketing and credit functions constitute 9.4% of the sample. This function has   recently become specialized among Jordanian banks.

This trend might be attributed to the existence of Western (Anglo-American) international banks in Jordan which apply the specialization of marketing function, and to the competition between banks in the small Jordanian market. Other functions such as training, research and planning, public relations and legal departments are mainly found in large size banks.

Table 4-13 below shows that women managers' jobs are concentrated in the non functional banking areas including others (for example, public relations, research and studies, financial analysis and legal affairs), personnel and general services. Few women are in the general management jobs compared with men managers.

Table 4-13: The distribution of the bank managers' sample according to gender and function (N=266).

Gender	Male		Female	
Function	Frequ-ency	%	Frequ-ency	%
Operations	33	15.1	8	17.0
Treasury	11	5.0	2	4.3
Personnel	7	3.2	7	14.9
Marketing	21	9.6	4	8.5
Computer	13	5.9	3	6.4
General services	4	1.8	3	6.4
General management	115	52.5	6	12.7
Others (such as public relations)	15	6.9	14	29.8
Total	219	100.0	47	100.0

This distribution might be attributed to the social constraints women face at inter

and intra-organization levels including the constraints on their job mobility and customers' perception. This could restrict women managers' occupation of the major functional jobs in the banking industry in Jordan[25].

4.3.2   Pay.

There are three observations related to pay structure in the banking industry in Jordan. The first relates to the high pay in banking compared with other industries in the country[26].

The second relates to the confidentiality of managers' salaries where it was not possible to obtain a scale of managers' salary from any of the studied banks. However, the author's indirect discussions with some managers during the empirical research and in-depth interviews revealed that bank managers' pay might be considered the highest in the private sector in Jordan.

The third observation relates to the large discrepancy in pay between top management level, particularly the managing director and his deputy(s)[27], and other levels of management. For example, the annual salary of each of the two managing directors whom were in-depth interviewed was more than JD 50,000. This scale substantially exceeds the ceiling limit of salary which was specified by the author in the pay question in the questionnaire (see table 4-14 below)[28].

Table 4-14 below shows the distribution of bank managers according to their annual salaries.

Table 4-14: The distribution of the bank managers' sample according to their annual salary (N=266).

Annual salary	Frequency	%
Less than JD 5000	51	19.2
JD 5001 - 6000	42	15.8
JD 6001 - 7000	27	10.2
JD 7001 - 8000	27	10.2
JD 8001 - 9000	15	5.6
JD 9001 - 10000	23	8.6
JD 10001 - 11000	16	6.0
JD 11001 - 12000	15	5.6
JD 12001 or more	50	18.8
Total	266	100.0

Notes:
The value of the Jordanian Dinar (JD) is about one pound sterling (£) now.

4.3.3　　　Level of Management.

The author's attempts to specify levels of management among Jordanian bank managers based on two or more criteria combined (for example, pay with title or number of subordinates) were unsuccessful. This is basically due to the heterogeneous structure and the confidentiality matter.

The heterogeneous structure is reflected in the existence of Jordanian, Arab, joint Jordanian Arab and Western (Anglo-American) banks in Jordan. See Appendix B.1 (table B.1.3) which shows the distribution of banks according to nationality. It is also reflected in the existence of old and newly established banks, small and relatively large size banks and the excessive variations in the studied banks' administrative policies. These include

the excessive variations in managerial job titles, the determinants of managers'

responsibilities and the absence of written administrative policies related to the personnel

in the majority of banks.

The confidentiality of data including organization charts and scales of pay also

prevented the author from establishing basic criteria to determine the management

levels[29].

Therefore, salary was chosen to determine bank managers' management levels in

the sample. Salary correlates closely with experience, seniority and level of responsibility,

especially in Jordanian/Arab banks which represent the substantial majority of the

sample[30].

For the purpose of this research, the bank managers' sample were categorized into

four groups according to their annual pay as follows:

Top level management   : Salary is JD 12001 or more.
Upper middle management: Salary is JD 9001 to JD 12000.
Lower middle management: Salary is JD 6001 to JD 9000.
Supervisory management : Salary is JD 6000 or less.

Table 4-15 below shows the distribution of bank managers according to their

management levels (determined by their annual salary).

Table 4-15: The distribution of the bank managers' sample according to the level of management (N=266).

Level of management	Frequency	%
Top level management	50	18.8
Upper middle management	54	20.3
Lower middle management	69	25.9
Supervisory management	93	35.0
Total	266	100.0

4.3.4 Length of Experience in the Present Bank.

Table 4-16 below shows the distribution of bank managers sample according to the length of experience in the current banks.

Table 4-16: The distribution of the bank managers' sample according to the length of experience in the current bank (N=266).

Length of experience	Frequency	%
Less than one year	16	6.0
1 - 5 years	38	14.3
6 - 10 years	55	20.7
11 - 15 years	77	28.9
16 - 20 years	29	10.9
21 - 25 years	30	11.3
26 - 30 years	12	4.5
31 years or more	9	3.4
Total	266	100.0

The above distribution of the sample and the mean average of the length of

experience in the present bank of 12.8 years indicate that bank managers' experience in their present banks is relatively high. It also reflects on job stability in the current bank among bank managers[31].

The distribution of the sample as table 4-15 shows, approximates to the normal distribution and reflects on the representation of the sample.

4.3.5 Number of Subordinates.

The majority of bank managers (58.6%) in the sample, as table 4-17 shows, are involved in managing directly or indirectly 15 persons or less. This reflects on the small size of banks in Jordan.

Table 4-17: The distribution of the bank managers' sample according to the number of subordinates (N=266).

Number of subordinates[32]	Frequency	%
40 persons or more	48	18.1
16 - 39 persons	62	23.3
6 - 15 persons	69	25.9
5 persons or less	75	28.2
No subordinates	12	4.5
Total	266	100.0

Managers who have no involvement in managing people in the banks studied include those who handle their jobs on their own as specialists such as auditors, marketing and credit officers and computer analysts. These managers have official managerial job titles and they exercise authority but mainly related to the task they perform and in regard

to financial or technical matters. However, they share supporting services such as secretarial work with other bank members.

The distribution of the sample as table 4-17 shows, approximates to the normal distribution and it reflects on the representativeness of the sample.

4.3.6   Training.

The relatively high percentage of 36.1% of bank managers who did not attend any training course, as table 4-18 shows, might mainly be attributed to the previous training practices in the Jordanian banks, which emphasized on-the-job training. It can be said that until late 1970's, the Jordanian banks gave less attention to training. Few people attended training courses whether inside the country or abroad.

Table 4-18: The distribution of the bank managers' sample according to the type of training (N=266).

Type of training[33]	Frequency	%
No training	96	36.1
Training inside the country	97	36.4
Training abroad	26	9.8
Training inside the country or abroad	47	17.7
Total	266	100.0

However, as a result of the expansion of the banking industry during the period from the mid 1970's to the mid 1980's and the competition[34], training received more attention especially inside the country. Most of the large banks in the country now have their own training centres. Different courses including essential managerial skills, financial

and accounting and computer courses are taught in these centres, and attendants are from the different management levels[35].

Moreover, other independent training institutions are now found in the country. These include the Arab Institute for Banking Studies who awards a post graduate diploma and masters degree in banking. They also include the Central Bank of Jordan who awards a post secondary two years diploma and the Jordanian universities which offer training courses tailored to the banks' needs.

4.3.7   Importance of the Job.

In order to assess the importance of the job, bank managers were asked to rank the most important sources of life satisfaction on a pre-coded question in the in-depth interviews sub-sample. They were also asked to give their justification for the choice of the most important source in these in-depth interviews[36].

Table 4-19 below shows that bank managers give the job a high importance in their life. The percentage of managers who ranked job as the most important source of life satisfaction is higher than those who ranked family as most important (47.8% compared with 43.5%). The importance of the job is also reflected through the high percentage of (43.5%) of those who rank job as the second highest important source of life satisfaction.

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Table 4-19: The distribution of the bank managers' sub-sample according to their ranking of the most important sources of life satisfaction (N=46).

Rank	Most important		Least important		
	1	2	3	4	5
Sources of life satisfaction					
Family relations	20 (43.5%)	21 (45.6%)	2	2	-
Job and its achievements	22 (47.8%)	20 (43.5%)	3	1	
Social activities (e.g. friendships)	1	1	21	16	5
Entertainment and leisure	2	-	15	25	3
Others (e.g. religion, reading)	1	1	5	-	1

In order to reflect on the importance of job between men and women bank managers, table 4-20 below shows the distribution of bank managers' ranking of the job in comparison with family as the first and second most important sources of life satisfaction.

In a comparison with a relevant British study, table 4-20 below shows, similar to Scase and Goffee's (1989) study, that men rank family as more important than job but their rank of job as second most important source is higher than British managers (55% compared with 20%). This might reflect on the importance of family in the Jordanian society[37]. Jordanian women bank managers give a higher importance to the job than family compared to British women managers. This high percentage of 70.6% compared with 30% of British women managers in Scase and Goffee's study can be attributed to the challenges (including the need to prove themselves and to achieve) Jordanian women bank managers face, due to wider social constraints, the wider organizational difficulties and

the traditional features of the Jordanian society as compared with British women

managers[38]. Also, due to the high number of single women managers in the sub-sample

(8 out of 17).

Table 4-20: The distribution of the bank managers' sub-sample's ranking of the importance of family and job according to their gender (N=46).

Most important sources of life satisfaction	Job		Family	
Gender	1	2	1	2
Male (N=29)	34.5%	55.0%	48.0%	48.0%
Female (N=17)	70.6%	23.5%	35.3%	43.8%

Notes:
1 Refers to the first most important source.
2 Refers to the second most important source.

The rank of job after family in importance by men bank managers can be attributed

to that 97% (28 out of 29) of men managers in the sub-sample are married.

In their justification of the job as the most important source of life satisfaction, the

following reflective quotations were revealed through the in-depth interviews:

"My job is a career not a hobby, central to my purpose of life so job is what you love, what you think and what you lend. If you are not achieving in your job which means exactly you are not moving from one spectrum to another, that means just similar to animals, they can not think. So, my career is my profession, to me self actualization is my performance at my job, if you are applying achievement at your job it is easy to apply achievement at home"
(married male manager mid 40,s) - ad verbum (1)[39]

"Job is not only a source of income, work is a field of innovation. Work is one of life's enjoyments. On the contrary to love you enjoy work more because it lasts longer. As much as you innovate in work, love work, be

faithful to work, as much as you enjoy it more"
(married male manager early 40'0) - translated (15)

"Job is a challenge to yourself in life, it brings a social status, it earns
income and social relations"
(married male manager mid 40's) - ad verbum (32)

"I love work because through my job I reflect my personality, through my
job I benefit people and I get benefit, without work I have no goal, I feel
comfort through work"
(single female manager late 20's) - translated (8)

"Through my job I feel my self, I achieve a status. To have a family is
normal, through my job I have an independent income, I grow, I promote.
The job brings me happiness"
(married female manager early 30's) - translated (20)

"My work benefits society, I feel independence, you have your own life
through work, you can depend on yourself"
(married female manager late 30'0) - translated (14)

"Job is the core of a working person's life, if you achieve well at your job
you achieve a good living for the family and you achieve a high standard"
(married male manager late 40's) - translated (9)

The above quotations indicate the reasons which managers in general might

mention to justify their interest in the job including the social status, achievement,

independence and the financial rewards. They also reflect on a kind of enjoyment and

happiness bank managers find in their jobs, and it is safe to say that bank managers are

interested in their jobs and love their work.

4.4   Organizational Related Factors.

These include inter-organization mobility, unemployment, type, size and location

of the bank. The following is a discussion of each of these factors.

4.4.1   Inter-Organization Mobility.

Table 4-21 below shows the distribution of bank managers' sample according to

the number of organizations they have served in.

Table 4-21: The distribution of the bank managers' sample according to the
number of organizations they have served in (N=266).

Number of organizations[40]	Frequency	%
One organization	82	30.8
Two organizations	71	26.7
Three organizations	66	24.8
Four organizations	25	9.4
Five organizations	12	4.5
Six organizations	9	3.4
Seven organizations or more	1	0.4
Total	266	100.0

The remarkable proportion of almost one third (30.8%) of the bank managers in

the sample who did not change their jobs during their entire career and the considerable

percentage of 26.7% of managers who changed their jobs once, indicate a relatively high

job stability among bank managers. This might be attributed to the attractiveness of the

job in the banking industry in Jordan[41].

The relatively high percentage of 42.5% of bank managers who served in 3

organizations (significantly banks) or more, as table 4-21 shows, might be attributed to

three main reasons.

The first and the most important one relates to the demand on the Jordanian

manpower including bank managers from the Arab Gulf states as a result of the oil price

increases in 1973 onwards. This attribute has also been confirmed through the in-depth interviews where approximately two thirds of the male interviewed managers were working in the Arab Gulf states[42].

The second reason relates to the expansion of the banking industry in the 1970's and 1980's in Jordan and the competition among the banks to recruit experienced managers[43].

The third reason relates to the movement of many bank managers from other sectors to the banking industry due to the attractiveness of the job as mentioned above.

The inter-organization mobility differs from Jordanian/Arab to Western (Anglo-American) banks in Jordan. The more than two to one ratio of managers who did not change their jobs in Anglo-American banks compared with Jordanian/Arab banks indicates that Jordanian managers prefer the working conditions in Anglo-American banks to those in Jordanian/Arab banks. See Chapter Seven (table 7-3) which shows the distribution. This indication is substantiated by the outcome of the in-depth interviews and elaborated in different parts of the thesis including Chapter Five (sections 5.5.1.1 and 5.5.7), Chapter Six (section 6.4.1) and Chapters Seven and Eight of the thesis.

4.4.2   Unemployment.

This section aims to reflect on bank managers' employment and the reasons behind their unemployment. Also, it aims to reflect on the unemployment in Jordan in general.

The percentage of 9.4% of bank managers who experienced unemployment as shown in table 4-22 below represents, as revealed by the in-depth interviews, a short period of unemployment in the range of a few months. This is largely due to these managers' return from Arab Gulf states following the end of their assignments and their

search for a new job in Jordan.

The seasonal unemployment among bank managers and among a high proportion of other employees in Jordan was the norm until the Gulf War in early 1991, when unemployment started to soar in Jordan following the return of most Jordanian people in the Arab Gulf states. The unemployment is also increased because of the adverse consequences of the Gulf War on the Jordanian economy including the sharp decline of the Jordanian workers' remittances and the cut of financial aid by the Gulf Arab states to Jordan[44].

Table 4-22: The distribution of the bank managers' sample according to the type of employment (N=266).

Type of employment	Frequency	%
Were unemployed	25	9.4
Were in continuous employment	241	90.6
Total	266	100.0

The return of Jordanian migrant workers and the contraction of the banking industry[45] which coincided with the negative effects of the Gulf War on Jordan are expected to increase the level of unemployment among bank employees including bank managers.

The negative effects of the Gulf War on Jordan have already led to a substantial increase in the level of unemployment in the country. Some estimates put the figure of unemployment at 30% in January 1991[46]. However, the unemployment level is expected to be much higher now, due to the continuous return of Jordanian workers from the Gulf

countries and to the general weakening of the Jordanian economy mainly as a consequence

of the adverse effects of the Gulf War.

4.4.3   Type of Bank.

This section aims to reflect on managers' representation of both Western (Anglo-American) and Jordanian/Arab banks in the sample.

The 15.4% of Jordanian managers of Anglo-American banks[47] in the sample, as table 4-23 below shows, does not reflect the number of employees of these banks in the banking industry in Jordan, which does not exceed 5% of total employment. However, if managers ratio in these banks[48], which is estimated at twice the ratio of managers in Jordanian/Arab banks, is taken into account, the estimated number of managers in Anglo-American banks might account to 10% of the total number of bank managers population.

Table 4-23: The distribution of the bank managers' sample according to the type of bank (N=266).

Type of bank	Frequency	%
Arab/Jordanian	225	84.6
Anglo-American	41	15.4
Total	266	100.0

The high ratio of managers in Anglo-American banks is found to be one of the factors which affect managers' motivation and job satisfaction as elaborated in Chapter Seven (sections 7.3.4 and 7.3.6) and Chapter Eight (section 8.2.5).

4.4.4 Size of Bank.

Due to the heterogeneous structure of the banking industry in Jordan[49] and the expected impact of the organization size on their managerial functions and practices, this section aims to reflect on the representation of the managers' sample according to the size of the bank.

Size of the banks are categorized into three groups: Small size (1 to 50 employees), medium size (51 to 200 employees) and large size (201 employees or more)[50]. This categorization reflects on the small size of organizations, including banks, in Jordan[51]. The small size and the high number of commercial banks (22) in Jordan (approximately 3.5 million population) reflects on the "laissez-faire" policy which characterized the Jordanian economy in the 1970's and 1980's and the few constraints imposed by the Central Bank of Jordan on the entrance to the banking industry from within Jordan or abroad.

Table 4-24 shows the distribution of the bank managers according to size of banks measured by the number of employees.

Table 4-24: The distribution of the bank managers' sample according to the size of banks (N=266).

Size of bank	Total employment	Freq-uency	%
Small: 50 persons or less (N=5)	222	22	8.3
Medium: 51-200 persons (N=6)	770	52	19.5
Large: 201 persons or more(N=10)	7352	192	72.2
Total (N=21)	8344	266	100.0

The percentage of 27.8% of managers from small and medium size banks, as

shown in table 4-24, exceeds these banks representation in the total employment. This is attributed to: (a) The existence of Anglo-American banks among these categories and the high ratio of managers in these banks (almost twice the ratio in Jordanian/Arab banks). (b) The lower elaboration of functions in the Jordanian/Arab banks which constitute the large size banks and (c) the higher rate of return of the questionnaires from these banks compared with the larger banks.

4.4.5   Location of Bank.

A differentiation is made between Amman, the capital, and other cities to reflect on the representation of the sample according to the location of the bank.

Table 4-25 below shows that approximately 70% of bank managers in the sample are from Amman, the capital, where almost one third of the Jordanian population reside. Moreover, all banks headquarters and the substantial majority of bank managers and branches are located in Amman.

Table 4-25: The distribution of the bank managers' sample according to the geographical location in Jordan (N=266).

Location	Frequency	%
Amman	184	69.2
Other cities	82	30.8
Total	266	100.0

The above classification of the sample also aims to assess the impact of the geographical location on managers' patterns of motivation and job satisfaction parallel to a similar study surveyed by the author[52].

4.5   Summary and Conclusion.

The following is a summary and conclusion of the background to the chapter on

bank managers, based mainly on the empirical research data.

With regard to the demographic and social factors, the chapter has shown that bank

managers are a middle aged group (64.6% are in the age group 31-45 years) with a mean

average age of 41.2 years, and are well educated with a mean average of 15.3 years of

formal education. It has also shown that 62.4% of bank managers have a first or post

graduate degree. This percentage is considered above the average Jordanian manager's

level of education and parallel to the Western manager's educational level.

The ratio of women managers of 17.7% in the sample neither represents the actual

ratio in the banking industry nor in the Jordanian managerial context in general. The

actual percentage is estimated at 5 to 10% in the banking industry. The inclusion of a high

number of women managers in the sample is aimed to fill a gap in the Jordanian research,

where none of those surveyed by the author had encountered women as a manager. It also

aims to assess the impact of gender on managers' patterns of motivation and job

satisfaction.

Jordanian women managers in the banking industry are concentrated in the middle

and supervisory management levels. A high majority of women managers' jobs are found

in non banking areas which reflect on the social constraints women managers' face at inter

and intra-organization levels. The ratio of women managers in Anglo-American banks in

Jordan is as much as twice the ratio in Jordanian/Arab banks, which reflect on the

differences in management philosophy towards women between the two types of bank.

The low percentage of married women managers compared with male managers (53% to

95%) indicates a contrast between women marrying and establishing a family and their

career.

The high number of bank managers' children (53% have 4 or more children) and the high proportion of those who support dependents (43%) reflect on the impact of the extended and traditional family structure in Jordan (Chapter Eight of the thesis elaborates on the traditional family structure in Jordan and the Arab World). The young age of managers' children suggests a relatively lower financial responsibility.

A substantial majority (68.9%) of Jordanian bank managers are middle class. A pattern which is similar to Western managers' social class structure.

Other indicators of the social background show that a significant improvement of both male and female education occurred during the last three decades in Jordan.

With regard to the job related factors, the chapter has shown that the high percentage of 45% of bank managers who perform their functions on a general management basis in the sample reflects on lower specialization, smaller size and less experience in the Jordanian/Arab banks.

Bank managers are well paid compared with other industries in the private sector in Jordan which reflects on the attractiveness of banking jobs.

Due to the unavailability of data, salary was chosen to determine the levels of management of bank managers because it largely correlates with experience, seniority and responsibility.

The mean average of the length of experience of 12.8 years at the present bank indicates that job stability prevails among bank managers.

The high percentage of 58.6% of bank managers who are involved in managing directly or indirectly 15 employees or less reflect on the small size of the banks in Jordan.

The relatively high percentage of 36.1% of bank managers without training reflects on the previous practices of Jordanian banks which emphasized on-the-job training. Training is now adopted on a large scale in the Jordanian/Arab banks.

Bank managers give high importance to their jobs and love their work. They also consider the job prior to family as a major source of life satisfaction.

With regard to organizational related factors, the chapter has shown that relative job stability is found among bank managers (30% did not change their job). Major reasons behind those managers who change the job include Jordanian bank managers' migration to the Arab Gulf states and the competition among banks, particularly in the 1970's and early 1980's when the banking sector was expanding in Jordan. Jordanian managers in Jordanian/Arab banks are much more mobile than Jordanian managers in Anglo-American banks which reflect on the preferred conditions of work in the Anglo-American banks.

The adverse economic and social consequences of the Gulf War on Jordan has already put unemployment in the country at a high level. This, coupled with the decline of banks' activities and the liquidation of a large bank and the undergoing liquidation of another might affect bank employees', including managers, jobs and lead to change the previous mode of seasonal unemployment to a longer term type. It might also lead to a reduction of the financial rewards of banks employees including managers. The chapter also has shown that the distribution of the bank managers according to main indicators (which are considered reflective on representativeness), including age, pay, experience, number of subordinates and number of children, indicate the representativeness of the sample.

5.0   CHAPTER FIVE:

Measurement of Bank Managers' Patterns of Motivation and Job Satisfaction; Assessment of the Interpretation of the Higher Goals of the Job and the Perception of the Relevant Organizational Structure.

5.1   Introduction

Chapter One in the literature review has shown that the reviewed main theories of motivation and job satisfaction share almost a common agreement that managers and professionals are more concerned with the 'higher goals of the job'. That is, they are more concerned with their job achievement, recognition of their job achievement, advancement, power, development, growth, autonomy, creativity and challenge. The measurement of Jordanian bank managers' patterns of motivation and job satisfaction based on a standardized instrument of measurement (Hunt's Work Interest Schedule) in this thesis confirms this general theme.

The adoption of Western standardized instruments of measurement in culturally and organizationally varied contexts would involve semantic implications including the specifications of the meaning of the language terms, their contextual usages and the translation of the items of the instrument (Nath 1968; Bhagat and McQuaid 1982). The validation of Western management theories and concepts and the adoption of their standardized instruments of measurement in organizationally and nationally (or culturally) varied contexts would also imply ethnocentrism[1] (Roberts 1970; Hofstede 1980a; and Bhagat and McQuaid 1982).

To avoid the implications of the semantic and ethnocentric issues and to validate the outcome of the questionnaire, this chapter includes a discussion of the Jordanian bank managers' interpretation of the 'higher goals of the job'.

The literature review chapters have asserted the need to expand the study beyond

individuals' attitudes in order to achieve a deeper understanding of organizational behaviour, particularly in a varied organizational context. In this chapter, attempts have been made to explore some managerial practices relevant to Jordanian bank managers' motivation and job satisfaction. This aims to reach a deeper understanding of the process of motivation and job satisfaction in the Jordanian/Arab banks and to consider the wider implications on the Jordanian managerial practices.

The assessment of the interpretation of the 'higher goals of the job' and the exploration of the relevant managerial practices were based on the in-depth interviews. The content analysis methodology was used to analyze managers' interpretation of 'the higher goals of the job' and their perception of the organizational structures relevance to these 'higher goals of the job'[2]. Two criteria were adopted as a "yardstick" to assess bank managers' interpretations of 'the higher goals of the job'. The first is the meaning of these goals, as listed in Chapter One (note 42). The second is the meaning of these goals as found in the different Western management texts.

The assessment of the relevant managerial systems in this exploratory chapter is mostly based on the bank managers' quotations who served only in Jordanian/Arab banks[3]. On some occasions, quotations from Jordanian managers who served only in Anglo-American banks were taken as a "yardstick" for comparison. Chapter Seven of the thesis deals with the comparison of the managerial practices and other organizational variables relevant to managers' motivation and job satisfaction between the two types of bank (Jordanian/Arab and Anglo-American).

Other related issues to the exploratory part of the thesis are discussed and analyzed in Chapter Six, in which, an assessment of the impact of the main demographic and social, job related and other organizational factors on bank managers' motivation and job

satisfaction are included.

This chapter aims to achieve the following objectives:

(a) To measure Jordanian bank managers patterns of motivation and job satisfaction based on Hunt's "Work Interest Schedule" (WIS). The WIS has been tested by the author to assess its scientific reliability[4].

(b) One of the research objectives is to assess bank managers' interpretation of the higher goals of the job from a cultural perspective,

(c) To explore the managerial systems and other organizational arrangements relevant to bank managers' motivation and job satisfaction at local level. Also, to identify the forms and sources of recognition of managers' job achievement. These aim to exemplify the practical objective of the research.

But before addressing the main parts of the chapter, the following two sections present a brief description of the instrument of measurement (WIS) and the reliability test applied to it.

5.2   A Description of the Items of Hunt's Instrument of Measurement

In Chapter Three (the methodology chapter), it was stated that Hunt's "Work Interest Schedule" (WIS) is based on the iteration and action tendency methods[5]. It was also stated that the instrument is built on five dimensions to measure managers' motivation and job satisfaction[6]. Appendix D.1 contains five tables. Each table contains the meaning of the dimension concerned, a description of the items of the dimension and the job situations related to the questionnaire questions.

5.3 **A Reliability Test of the Instrument's Dimensions.**

The outcome of the commonly used reliability test "Cronbach's Alpha" confirms the scientific internal reliability of Hunt's "Work Interest Schedule". Appendix E.1 contains the detailed results of the test as well as the theoretical background of the reliability test.

5.4 **Patterns of Bank Managers' Motivation and Job Satisfaction.**

Table 5-1 below shows the mean average and the standard deviation scores of bank managers' "intended behaviour" (or covert attitudes)[7] towards motivation and job satisfaction, measured by the five dimensions of Hunt's "Work Interest Schedule" (WIS).

Table 5-1: The mean average and the standard deviation scores of bank managers' intended behaviour towards motivation and job satisfaction (N=266).

Dimension		Mean scores*	Standard deviation
Pay and Comfort	(A)	51.8	10.5
Security and Structure	(B)	50.9	9.0
Relationship and Affiliation	(C)	55.5	8.7
Achievement and Power	(D)	68.0	8.6
Autonomy and Growth	(E)	73.7	10.6
Total		299.9	-

Notes:
* The scale of measurement of each dimension is 120 points.
Figures are rounded to the first decimal place.Discrepancies from the 300
total are due to the rounding of figures.

Table 5-1 shows that bank managers, parallel to the common theme of the

reviewed main theories of motivation and job satisfaction, are more concerned with 'the higher goals of the job'. Their mean average scores of autonomy and growth is the highest followed by their scores of recognition and power. Their scores of the other dimensions of the job indicate a lower concern, with the least concern relating to security and structure, and pay and comfort dimensions.

Table 5-1 also shows that the dispersion of the values of the mean scores (measured by the standard deviation) is relatively narrow on the five dimensions. This means that the variances among bank managers' scores are not very far from the mean average scores of the dimensions. This also reflects on the representativeness of the bank managers sample[8].

5.4.1   A Comparison with Hunt's Research.

This section aims to compare Jordanian bank managers' patterns of motivation and job satisfaction with the findings of Hunt's research of Western managers using the same instrument of measurement[9].

Table 5-2 shows the findings of both Al-Rasheed's research of Jordanian bank managers and Hunt's research of Western managers.

Table 5-2: A comparison between Al-Rasheed's and Hunt's research of managers' intended behaviour towards motivation and job satisfaction (N=266, N=4660).

Dimension	Al-Rasheed		Hunt[10]	
	Mean scores*	Standard deviation	Mean scores	Standard deviation
Pay and Comfort (A)	51.8	10.5	48.4	11.8
Security and Structure (B)	50.9	9.0	45.1	10.6
Relationship and Affiliation (C)	55.5	8.7	53.1	12.7
Achievement and Power (D)	68.0	8.6	74.3	14.2
Autonomy and Growth (E)	73.7	10.6	79.5	12.0
Total	299.9		300.4	

Notes:
* Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.
Figures are rounded to the first decimal place.
Al-Rasheed's sample of Jordanian bank managers is N=266.
Hunt's sample of Western managers is N=4660. The source of Hunt's data is personal communication.

Table 5-2 shows the same patterns of motivation and job satisfaction among Jordanian bank managers and Western managers. That is, the least concern is for pay and comfort, and security and structure goals, the lower concern is for relationship and affiliation, and a much higher concern is of recognition and power, and autonomy and growth. The concern of autonomy and growth ranks the highest among the five dimensions.

The process of motivation and job satisfaction is shaped by various individual,

organizational and environmental factors, as was discussed in the literature review chapters. Chapter Six of the thesis also shows that various demographic and social, job related and organizational factors contribute to the significant impact on bank managers' motivation and job satisfaction.

With consideration to the above paragraph, the similarity between Jordanian bank managers and Western managers' patterns of motivation and job satisfaction can be interpreted by the following aspects.

First, the resemblance in many of the main characteristics of the two groups of managers including age, education, social class, experience and pay[11].

Second, banking in Jordan is, to an extent, integrated into the Western international capitalist financial system, where many contextual (for example, technology) and structural factors (for example, standardization) are similar in bank organizations under this system.

Third, The implications of the statistical treatment in measuring attitudes based on the mean average of individuals' scores instead of groups' scores (Hofstede 1980a)[12]. The measurement of managers' attitudes is based on the mean average of individual managers' scores rather than groups' scores in both Hunt's and Al-Rasheed's research.

5.4.2   A Comparison with other Relevant Research.

Most research conducted on managers' motivation and job satisfaction, which was surveyed by the author, used Porter's instrument in measuring need fulfilment deficiency of job satisfaction. This research conducted on managers from different countries including the developing world and different industries including banking. Porter's instrument is built on the need-hierarchy theory of motivation. It consists of five

dimensions (security, social, esteem, autonomy and self-realization).

There are some differences between Hunt's and Porter's instruments of measurement. These include the composition of the dimensions, the construction of the items and type of the questions. They also include the difference in the area of concentration, where Porter emphasises the need fulfilment deficiency and Hunt emphasises the intended behaviour (or covert attitudes)[13]. Therefore, a comparison with the outcome of the research which used Porter's instrument is difficult to conduct in the same manner as table 5-2 above is constructed.

However, it can be concluded from the research concerned which were based on Porter's instrument that a similarity between their findings and Al-Rasheed's research findings is revealed. That is, in all the surveyed research by the author and across all managers levels, need fulfilment deficiencies are greater amongst the higher goals of the job (autonomy and self-realization). In other words, managers in the research concerned, similar to Jordanian bank managers and to Western managers in Hunt's research, are more concerned with autonomy and the growth goals of the job. Examples of this research are: Haire *et al* (1966); Porter (1961, 1962, 1963, 1964); Heller and Porter (1966); Ivancevich (1969); Slocum and Strawser (1970); McAlister and Overstreet (1979); and Euske *et al* (1980).

A detailed comparison of the findings of the research concerned is included in Chapter Six of the thesis. This comparison aims to validate the outcome of the assessment of the main related factors on bank managers' motivation and job satisfaction.

5.5 **Bank Managers' Interpretation of the Higher Goals of the Job: Linking with the Relevant Managerial Systems and Organizational Structure.**

This part discusses bank managers' interpretation of the higher goals of the job. Six related managerial concepts were selected to test this interpretation. These are autonomy, challenge, innovation, power, growth (or advancement), and achievement in the job. This part is divided into these six concepts (or goals) of the job. Also, discussed are managers' perceptions of the managerial systems and organizational structure relevant to these goals, which aim to achieve the objectives of the exploratory part of the thesis.

The following is a discussion of the interpretation of these six goals of the job and the relevant managerial systems and organizational structure.

5.5.1 **Autonomy in the Job.**

Bank managers at the three management levels considered autonomy in the job very important to their motivation and job satisfaction, based on the outcome of in-depth interviews.

The classification of managers' answers in the in-depth interviews sub-sample indicates that the substantial majority (38 out of 47) of bank managers at the three management levels interpreted autonomy in the job by referring to: "Freedom in decision making" without interference from, or referring to others, particularly higher managerial levels within a specific framework of authorities and responsibilities.

The findings reveal that 24 out of the 47 managers of the sub-sample related autonomy to the "freedom in decision making" in their interpretation. Classified answers include 'being a major decision maker'; 'freedom in decision making within a general framework'; and 'making decisions without referring to others within a general framework'.

Other managers (14 out of 47) interpreted autonomy by referring to "freedom in performing duties and tasks", but without mentioning decision making in their interpretation. Classified answers include 'less interference from others in performing day-to-day work'; and 'operating without interference from immediate superiors'.

Others (6 out of 47) interpreted autonomy by referring to "responsibilities and authorities", but also without mentioning decision making in their interpretation. Classified answers include 'more authority and less centralization'; and 'clear responsibilities without interference from others'. The remaining 3 respondents of the 47 managers interpreted autonomy by referring to "initiate" in the job. Classified answers include 'having the freedom to initiate in my job'.

5.5.1.1   Autonomy and Delegation of Authority.

Managers' assessment of autonomy and delegation of authority, based on the content of the main themes of their transcribed quotations[14], revealed a lack of delegation of authority among the majority of them in the Jordanian/Arab banks. Table 5-3 below shows Jordanian managers' perception of the level of autonomy and delegation of authority in Jordanian/Arab and Anglo-American banks in Jordan.

Table 5-3: Bank managers sub-sample's perception of the level of autonomy and delegation of authority in their banks (N=42)*.

	Jordanian/Arab banks			Anglo-American banks		
Level of delegation	Adeq-uate	Lack of	Inade-quate	Adeq-uate	Lack of	Inade-quate
Level of management+						
Top	8	6	4	2	-	-
Middle	3	7	4	3	-	-
Supervisory	-	-	4	1	-	-
Total	11	13	12	6	-	-

Notes:
* Only 42 out of the 47 managers assessed the delegation of authority in their banks, because some parts of the in-depth interview were not covered due to lack of time.
+ level of management was specified according to managers' replies.

Table 5-3 above shows that the substantial majority of bank managers in Jordanian/Arab banks in Jordan including top level managers perceived a lack, or inadequacy in the delegation of authority in their banks. On the other hand, all Jordanian managers in the Anglo-American banks perceived an adequate delegation of authority in their banks.

The following two quotations of Jordanian managers who worked only in Anglo-American banks are meant to show how managers perceived the adequacy of the delegation of authority and how it constitutes a part of managers' learning process in these banks[15]. They also aim to form a background as which to view the delegation of authority in the Jordanian/Arab banks.

"We learn in this bank on the basis of delegating authority. Hence, one person can not do the job even if he/she has a full comprehension of all aspects of work. At the beginning, when a person joins the bank his/her lack of the knowledge of work might be raised and it might be argued that other employees who know the work should do the job. But, it is very helpful in the long run if superiors train their subordinates, delegate authority to them and train them to practice it. The same thing can be drawn to my superior's delegation of authority to me. I feel I am learning and I am trained and I get benefit from many things....This reflects on trust, awareness of new things, practicing work and responsibilities."
(female top level manager late 30's) - translated (14)[16]

"It is very important to us in this bank to be given authority parallel to responsibilities. For example, in this bank, if you are given a signature, this becomes a commitment... and before you make any step in action you think of it because you have to prove that you are up to the responsibility....The level of authority is adequate for me"
(female middle level manager early 30's) - translated (13)

The following indicative[17] quotations of bank managers who worked only in the different Jordanian/Arab banks reflect on these managers' grievances due to the lack or the inadequacy of the delegation of authority. As the managers illustrated:

"In this bank, there is no delegation of authority. This bank is characterized by centralization. You might have managers here but they have no authority. For example, because of the nature of my job, I know that some branch managers abroad ask headquarters for approval of expenses, in many cases, the cost of correspondence is more than the amount of money they ask for approval. We have been accustomed to this style of management. That is, to refer to top managers to obtain their approvals. This is not limited to my job but is applicable to all other jobs"
(female supervisory manager late 50's) - translated (21)

"In this bank, delegation of authority is still growing. In my area I am satisfied[18]. But if you take the bank as a whole we still need more delegation. If you take other banks and other organizations in Jordan and compare them with us, I think we are still better. Still, there is no such way of delegation. Yesterday, I had a meeting with a colleague from another bank and we were talking about delegation. And I can see it clearly that they are suffering. But, as a whole, within this country, organizations are still suffering"
(male middle level manager mid 40's) - ad verbum (1)

"Authority is taken not given. At this bank, unfortunately, you can not get anything and this is reflected in many aspects. Here, either you have to confront senior top management or you have to sit in your office and present the work to senior top management on an aggregate basis (grouping of issues) but not case by case. Here, they (senior top management) will not delegate to you..., you have to confront in order to convey your point of view. In general, there is no delegation of authority here."
(male top level manager mid 40's) - translated (15)

"Authority is delegated to me but not because top management believe in that, rather than they have to. Because they do not understand as I do in computers... The reason being that they do not like to let subordinates feel they are important in their jobs or in their work."
(female middle level manager early 30's) - translated (12)

"In this bank, there is no delegation of authority. Hence, it is the problem of bureaucracy. Because managers have long experiences and they are qualified. Therefore, they would like to keep the decision for themselves, even in those cases where the decision is simple and can be delegated. This, of course, affects work negatively. There are many simple matters you know how to handle, but you are not a decision maker and you have to wait until a meeting with your superiors who make the decisions. This process delays work and does not let you think intelligently."
(female supervisory manager late 20's) - translated (8)

"We suffer a lot from centralization. In many cases, centralization does not mean centralization of decision making. It is the centralization of informing..., such as when I send to the headquarters asking for their approval on a specific issue. The reply would be "we agree on what you suggest", but without scrutinizing what I ask for"
(female top level manager late 30's) - translated (10)

"There is a lack of delegation of authority not only in this bank, but in most of our organizations. This is reflected in the way subordinates feel about authority.... In this bank there are detailed instructions which tie managers hands and limit their authorities... Sometimes, a branch manager does not have the authority to buy a pack of staples or a newspaper... This is too much."
(male top level manager late 40's) - ad verbum (23)

The above quotations reflect on how managers at the three management levels in

the different Jordanian/Arab banks feel because of the lack of delegation of authority. The

quotations also reflect the adverse impact on managers' performance and on how their higher concern for autonomy in the job is constrained because of inadequate delegation of authority. Centralization, the detailed instructions and the bureaucratic procedures are some of the features which constraint their autonomy in the job.   In contrast, Jordanian managers in Western (Anglo-American) banks in Jordan enjoy an adequate level of delegation of authorities which meets their highest concern for 'the higher goals of the job'. That is, autonomy and growth.

The differences in the managerial systems and practices related to delegation of authority and other organizational aspects between the two types of bank (Anglo-American and Jordanian/Arab)[19] are further discussed and analyzed in Chapter Seven of the thesis.

5.5.1.2   A Justification of the Lack of Delegation of Authority.

In their justification of the lack of delegation of authority in local banks[20], managers' (who served only in Jordanian/Arab banks)[21] interpretation was centred around specific factors. These include the absence of qualified middle management, superior managers' fear of losing power, subordinate managers' fear of taking higher positions with higher responsibilities and the nature of job.

The following quotation represents a senior top level manager's interpretation of the lack of delegation of authority in Jordanian/Arab banks. The manager attributed this lack to the absence of qualified middle management in his bank and other Jordanian banks. He believes that the absence of qualified middle management curbed his desire for delegating authorities in his bank. The quotation also sheds light on other reasons behind the lack of delegation of authority including subordinate managers' incompetence to handle responsibility according to this manager. As he explained:

"There are some problems regarding delegation of authorities to subordinates and committees. Things are improving now but there was a problem at one time in Jordan because of the competition of the Gulf area. The best Jordanian bankers, the highly qualified Jordanian, the efficient middle management...most of them went to the Gulf. We were left with a situation here that we did not have a wide scope of professionals. It is better now of course. We are faced with a problem here. As an executive if you do not have good subordinates especially in the middle management area, you can not count on, and are always worried regarding decision making, especially if you are in a relatively small bank.

My experience may be special. I set up two banks at the initial stages. You have to be sure that everything is well organized from the beginning, you have to do almost everything yourself until you settle down. This continues until you can be sure that the system itself is self controlled. Until you come to this stage you have to spend a lot of time and effort.

The problem as I see it is that one man can not do everything, you have to find a good team. Then, you have to delegate to subordinates either on an individual basis or on a committee basis. On an individual basis, you have to find the right person who can come with the ability that whenever there is a decision required on the spot he can make the right decision. He needs the experience to do that. If his decision making ability is adequate then you are relieved and you can count on that person and just have a look at the reports and see how things are being done. Another person in the same level of hierarchy likes the other person but he lacks the skill of the other person. Sometimes, because of the shortages of these skilled middle management people and due to the differences in types of persons, you find that you have to make the decisions yourself. This is especially true with those middle managers who even if they are delegated authorities they have to come back to you regarding making decisions. This is a very frustrating process."

(male top level manager mid 50's) - ad verbum (25)

In chapter four of the thesis, it was stated that a high percentage of Jordanian manpower including bank managers were working in the Arab Gulf states. Many of them have returned to Jordan since the Gulf War[22].

Another manager referred to centralization of authority and to his bank success without the delegation, as reasons behind the lack of delegation of authority. As he pointed out:

"As you know, here it is highly centralized management. Yes, sometimes, it annoys me, especially the second level of managers who are very close

to senior top management. This has its drawbacks and good points. But the problem is that the senior top management feel that this is the way management should be because the bank is successful[23]. To give some autonomy to the manager, they feel this has its drawbacks more than positive points. So, sometimes, it is very annoying, sometimes you feel it is irritating because you feel you need to have more say, more influence around you, but still you have to follow what they say."
(male top level manager late 40's) - ad verbum (23)

Another manager attributed the inadequate delegation of authority to superior managers' fear of losing power and subordinate managers' fear of practicing responsibilities. As the manager explained:

"The lack of delegation of authority might be attributed to: (a) Fear to take positions by subordinates. (b) Those who delegate think they lose power, and (c) in the Arab World, we are particularly against modern management. We are going to learn it by experience not through process, which is wrong. Management and its techniques should be learned through learning steps, procedures, conferences, workshops and so on. For example, previous managers are scared to death from the new comers especially graduates who have degrees. They are afraid of youth, that the new graduates will take over"
(male middle manager late 40's) - ad verbum (1)

Subordinate managers' fear of practicing responsibility as a reason behind the lack of delegation of authority is substantiated by another manager's justification. The quotation indicates that this fear is found due to the traditional managerial practices and the absence of proper training. As the manager illustrated:

"Sometimes, top management delegate authority but managers would refuse it...Managers, feel that they are not strong enough to practice influence if they are delegated authority. That is why they are reluctant to ask for it. They are afraid of making mistakes and eventually they, more than senior management themselves, stick to the rules and policies. Some managers are scared to be delegated power especially those who were trained in the traditional manner under the old generation of managers...I believe this: One of the major problems that affects our bank and other organizations is that we are not prepared for proper delegation. Also, we do not prepare leaders in our organizations. Such issues are considered in our training

programmes in educating managers."
(top level manager late 40's) - ad verbum (23)

Managers' fear of resuming responsibilities is confirmed through the in-depth interviews. The following quotations reflect on that:

"It is assumed that delegation of authority is made by those who carry on responsibilities and know how to use it. An incident clarifies this matter. One of my colleagues once was offered signature B but he refused it because he did not want to have responsibility. I had to convince him. I told him to accept the signature and to sign only on what he would be convinced of, otherwise to refer to other superiors to sign"
(male middle level manager early 60's) - translated (16)

"I used to have authority within my previous job in credit facilities. But I was not using it fully in order to cover myself. I used to prepare reports of what I had done and passed it to my superior, hence, he knows the nature of the work and clients in the city more than me"
(female middle level manager early 30's)-translated (2)

"I believe in delegation of authority. But I am conservative. I can take authority when I ask for it. But I do not exercise it. I usually go back to my superiors because if something goes wrong I will not be to blame."
(female middle level manager early 30's)-ad verbum (22)

The above quotations indicate that managers consider the consequences of wrong decisions a reason behind their fear of accepting delegated authority. This can be referred to, among other factors, the traditional educational systems applied in Jordan and many Arab countries, which do not encourage independent thinking, creativity and innovation. Chapter Eight (section 8.4.3) discusses the traditional educational and Arab management theories as causes of the traditional and less bureaucratic managerial practices in Jordanian/Arab banks, which are discussed in Chapter Seven of the thesis.

Superior managers' fear of losing power if they delegate authority is substantiated by another manager's justification of the reasons behind the lack of delegation of

authority. This fear, according to the quotation, reflects managers' worries on their

positions if subordinates are to be promoted[24]. As he explained:

> "From my experience, most of our organizations do not like to delegate
> because senior managers would like to keep authority in their hands. These
> managers believe if they do not delegate no body will come and take over
> their positions. They are afraid of their positions and they behave according
> to this logic."
> (male top level manager early 40's) - translated (26)

Finally, the nature of the job as a reason behind the lack of delegation of authority,

is clarified by the following quotation:

> "The nature of my has no room for exercising authority. Here the job is
> auditing, following up and is based on recommendations related to policy
> implementation. Here, suggestions are made. If these suggestions are not
> taken by executive top management, this does not affect my performance.
> Maybe, there are other dimensions the managing director or the board
> might consider. Here, there is a positive response to listen to suggestions
> and sometimes to consider them."
> (male top level manager late 40's) - translated (9)

5.5.2   Challenge in the Job.

Bank managers interpreted challenge in the job by referring to the following

managerial frameworks of reference: Accepting "difficult tasks" such as establishing a

division or a bank; "self assertion"; "renewal of experiences and learning"; "changing

traditional managerial practices"; "improving work by introducing new methods";

"improved performance"; and "competition with others".

A differentiation is made between male and female managers, and between top

level and both middle and supervisory middle managers, based on the classification of

bank managers' interpretations.

The findings reveal that 9 out of the 17 interviewed female managers in the in-

depth interview sub-sample interpreted challenge in the job by referring to 'self assertion

at work' and to 'competing in holding the managerial positions' in their interpretation[25].

The results showed that 12 out of the 24 interviewed top level managers (both men

and women) interpreted challenge in the job by referring to 'difficult tasks' such as

establishing new units in their banks or to hold senior positions which involve the

management of a large number of subordinates. They also referred challenge to the

involvement in managing a troubled bank (or a unit) and to the changing nature of the job

such as moving from a non Islamic to an Islamic bank.

Most of the middle and supervisory level managers (men and women) interpreted

challenge in the job by referring to 'acquiring new skills'; 'self assertion'; 'improving

work and performance'; 'performing non routine work'; 'obtaining more responsibilities';

and 'competing with other colleagues'.

The following reflective[26] quotations represent incidents (or examples) mentioned

by the interviewed managers to clarify their interpretation of challenge in the job. They

reflect on the main areas of challenge in the job as bank managers perceived them.

The following three quotations exhibit how top level managers in the

Jordanian/Arab banks considered "difficult tasks" as challenging jobs. These are

represented in managing a large number of employees and the advancement of the bank

in the first, managing a troubled bank in the second and establishing a new unit in the

third quotation. As the managers illustrated:

> "To accept my current job is a challenge to me. I am involved in
> managing more than 600 employees and about 27 branches and the bank
> is on an average situation ....The challenge here is too big due to the
> immense responsibilities including the advancement of the bank to a better
> position among other banks in the country."
> (male top level manager late 30's) - translated (41)

"I came to this bank which is not doing well. I came to re-build this bank. I came here after seeing a study conducted by..... saying that this bank is not on the right track. I found that I can do the job. We talk here about a lot of things: Quality of portfolio, quality of people, market share. I accept this challenge and I went ahead".
(male top level manager late 40's) - ad verbum (43)

"I am involved in setting up a new unit in the bank which is called "consumer service unit". My bank is the first in the country to establish such a unit which aims to abandon the centralization in serving customers and to provide services on a decentralized manner. This is to be done by letting the branches rather than the headquarters deal with problems arising from their customers in order to achieve a quick response in serving the customers. It is a very challenging job, hence we are the first bank to introduce it".
(male top level manager late 30's) - ad verbum (27)

The following indicative[27] four quotations show how women managers in the Jordanian/Arab banks referred challenge to "self assertion in the job"[28]. These self assertions are manifested in developing a training unit in the first, working long hours in the second, learning a new skill in the third and handling a delayed promotion situation in the fourth quotation. As women managers pointed out:

"It was a challenging job for me to improve training in the bank. Training courses are wider than what used to be. Training now encompasses other trainees from other organizations".
    (top level manager late 30's) - translated (28)

"In 1976 when the bank established a regional management office at....I was chosen to help in establishing the administration there. I had to work 12 hours a day. I had proven myself...It was the first time the bank sent a woman on such a mission. I was successful in my mission. It was a challenge for me."
(supervisory level manager late 50's)-translated (21)

"When I moved to the computer department I did not have any experience before. I had worked with great ability. I had sacrificed a lot. I had worked too much in order to learn. That was a challenge for me".
(middle level manager early 30's) - translated (13)

"There was a challenge during the last 12 years I spent in my job. There was no fairness, though, I proved my self during these 12 years but I stayed in the same position. However, I continued the challenge until I got promoted to a higher position after this long period".
(supervisory level manager early 30's)-translated (6)

The following two quotations show how some bank managers interpreted challenge in the job by referring to "affecting change in a traditional banking environment". The first exhibits challenge through the movement from a centralized to a decentralized job situation. The second relates the challenge to the abandonment of the traditional methods in serving the customers. As the managers indicated:

"In my previous job at.... bank, structure was very centralized in my division. When I got involved, my first task was to decentralize. I moved employees away from "hands-on-management" which means that managers get involved in every single thing and went to delegation. That was a difficult transition for them and for me because to move to a democratic process as such you lose control and I was not sure. And finally it was working beautifully with managers working by themselves without interference from me".
(male top level manager late 30's) - ad verbum (36)

"When I joined the bank 8 years ago, I spent my first three months visiting the bank branches. I had written a report to senior top level management asking for the adoption of what I call "the provision of good service", which is basically a departure from the traditional ways of serving customers. Since then, the challenge is still standing. I fight against the traditional ways of serving customers".
(male top level manager mid 40's) - translated (15)

The following quotation shows how some bank managers consider "the improvement of work by developing subordinates abilities" as a challenging job. As the manager explained:

"When I came to this bank, there was only one employee in my unit who knows how to handle foreign exchange deposits. It was a challenge for me to create back ups by training other employees."

(male middle level manager late 30's)-translated (45)

Finally, the following two quotations indicate how some bank managers considered "competition with others" as a challenging job. As the managers illustrated:

"At my previous job at ...bank, I met my goals as an account officer by the middle of the year instead of taking the whole year. I had to accept the challenge and compete."
(male top level manager early 50's) - ad verbum (46)

"During the last 6 months I had finished the marketing plan of the bank branches for the coming five years. This plan used to take one year by my predecessor. This is challenging work."
(male middle level manager late 30's)-translated (34)

5.5.3 Innovation in the Job.

The findings of the in-depth interview sub-sample reveal that 45 out of the 47 interviewed managers interpreted innovation in the job by referring to: "Introducing (or improving current ones) new systems, methods, techniques, procedures, approaches, ideas, to the job/work". They aim to achieve different purposes which include enhancing the image of the bank, serving customers, motivating subordinates, improving subordinates' abilities and skills, efficiency and developing the unit itself. Only 2 bank managers referred to innovation in the job as fewer mistakes and the understanding of work.

The following reflective[29] quotations (which represent examples or incidents of innovation mentioned by interviewed bank managers), show how bank managers considered introducing or improving methods or products in the job/work as innovation. They cover different facets of work situations represented in introducing new products or

systems and changing the systems or procedures. As the managers pointed out:

"I was one of the people who introduced the forward foreign exchange market to the Jordanian banking system."
(male top level manager mid 30's) - translated (37)

"Since I joined the bank, we have changed the system of reviewing credit facilities to a more systematic manner including financial analysis, memos and so on. It becomes more effective."
(male top level manager early 40's) - ad verbum (42)

"In this bank, I am trying to introduce future options products to the Jordanian financial market, because the market is growing and people need them",
(female top level manager early 30's) - ad verbum (38)

"In this bank, I introduced a new system of foreign exchange operations in my department. After 6 months, the work converted from a manual to computerized system."
(male middle level manager late 30's)-translated (45)

"I initiated the "badge" to introduce employees to customers in my branch. The technique then was adopted by the headquarters and was implemented in all the bank branches",
(male middle level manager late 40's) - translated (11)

"When I was assigned the manager of bad debts in the bank, most of these debts were almost finished (i.e. hard to collect). I had to adopt a different approach with the customers. A good proportion of these debts were drawn from the courts and became normal debts."
(female middle level manager early 30's)-translated (2)

"We introduced the concept of "teller system" in the bank. It used to take five stations to cash a cheque compared with one station now, where one person finishes the operation."
(male top level manager mid 40's) - translated (15)

The quotation below exhibits how the analysis of the market and the provision of

new services are considered by some managers an innovative job due to incurred cost

effectiveness. As the manager explained:

> "At the bank branch in ....., we studied the market and it was pointed out that the money supply was much more than its uses. It was revealed that we could meet our need for money without paying interest on time deposits. We started liquidating time deposits and converting them to current deposits. We created a new unit which aimed to market deposits through other services such as travellers cheques, comfortable places for customers in the bank premises and other good services. We were able to cover the bank need of deposits without cost."
> (male top level manager late 30's) - translated (41)

The quotation below shows that innovation should (as some bank managers see it)

consider the social context of the market because the mechanism of the monetary and

financial policies are inadequate on their own. As the manager indicated:

> "Once, top management in the bank decided to reduce the interest on the Jordanian dinar deposits, because of the excess of money supply in the Jordanian market at that time. I was against this decision as a treasurer of the bank. As a result of my experience and training, here, the money market is subject to different laws from supply and demand. Here, "tribalism" is involved. Obtaining deposits depend on relatives and friends and similar factors irrespective of the rate of interest and the level of service. I said even if we lower the interest rate by 1/4% and the market conditions change we would not be able to get back the deposits even if we increased the interest by 1%. After 3 months the market conditions changed and relatives and friends had to interfere and not the market mechanism in order to meet the bank need of deposits".
> (male top level manager late 30's) - translated (44)

Finally the following quotation shows how motivating subordinates is considered

an innovative job by some bank managers. As the manager illustrated:

> "When I took over the responsibility of the bank I conducted, among other new things, a study to know the conditions of employees in order to motivate them. It was found that most of them were not motivated. I had to sit with each branch manager to discuss why employees were not motivated or to know what would motivate them. Attempts were made to meet employees' requests such as changing departments and training. A new division was created at the headquarters in order to follow up on the related issues."

(male top level manager late 40's) - ad verbum (43)

5.5.4   Power in the Job.

The substantial majority of bank managers sub-sample interpreted power in the job by referring to "the style of managing (or influencing) others", mainly subordinates, to perform their duties. The findings show that 32 out of the 47 managers considered the adoption of a positive style of managing others is what power in the job means to them. Positive style is represented in words used in the managers' interpretation, such as 'consultative'; 'participative'; 'friendly'; 'team spirit'; 'delegation'; 'mutual respect'; 'convincing'; 'listening'; 'understanding'; 'cooperation'; 'trust'; and 'support'.

The findings reveal that 10 out of the 47 managers interpreted power in the job by referring to "authority". They also show that 6 out of these 10 managers interpreted power in the job as 'authority to be exercised on subordinates to perform duties'. Phrases such as to 'reward and penalize'; 'to get what you want done, done'; 'affect work through others'; 'to be exercised on others'; and 'to let them listen and implement instructions' were used beside the word authority in their interpretation. While the remaining 4 of these 10 managers interpreted power as 'authority to be exercised in order to handle different business matters'.

The remaining 5 of the 47 managers interpreted power by referring to 'higher managerial positions' and to 'more weight in decision making' in their interpretation.

The following three quotations reflect on bank managers' positive style of managing others in the different Jordanian/Arab banks[30]. The first quotation illustrates a willingness to allow subordinates some discretion in exercising more authority. The second and third quotations indicate a friendly and co-operative atmosphere has been achieved. As the managers elaborated:

"When I joined ....bank after coming from....bank, the management style was "hands-on-management". Every thing was decided by the unit head. I changed that around. I assigned department heads in the division. I delegated authority to them. I let department heads solve problems before coming to me. I tried to minimize my interference in department heads work. In one case, a department head came to me to obtain my approval on a vacation for the department secretary. I told him this is your job, do not come to me. I told him, you run the show and if you screw it up you are responsible."
(male top level manager late 30's) - ad verbum (36)

"I tried to create an excellent relationship with my subordinates in the branch in order to do our job. From time to time, I invited them including the messengers for a dinner. I try to know their personal problems. I try to be democratic and support their rights (for example, promotions). I try to create a cooperative and friendly atmosphere among them because they have to depend on each other to do the work."
(male middle level manager late 40's)-translated (11)

"For me, the criteria I adopt with my subordinates is to let them identify with their jobs, keep them very close, keep open area of communication and chat with them. The size of the bank (45 employees) helps."
(female middle level manager early 30's)-ad verbum (22)

5.5.4.1 Power and the Relationship between Superiors and Subordinates.

Bank managers' perceptions of the managerial systems and organizational structure relevant to power was based on two questions. These relate to the assessment of the relationship prevailing among members in the unit and the bank, and the assessment of the relationship between superior and subordinates[31]. The findings reveal that 40 out of 42 managers[32] considered the relationship among the members of the unit and the bank as a good one, characterized by cooperation, friendship and trust.

The assessment of the relationship with their superiors reveals that 39 out of the 42 interviewed managers considered the relationship a good one characterized by trust. While 5 out of the 42 managers felt the difference because of the distance in the

managerial positions with the highest position (represented in the managing director position).

The following quotation reflects on how some bank managers felt the "halo effect" related to the highest position in their bank. As the manager explained:

> "There is no feeling of difference in the position with my superiors....There is an open door policy, except the managing director who has a "halo effect", because he is the first man holding the highest position, his age, the depth in his experience, his social status and his limited time."
> (male top level manager mid 40's) - translated (17)

The assessment reveals that a paternalistic[33] type of relationship between superiors and subordinates is found in some Jordanian/Arab banks. The following quotation by a top level manager in a large local bank, in his discussion of the relationship with his superior, expresses that. As the manager indicated:

> "....I do not know. It may be in our religion, our culture. In Quran[34] it says "obey the rulers (or the leaders)". The way we are trained, we, sometimes, look at our top superiors as "big brothers. We look at them as fathers, sometimes as a source of grants (or denies). I do not say there is a gap between us, but it is a kind of highly respectable relationship. I look to the general manager as a father. I respect him as a father, I listen to him as a father."
> (top level manager late 40's) - ad verbum (23)

Chapter Seven of the thesis reveals on a non professional[35] relationship largely prevails between superiors and subordinates managers in Jordanian/Arab banks, compared with Western (Anglo-American) banks. Chapter Eight of the thesis discusses the causes of this non professional relationship including the patriarchal social relationships, the patronage system, and the traditional religious values prevail in Jordan and Arabs' societies and culture.

5.5.5 Growth (or Advancement) in the Job.

The majority of bank managers of the in-depth interview sub-sample (28 out of 47) interpreted growth (or advancement) in the job by referring to "promotion"[36]. These 28 managers consider promotion important because of its advantages including 'more power'; 'higher responsibilities'; 'higher social status'; 'wider experiences'; 'more financial rewards and fringe benefits'.

The findings of the in-depth interviews reveal that 7 out of the 47 managers referred to "learning and development of knowledge and skills" as their understanding of growth in the job. The findings reveal that 4 out of the 47 managers (3 of them at the top of the hierarchy pyramid) refer to "bank growth" as their personal growth in the job. They also shows that 4 out of the 47 managers saw their personal growth in the job through the "importance of the job". Moreover, they reveal that 3 out of the 47 managers referred to the "development of their subordinates' abilities" at work as their understanding of the personal growth in the job. Finally, one manager referred to "independence and job security" in the job as his personal growth in the job.

The following indicative[37] quotations of the different Jordanian/Arab banks indicate how bank managers interpreted growth (or advancement) in the job through "promotion". They also show how bitter managers felt and the adverse consequences on their performance when they were not promoted. As the managers explained:

"Advancement in the job means for me a better title, better salary, better fringe benefits, having a special driver, larger office, higher position and more power."
(male top level manager late 30's) - ad verbum (40)

"Humans are ambitious. One of their characteristics is selfishness. Accordingly, they wish to be promoted. When I was at ....bank, there were two things in my mind. To earn good income and to achieve advancement

in the job and to hold a good position in order to be proud of my social status. I succeeded in achieving these two things. I reached Vice President within 7 years and a senior officer in the country within 10 years. My income was also parallel to these job positions".
(male top level manager late 30's) - translated (41)

"Ambition is a necessity. To prove yourself without work does not work. Ambition is to prove your abilities in performing your duties in an effective manner. Such principles should be considered in order to advance in the job. i.e. competence should be the criteria. Having not been promoted to a branch manager position, after 8 years in my current position as a branch manager assistant is evidence of not applying the competence criteria in this bank. This reflects on performance. Work becomes a routine and not innovative."
(male middle level manager late 40's)-translated (29)

"Growth in the job has two sides. One is financial and the other is responsibility. I wish to have wider responsibilities by holding a higher managerial rank. I will feel of greater importance and I will be distinguished from others."
(male middle level manager late 30's)-translated (45)

"Advancement in the job is in the nature of mankind. If you do not grow you are dead. It is a reflection on you in your job. It is a necessity. For example, my first promotion was after 3 years of joining the bank and now I am part of the management. Advancing through promotion leads to working harder and being more active."
(male middle level manager late 30's) - ad verbum (3)

"Advancement in the job can be achieved through promotion. It represents a reward for a person's work and an appreciation of his/her efforts. I did not feel I am advancing as quickly as I expected. The chance has not yet arrived, similar to my colleagues. I did not get the promotion and the expected authority during the period I spent here."
(female supervisory manager early 30's)-translated (5)

"Growth in the job means to advance in steps. Previously, it was easy for me to get higher positions when I was working with other companies. It is harder in the bank. I am now at the middle management level. In banks you have to be a banker in order to advance. It is not enough to have experience in computers like me. I do not think that I will be advancing to the highest positions of the hierarchy in this bank. This affects me. I think of leaving for another job where specialty in computers counts more and

where I can climb the managerial ladder to the highest positions. I have reached my highest limit here, because I am not a banker. This bank is small and there is no room to advance more at the computer division."
(female middle level manager early 30's)-translated (12)

"Advancement in the job means obtaining more authority, to obtain more responsibilities. I got my promotions within the existing framework. But, things have been static for one year now. No assignments, no promotions and no training."
(female supervisory manager early 30's)-translated (20)

"Growth means climbing the ladder, to get managerial ranks. I feel a sense of injustice here. I was only promoted to Assistant Manager within the last 8 years. Not because I am a woman. But because of my arguments. My style is one of discussing which was not accepted by my superior. I used to argue and discuss, contrary to what is perceived of women (not to argue or discuss). I would be more interested in my work if I had been promoted."
(female middle level manager late 30's)-translated (33)

The above quotations indicate the importance of promotion for bank managers at all levels of management and for men and women managers alike. They also reveal the reasons behind managers' higher concern for promotion. These include higher responsibilities, higher financial rewards, feeling of fairness, power and social status. Moreover, they reflect on some of the obstacles facing managers' promotion including the small size of the bank, the requirement of banking skills, superior attitudes and the slow down of the bank activities.

The following four quotations show how some bank managers perceived growth or advancement in the job through "the importance of job", "the growth of the organization", as "a learning process" and as "a development of subordinates' abilities". The quotations are presented in a subsequent manner following the above order of classification. As the managers illustrated:

"A person is expected to grow with time and based on the wider dimensions of the job. That is, more people to supervise and a larger size of credit. It happens gradually. At the beginning at ....bank I was reviewing credit for 2-3 countries and supervised a few people. Now, all foreign branches are my responsibility and about 30 persons are in my division."

(male top level manager early 40's) - ad verbum (42)

"Any positive improvement in the bank will affect me. It affects me through the board of directors' considerations and gaining the loyalty of managers. Every body will be happy if the bank makes money.... employees and shareholders. Otherwise, you can not increase bonuses and incentives and the clientele base will be affected (represented in less market share)."

(male top level manager late 40's) - ad verbum (43)

"In this bank, there was no managerial training. Managers training was limited to the technical issues (i.e. fundamentals of banking). Now, non conventional managerial training has been introduced. After staying 8 years in this division I wish to move to another area such as credit facilities in order to grow and advance in the job."

(male top level manager mid 40's) - translated (15)

"To grow and advance in my job means to promote my subordinates' abilities. This will help in making them more innovative and more productive and it enables me to think of other things."

(male middle level manager late 30's)-translated (45)

5.5.6   Achievement in the Job.

The substantial majority (38 out of 47) of bank managers of the in-depth interview

sub-sample interpreted achievement in the job by referring to "performance based on pre-

set goals (or objectives)". Classified answers comprise phrases such as 'measurement

criteria'; 'quantified figures'; 'pre-set budgets'; 'pre-set targets'; 'pre-set plans'. Classified

answers also comprise different approaches and objectives of goals achievement including

'proper planning'; 'profitability'; 'contribution to bank image'; 'to cure the bank';

'through work as a team'; 'in relation to organization goals'; and to 'get advancement and

rewards'.

The findings of the in-depth interview reveal that 9 out the 47 managers interpreted achievement in the job by referring to it as performing duties and tasks (6 out of 9), satisfaction of customers (2 out of 9) and a reflection on power and autonomy (1 out of 9).

5.5.7 Advancement and Achievement in Relation to the Relevant Organizational Structure.

Bank managers' perception of the relevant managerial systems and organizational structure, based on the analysis of the content of their quotations[38], indicate a lack of a job description and work goals and plans. They also indicate a lack of an organization chart and the clear flow of authorities and responsibilities between the different levels of the hierarchy in the Jordanian/Arab banks. On the other hand, Jordanian managers in the Western (Anglo-American) banks in Jordan indicated a clear organizational structure and apparent availability of the other relevant managerial systems.

The following reflective[39] quotations of Jordanian managers who worked only in Anglo-American banks in Jordan exemplify the clarity of job duties and work plans and the flow of authority and responsibilities among the different managerial levels in the hierarchy. They show how the organizational structure facilitates the process of work and enhances managers and employees' achievement and advancement. These quotations also aim to constitute a background of viewing the relevant organizational structure and management systems in the Jordanian/Arab banks[40]. As the managers explained:

> "Job duties and goals for each manager and employee are specified. There is a strategy and work plans are specified by the bank. The approved estimated budget for the coming year is distributed within each department in the bank. Individual members goals are specified within each

department's goals. This is based on the estimated budget. These goals are modified when contingents (unexpected events) emerge and the plan is adapted accordingly.

The organization chart is clear in the bank. It specifies a person's position and his/her job description. He/she knows to whom he/she has to report to. It helps performance. This usually applies from the recruitment stage. This aims to make the basic goal of a new recruit training in order to produce better results.

Here, there is a clear "grading system" which enables a manager or an employee to know which steps and job positions he/she can advance to. Authorities and responsibilities of each position are clear and known. Managerial positions in the bank ,contrary to other banks, are occupied from within. i.e. "promotion from within". Here, in....bank every qualified and capable person from within can climb the ladder and can occupy top managerial positions."

(female top level manager late 30's)-translated (14)

"As a manager, you know your authority through clear job duties and goals. It is very important for you in order to do what is required of you. The clarity of job duties and goals help in avoiding the interference of authorities among the different managerial levels.

The organization chart is clear and it specifies a person's position and to whom he/she has to report."

(male middle level manager mid 30's)-translated (3)

"The existence of work plan facilitates performance. It expedites the provision of services to customers without referring to higher managerial positions. There is a clear work plan in this bank. The organization chart is simplified where the department head, like me, refers to the branch manager. There are specific job duties and job descriptions for the job position in question."

(female supervisory manager early 30's) - translated (6)

On the other hand, contrary to Jordanian managers in Anglo-American banks, managers in Jordanian/Arab banks suffer from the lower availability and ambiguity of job duties and goals, and work plans. They also face difficulties because of the unclear organization charts and flow of responsibilities and authorities between the different managerial levels of the hierarchy.

The following indicative quotations exhibit the managerial implications of this

ambiguity and the lower availability of the managerial systems and organizational structure

relevant to managers' advancement and achievement in the Jordanian/Arab banks. They

also reflect on the adverse impact on managers' chances for advancement and achievement

in the job. The quotations which relate to managers who worked only in Jordanian/Arab

banks are divided into two groups. The first five quotations represent managers from large

size Jordanian/Arab banks. While the last 2 quotations represent managers from small and

medium size banks[41].

The following quotation by a manager from a large Jordanian bank reflects on the

weaknesses of the relevant organizational structure and systems including the weak

coordination between the different divisions. It also shows the absence of both a strategy

and the minimum adherence to the organization chart. Moreover, it exhibits the confusion

managers face as a result of the ambiguity of the flow of authorities and responsibilities

between the different managerial levels in the hierarchy and the adverse impact on their

performance, advancement and achievement in the job. As the manager elaborated:

"Duties and tasks in the....division which I manage are clear. Other related issues to your question are the coordination with other divisions in the headquarters. You can not work on your own. Your division goals become clearer if other divisions provide a clear plan like yours. You can build your plan on their plans and the effectiveness of the work increases....

Institutionally, I see the necessity for a strategic plan regardless of the scope of the required changes and modifications. There is no clear strategic plan. Though, changes in the Arab region are too many such as the Gulf War, the crisis of BCCI and the crisis of Petra bank[42]. All these are uncontrollable factors. But there should be a plan in order to coordinate with other divisions in the bank. This does not exist. The organization chart is clear in ...bank. My division is responsible for it. But the bank is still adopting the old organization chart which is 7 years old. Despite those modifications which were introduced one year ago, the organization chart still does not represent the real situation.

To understand the organization chart in this bank you have to view it from the perspective of the senior top management level positions. There are two contrasting pillars at the top of the pyramid of the hierarchy in the bank.

Each represents a pole in contrast to the other.....It is hardly unlikely to feel that you are achieving your objectives by satisfying both of the two pillars. This, in fact, contains a very dangerous phenomenon particularly in regard to the performance appraisal of managers. This is a fearful problem and it reflects on the clarity of goals and the organization chart. For example, my division belongs to....(who is responsible for more than one division). Since I was assigned as a manager of the division and according to the organization chart, it was assumed that I report to ....When I started my work I asked to whom I should report to. They told me to....(one of the two pillars) and not to my superior as per the organization chart. My superior was not even aware that I was taking my vacation. Because I used to refer to one of the two pillars....I found that I have no relationship with my superior according to the organization chart. Sometimes, I used to refer to my superior as per the chart and he used to tell me "whatever you explain and present to me I have, in turn, to present that again to the top man. I can not make a decision about it....So why do you not go directly to the top man and shorten the road?"
(male top level manager mid 40's) - translated (15)

The quotation below reflects on the unsettled structure of a large Jordanian bank. It took 17 years in order to elaborate the structure of the bank and the related job and work plans. It sheds light on the serious implications of the ambiguity of the bank structure including managers' confusion and the impact on their plans, advancement and achievement in the job. As the manager stated:

"Our bank is less than 17 years old. The bank grows and develops rapidly. Therefore the structure of the bank was not settled during the last 10 years. There were no specifications of job duties and work plans. In many cases, I was trying to know what I was supposed to do and at what level I had to do the work. I was trying to know where my division and I were located on the organization chart. I was trying to help the new comers to the division experiencing the grievances and uncertainty. I was puzzled and I was confused what to tell these new employees in my division especially those who are ambitious and who wish to advance. I was confused what I should tell them...Do they belong to the main branch or the headquarters or any other division? I used to treat each case in a different manner until the structure of the bank was settled. The structure now is clear and each employee knows his/her position in the organization chart. There are now written instructions which specify the required work and there is an overall plan of the bank divided into monthly plans."
(male top level manager early 40's)-translated (18)

The following quotation of a manager in a large Jordanian bank shows how the absence of a proper grading system among the managerial ranks inhibit managers' prospects for assuming their responsibilities and duties effectively based on their competencies. It also shows how it inhibits managers' outlook for reaching top managerial positions in the bank. As the manager explained:

> "Job duties, the organization chart and channels of communications are clear. But, there is a need for a "grading system" for managers. For example, there is a large number of managers (about 13) who hold a "manager's" title in the bank but a manager's position among this group is not clear. There is a "floating" policy here. Salary is taken as an indicator for the seniority of a manager's rank. But in practice wider duties and higher responsibilities might be given to the managers with lower salaries. This does not help a manager to know and to feel his/her position in the bank. I would like to know my rank among the 13 persons who hold a manager's title. The 13 managers are grouped together in one rank despite the difference of their responsibilities, the size of their work, their competencies and their experiences. There should be a different system which takes into account the position of a manager among this large group. This can be achieved by adopting a grading system which indicates the manager's rank and his/her competence, especially when it is viewed from the perspective of occupying the top managerial positions which are very limited. This, of course, affects a manager's motivation."
> (male top level manager late 40's)-translated (17)

The quotation below of a manager in a large Jordanian bank substantiates the previous quotations in respect to the implications derived because of lower clarity and availability of the relevant managerial systems, particularly the confusion in the flow of authorities and responsibilities. These implications which have an adverse impact on the different managerial functions and in turn on managers' performance and achievement in the job. As the manager illustrated:

> "In fact, there are strays in the bank. A manager's responsibilities and authorities are not clear enough in order to help him/her to give the best performance. This reflects on work. There is an organization chart in the bank but it is not clear enough. Confusion, sometimes, is found in

decision-making and communications among the different divisions of the bank. Because the important authoritative references are not clear. This affects the speed of decision-making. This affects a manager in two ways. It affects her position in the bank, and how she deals with others and the size of work she can achieve. There are managerial arrangements but they are not carefully planned. The bank for a long time worked in a monotonous and traditional manner without clear plans. Now, things are different. But the change can not be rapid because it leads to confusion when it is rapid. Now, plans are better prepared but they are not translated to reality. For example, according to the organization chart, there is a managing director and his assistants, but there are contradictions in their authority and their decisions. This delays work."

(female top level manager late 30's)-translated (10)

The following quotation by a manager in a large Jordanian bank shows the weak connection between jobs in the bank and its implications of that on managers' performance and advancement. As the manager pointed out:

"For me, I know what I am supposed to do and I know my responsibilities. But the relationships between jobs are not clear. There is friction. For example, if my superior is away, it is not clear who is his deputy. In order to improve the organization chart effectiveness, there should be written instructions to specify the relationships of each job with others and to specify who is responsible for whom. This will improve cooperation at work and wave away the complexity of "I am higher than you". Then I can know to whom I should refer to."

(female supervisory manager late 20's) - translated (8)

The two quotations below exhibit the adverse impact on mangers' achievement and advancement in the small and medium Jordanian banks. This adverse impact derived from the ambiguity and the low availability of the relevant managerial and structural arrangements. As the managers illustrated:

"Job duties are not clear enough. Clarity in job goals facilitates the measurement of results and reflects on managers' achievement. The bank is still at the development stage. There is an organization chart and job descriptions but they are not applied as they are supposed to be. We hope that in the future to make them clearer. Lines of communications are not clear. Sometimes, it speeds up work because I go directly to the managing director to obtain his decision. But, sometimes, it delays work, because I

go to the deputy managing director and I do not obtain a decision. There is no hierarchal system as per the notion of the term in other organizations including government. It is easy to talk to others. Until now job duties are not distributed according to the specialty of departments and persons."
(male middle level manager late 30's)-translated (45)

"Because there is no clear work plan, therefore, there is no specified work for me to accomplish in a year or two. There are no clear objectives as to what top management expects from me. This does not assist me in finding specific goals which I attempt to achieve by putting big effort into performing. In general, there are no plan objectives and this reflects on me and makes me less interested in my work.
In this bank, we are either managers or nothing. Everybody tries to be a manager. Because there is no good organization, people do not know what their rights and duties are. For me, personally I am in a good position because I am in the middle management, but I do not think that my rights and duties are clear to me. Sometimes, I do not know to whom I should refer to in a particular matter related to my work."
(female middle level manager mid 30's)-translated (12)

The quotations above of managers in the different Jordanian/Arab banks are self-explanatory and highlight lower clarity and availability of job goals and work plans and other relevant structural arrangements and managerial systems. They also clearly exhibit the adverse impact on managers' performance, advancement and achievement in the job.

5.6   Forms and Sources of Recognition of Job Achievement.

Table 5-4 below shows the sources of recognition of job achievement Jordanian bank managers disclosed in the in-depth interviews.

Table 5-4: Sources of recognition of job achievement based on the bank managers' sub-sample's responses (N=47).

Sources of recognition	Frequency
Top management	47
Colleagues and professional peers	21
Customers	20
Subordinates	20
Family	12
Banking industry and business community	12
Relatives and friends	8
Wider community	8
Self	7
Shareholders	1

Notes:
Answers are not mutually exclusive.

Table 5-4 above shows that all bank managers considered top management including the board of directors as the first source of recognition of their job achievement. Based on bank managers' replies, the forms that they prefer their job achievement to be recognized by top management include: 'promotion'; 'financial rewards'; 'letters of thanks'; 'direct contact'; 'acceptance of recommendations'; 'training'; 'announcements of achievements'; 'verbal appraisals'; 'consideration and support'.

Other sources reflect on bank managers' interaction with their smaller communities including subordinates, customers, colleagues, family and friends. They also reflect on their interaction with their wider society including professional, peers and the business community.

The substantial majority (34 out of 47) of bank managers considered "promotion"

as the most effective form of recognizing their job achievement, as shown in table 5-5

below based on the outcome of in-depth interviews.

Table 5-5: The most effective forms of recognition of job achievement based on
the bank managers' sub-sample's responses (N=47).

Most effective forms of job recognition	Frequency	%
Promotion	34	72.4
Self satisfaction	4	8.5
Written appreciation (e.g Central Bank)	2	4.3
Customers	2	4.3
Top management back up	1	2.1
Money	1	2.1
Training	1	2.1
Superior feedback	1	2.1
Business community	1	2.1
Total	47	100.0

The following reflective[43] quotations indicate why Jordanian bank managers

consider "promotion" as the most effective source of recognizing their achievement in the

job and how promotion enhances their achievement in their jobs. As the managers pointed

out:

"After joining....bank, I got my promotion in 2 years because I was
considered a high achiever. It usually takes 3-4 years on average in order
to be promoted in the bank. I receive my promotion (grade wise) every 2
years which reflects the appreciation of my superiors. This year, I have
been promoted to "executive manager". This promotion gives me a push,

more patience with subordinates, putting more hours into work...It works very well."
(male top level manager early 40's) - ad verbum (42)

"Promotion is the most effective type of recognition for me because it brings with it authority, power and other things."
(female top level manager late 30's)-translated (14)

"For me, promotion is the most effective form of recognition because I would like to be in the first position in the bank. Hence, I will be in a position where my talents will be displayed best and I will be able to make decisions with high autonomy and influence. The general manager's job is the most influential and autonomous job, because you can affect the board."
(male top level manager early 40's) - ad verbum (26)

"Promotion helps you move up the ladder, gives you more authority and allows you to be involved in major decision-making. For example, when I was assigned as a manager for the new established branch in....I was willing to do a good job and be aggressive. My efforts were appreciated and considered by my superiors and I was rewarded by more autonomy and more promotions. My branch was a successful one and it was one of the best branches of the bank. Afterwards, I acted as an area manager and I was running five branches. I enjoyed the high autonomy at that time."
(male top level manager late 30's) - ad verbum (36)

"Promotion is considered the most effective because it gives me a higher social status and it increases the appreciation of my colleagues and friends."
(female middle level manager late 30's)-translated (33)

"Promotion leads to more responsibilities. It demonstrates an appreciation and trust of an individual's abilities."
(female middle level manager early 30's)-translated (13)

"Promotion is the best way to reward some body. In my case, to be promoted in one year rather than three, it leads to harder work. I do not mind taking work to my house and I use my own time."
(male middle level manager late 30's) - ad verbum (35)

"Promotion leads to more consideration and influence in decision-making,

especially as I have not been promoted in five years now, and because promotions are limited in this bank. Promotion helps in improving performance. It creates a sense of importance to you in the bank particularly in other divisions."
(female middle level manager mid 30's)-translated (12)

"Promotion is a reflection on my achievements and performance. It facilitates my movement to top management positions where I can practice wider authority. For example, my next promotion might bring me to assistant senior manager and the next to deputy senior manager."
(male middle level manager late 40's)-translated (11)

"Promotion is most effective because it meets a person's ambition and goal in improving her position. Without promotion the work loses its enjoyment. Salary becomes of no effect. For example, before the promotion my salary was high but it did not lead to an impact on my performance and motivation."
(female supervisory manager early 30's)-translated (6)

"Promotion is most effective because it reflects positively on other things including the financial rewards."
(female supervisory manager early 30's)-translated (5)

The above quotations illustrate the reasons for considering "promotion" as the most effective form of job achievement recognition by the substantial majority of bank managers. These reasons are represented in the promotions' various benefits including wider responsibilities, higher autonomy, quicker advancement, wider interest and enjoyment of work, wider involvement in decision-making, more power, the appreciation of top management, increased importance, social status and financial rewards.

The following quotations show why other forms of recognition beside promotion are considered by some managers in the Jordanian/Arab bank as the most effective form of recognizing the achievement in their jobs. These include self satisfaction, customers, written appreciation, top management back up, money, training, superior feedback and business community. The quotations below are presented according to the order mentioned

above.

"Self satisfaction as the most effective form of recognition means: Performance should equal the paid effort without external influences? The perception of the different groups of surrounding people is enhanced if I achieve self satisfaction."
(male top level manager late 40's) - translated (4)

"The most effective form of recognition is myself satisfaction. That is, to be satisfied with myself and conscience. My concern is my image. I am financially satisfied and promotion does not add to me because I am at the ceiling of the hierarchy."
(male top level manager late 30's) - translated (41)

"The satisfaction of customers brings security and it reflects on performance. The feedback of some of the customers to top management and their feedback to your circles in society affects you."
(male middle level manager late 30's)-translated (45)

"Written appreciation and complements meet something inside me. Their impact stays for a longer time."
(male middle level manager late 30's) - ad verbum (3)

"Central bank reports on performance are registered in the bank records and it lasts for good."
(female middle level manager early 30's)-translated (2)

"Back up of top management, is the most effective form, because you need understanding in the "training" function. The training function can not be measured. It is not tangible. The back up and the appraisal of top management is the criteria of measurement."
(male middle level manager late 40's) - ad verbum (1)

"I was Vice President at ...bank, when the bank left the country, I had to join ....bank as a branch manager, which is not a comparable position. It was the end of it, it killed my motivation. I did not care whether I was promoted or not. Titles meant nothing for me because it was equivalent or lower than my previous position. Here in ....bank, though being the fifth man in the hierarchy it is still not attractive to me because I have tasted the sweat of it before and to taste it again as before does not add. At this time with many requirements, such as large family and high prices[44], the concern of money again arises as it did in the beginning of my career."

(male top level manager mid 40's) - ad verbum (31)

"Training is the most effective because attending training courses and learning new fields of banking are necessities for moving to higher positions."
(female top level manager early 30's)-ad verbum (38)

"Superior's feedback is the most effective, because you feel the immediate superior's feedback where he/she gives you the chance of discussion issues. This enhances the continuity of the work and it reflects on performing similar duties."
(female supervisory manager late 20's)-translated (8)

"Business community is the most effective form of recognition because of the wider prestige and future opportunities it gives you".
(male top level manager mid 40's) - ad verbum (32)

5.7   Summary and Conclusion.

The objectives, stated in the introduction of the chapter, were discussed and analyzed in the relevant sections of the chapter.

The internal reliability test applied to Hunt's Work Interest Schedule (WIS) reveals that Hunt's WIS is scientifically an acceptable instrument in measuring Jordanian bank managers' intended behaviour (or covert attitudes) towards motivation and job satisfaction.

The findings of this chapter confirm the general theme of the reviewed main theories of motivation and job satisfaction, represented in managers' greater concern of the 'higher goals' compared with the other goals of the job.

The findings reveal a similarity of the patterns of managers' intended behaviour towards motivation and job satisfaction between Jordanian bank and Western managers based on the same instrument of measurement (Hunt's WIS). In other words, managers are more concerned with achievement and power, and growth and autonomy and less

concerned with relationship and affiliation, security and structure and pay and comfort. These findings are also similar to the findings of other relevant research using different instruments of measurement. That is to say, managers' highest concern is for autonomy and growth in the job.

The findings of this chapter reveal that the interpretation of Jordanian Arab bank managers of 'the higher goals of the job' is largely similar to their counterpart Western managers. That is, the substantial majority of bank managers (38 out of 47) interpreted autonomy by referring to "freedom in decision making". Half of top level managers interpreted challenge by referring to "difficult tasks" while most of middle and supervisory managers and the majority of women managers referred to "self assertiveness" and "acquiring new skills" in their interpretation of challenge. More than 95% of managers interpreted innovation by referring to "introducing (or improving current ones) new systems, methods, techniques, procedures, approaches, ideas to job/work". The substantial majority of bank managers (32 out of 47) interpreted power by referring to "the positive style (for example, participative or trust) in managing others". The substantial majority (38 out of 47) interpreted achievement by referring to "performance based on pre-set goals".

Emphasis on promotion as the frame of reference for the majority (28 out of 47) of bank managers in interpreting growth (or advancement) compared with other facets of growth (for example, learning and development of skills) is noticeable. This interpretation is substantiated by considering promotion as the most effective form of job achievement recognition for the substantial majority (34 out of 47) of bank managers. It is also supported by considering inclusively top management level as the first source of recognition. This noticeable concern of promotion, can be attributed, based on managers'

responses, to the advantages of promotion (including power, social status and rewards) and to some particular organizational aspects pertinent to the Jordanian banking industry[45].

In conclusion, the above findings of the chapter, indicate a similarity between Jordanian bank managers and Western managers' patterns of motivation and job satisfaction based on Hunt's WIS and the in-depth interviews. In other words, a similarity is found in managers' attitudes in a varied organizational and cultural context regardless of the type of methodology of investigation. This similarity is in agreement with the common theme of the main theories of motivation and job satisfaction and the outcome of various similar research. That is, managers and professionals are more concerned with the higher goals of the job (represented in growth and self actualization goals). However, this similarity is (as discussed in section 5.4.1) qualified due to the resemblance in main characteristics of Jordanian bank and Western managers, the type of banking industry and the implications of the statistical treatment in measuring attitudes based on individuals rather than group scores.

The assessment of bank managers' perception of the relevant organizational structures and managerial systems reveal an incompatibility between these structures and systems and Jordanian bank managers' greater concern of 'the higher goals of the job' in the Jordanian/Arab banks. Except for the good relationship prevailing between superiors and subordinates and the other members of the bank, this incompatibility is represented by a lack of delegation of authority, a lack of specified job duties and work plans, a lack of the specification of authorities and responsibilities and a lack of coordination between the different divisions and departments. In other words, a less bureaucratic form of organization structure, by and large, prevails in the Jordanian/Arab banks[46]. The

mismatch between the relevant organizational structure and managers' greater concern of

'the higher goals of the job' has an adverse impact on bank managers' autonomy, their

performance, achievement and advancement in the job.

The chapter indicates a wide discrepancy between both managers' attitudes and

interpretation of the higher goals, and their perception of the relevant organizational

structures and management systems in the Jordanian/Arab banks. This draws attention to

two major implications.

The first relates to the need for extending the study of organizational behaviour

beyond individuals' attitudes in order to reach a deeper understanding of the process of

motivation and job satisfaction.

The second relates to the need to implement both the qualitative and quantitative

approaches in the investigation, hence the two approaches complement each other. The

in-depth interviews reveal the incompatibility of the management systems and

organizational structures relevant to 'the higher goals of the job', which were basically

measured by a standardized type of instrument.

The recommendations of the reviewed literature have stressed the need to extend

the study beyond individual attitudes in organizations and to implement qualitative and

quantitative approaches in the investigation[47].

Chapter Seven of the thesis deals with the comparison of the managerial practices

and other organizational variables relevant to bank managers' motivation and job

satisfaction within the comparative organizational behaviour and management research

context. The chapter reveals a large discrepancy in these practices and variables between

Jordanian/Arab and Western (Anglo-American) banks.

6.0   **CHAPTER SIX:**

The Assessment of the Impact of the Main Demographic and Social, Job Related and Other Organizational Factors on Bank Managers' Motivation and Job Satisfaction.

6.1   **Introduction.**

In Chapter Four of the thesis, a detailed background about bank managers was presented. This chapter assesses the impact of the main demographic and social, job related and other organizational factors on bank managers' motivation and job satisfaction. It aims to identify those factors which have an apparent influence on shaping managers' motivation and job satisfaction. This, in turn, helps in designing the relevant managerial systems relevant to managers motivation and job satisfaction and enhances the practical objectives of the thesis. The assessment emphasizes the factors which received attention in the literature. A comparison with the relevant research is conducted in order to validate the outcome of this chapter. Other factors (for example, number of children or number of dependents), due to their expected impact on the pay dimension, are also assessed.

The non-parametric technique Kruskal-Wallis[1] of significance testing is used to assess the impact of the related factors on bank managers' motivation and job satisfaction. The choice of Kruskal-Wallis technique is based on the technique's relevance to the scale of measurement (nominal and ordinal), the non-parametric nature of the data[2] and the ability of the technique to test two or more different groups[3]. While the Discriminant Analysis[4] technique is used to stratify the assessed factors into the different groups required for the assessment[5]. The conventional pre-determined level of significance 0.05 or less is used in order to derive the significance testing[6].

The assessment of the impact of the relevant factors on bank managers' motivation and job satisfaction is in the form of hypothesis testing. That is, the null hypothesis (Ho)

states that statistically there is no significant difference between the two (or more) related groups of a given factor in affecting bank managers' "intended behaviour"[7] towards motivation and job satisfaction. In other words, the two groups or more were drawn from the same (or similar population(s). While (H1) the alternative hypothesis indicates that there is statistically a significant difference between the two groups or more, and these groups are not drawn from the same (or similar) population(s).

For illustrative purposes, the hypothesis formulation to test the impact of bank managers' age on their "intended behaviour" towards motivation and job satisfaction is as follows: H_o : There is no significant difference between bank managers' age groups in affecting their "intended behaviour" towards motivation and job satisfaction.

$H1$: Bank managers' age has a significant impact on their "intended behaviour" towards motivation and job satisfaction.

The constructed tables in the following sections are based on the mean scores of the dimensions of motivation of job satisfaction rather than the ranks of the mean scores for the convenience of the presentation. The ranks of the mean scores are the basis of the computation of the Kruskal-Wallis technique. However, the trend of the values of the ranks of the mean scores is parallel to the trend of the values of the mean scores themselves. Appendix I contains the related tables of bank managers' patterns of motivation and job satisfaction based on the ranks of the mean scores as produced by the Kruskal-Wallis technique.

The presentation of this chapter is divided into three parts. The first part assesses the impact of the main demographic and social factors on bank managers' motivation and job satisfaction. The second part assesses the impact of job related factors, and the third part covers the assessment of the impact of other organizational factors on bank managers'

motivation and job satisfaction.

6.2   Demographic and Social Factors.

This part assesses the impact of age, education, gender, and social background on bank managers' motivation and job satisfaction. Also, it assess the impact of the factors, which are more relevant to the pay dimension, such as number of children or dependents. The following is a discussion of each factor.

6.2.1   Age

Table 6-1 below shows that age has no statistical significant impact on bank managers' intended behaviour towards motivation and job satisfaction at the pre-determined level of significance 0.05 or less. This finding is in agreement with Porter's (1962) study findings, which was conducted on American managers from different industries. It also corresponds to Euske *et al* (1980) study findings, which was conducted on American bank managers; though, the two studies implemented a different instrument to measure managers' job satisfaction[8].

Table 6-1: Bank managers' intended behaviour towards motivation and job satisfaction according to their age groups (N=266).

Age category	Senior N=80	Middle N=172	Young N=14	Chi square (X^2) df=2	Level of signif- icance
Dimension					
Pay and Comfort (A)	51.6	51.7	55.1	1.6154	0.4459
Security and Structure (B)	50.4	51.3	49.8	0.7310	0.6938
Relationship and Affiliation (C)	55.6	55.3	57.4	0.8629	0.6496
Achievement and Power (D)	67.0	68.6	66.1	1.9452	0.3781
Autonomy and Growth (E)	75.4	73.1	71.6	4.3927	0.1112
Total	300.0	300.0	300.0		

Notes:

a) The mean scores of the dimensions instead of the ranks of The mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points.

d) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) Age categories are condensed into three groups: Senior 46 years or more, middle 31-45 years and young 30 years or less for the convenience of presentation.

For example, Porter (1962), in his concluding remarks, pointed out that:

"age differences among managerial levels clearly do not explain the differences in perceived need fulfilment deficiencies that occurred among the levels" (Porter 1962, pp 381).

The finding of this section and other related research findings do not rule out the impact of age on the job goals profile if the measurement is conducted on an individual's life stages basis. According to Hunt (1986), the ranking of the job goals changes at different stages of a person's life. This can be illuminated based on a longitudinal study or by using a very large sample[9].

6.2.2   Education.

Table 6-2 below shows that education has no statistical significant impact on bank managers' intended behaviour towards motivation and job satisfaction at the pre-determined level of significance 0.05 or less. This finding corresponds to Euske *et al* (1980) research findings, which was conducted on American bank managers to measure their job satisfaction.

Table 6-2: Bank managers' intended behaviour towards motivation and job satisfaction according to their levels of education (N=266).

Education level	Higher degree N=51	First degree N=115	Diploma N=60	Secon-dary N=40	Chi square (X^2) df=3	Level of signif-icance
Dimension#						
(A)	52.1	52.5	50.9	51.1	1.8808	0.5975
(B)	49.3	50.5	51.7	53.1	4.2578	0.2349
(C)	53.9	56.2	57.1	53.3	4.7166	0.1938
(D)	69.1	66.7	69.0	68.7	5.2400	0.1550
(E)	75.6	74.1	71.4	73.6	4.7304	0.1926
Total	300.0	300.0	300.1	299.8		

Notes:
A refers to Pay and Comfort; B to Security and Structure; C to

Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

d) Education levels are condensed into four groups for the convenience of presentation.

However, it is to be remembered that there is wide agreement that education, among other factors, enhances employees' (including managers) prospects in the job and their chances in being more competitive at intra and inter-organization levels.

For example, the substantial majority of the top managerial ranks in the banks' sample holds a university first degree or higher.

6.2.3   Gender.

Table 6-3 below shows that gender has no statistical significant impact on bank managers' intended behaviour towards motivation and job satisfaction at the pre-determined level of significance 0.05 or less. This finding is parallel to Euske *et al* (1980) study findings, which was conducted on American bank managers to measure their job satisfaction.

Table 6-3: Bank managers' intended behaviour towards motivation and job satisfaction according to their gender (N=266).

Gender / Dimension	Male N=219	Female N=47	Chi square (X^2) df=1	Level of significance
Pay and Comfort (A)	52.3	49.9	1.9534	0.1622
Security and Structure (B)	50.6	52.3	0.9846	0.3211
Relationship and Affiliation (C)	55.5	55.4	0.0123	0.9117
Achievement and Power (D)	67.8	68.6	1.0522	0.3050
Autonomy and Growth (E)	73.7	73.6	0.0020	0.9641
Total	299.9	299.8		

Notes:

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference between two groups as well as between three groups or more.

Table 6-3 above shows that women managers' mean scores indicate that their concern for pay and comfort is lower than male managers. This can be justified by the fact that men are financially responsible for women (whether mother, wife, sister or

daughter) in Jordan[10]. The table also shows that women managers' mean scores indicate that their concern for security and structure is more than male managers. This could be due to (based on the outcome of the in-depth interviews) women managers' lower mobility at intra and inter-organization levels due to their social circumstances.

The following quotations illustrate how the social circumstances of Jordanian women bank managers generate the obstacles which hinder their mobility up the hierarchy and how they limit their chances of changing jobs. The quotations exhibit customers' perception (the first quotation), working long hours (the second), travelling outside the country (the third) and travelling outside the city (the fourth quotation), as obstacles facing women managers. As Jordanian women bank managers explained:

"Once top management offered me a higher position as a manager of a newly created division at the headquarters which would be responsible of all the bank branches in the country. I had to turn down the offer because it required me to travel to other cities and to come home, sometimes, late in the evening. The chance has gone and I don't think I will be considered again for a higher position".
(married middle level manager early 30's)-translated (2)

"Actually, some clients do not like to find a woman advising them what they should do. They feel that they might be degraded in some way or another. In these peoples' perception a woman should not know more than they know....They believe that women can not know!"
(married top level manager mid 30's) - ad verbum (24)

"I do not think that the opportunity for women is equal to men in this bank. Though, I consider myself lucky because I have achieved something...For example, a colleague and I with the same qualifications were recruited in the same year. My grades at the university are better than his. He reached a senior position but I did not, though I am not married. When I raised this fact with top management, their reply was that my colleague was sent as a branch manager assistant abroad and I would not be able to make such a move....Men, contrary to women, can travel, can attend training courses, and can serve outside the city"
(single supervisory level manager late 50's)-translated (21)

"It took me a long time to reach my position. In many cases, my authority as a manager was overridden by my subordinates... They used to refer to my superiors because they were men...In these peoples' perception a woman is governed by her husband, she cannot work late hours, she has other duties, she always thinks of her children, most of her time is for her children and her husband....she takes maternity vacations..."
(married top level manager late 30's) - translated (28)

Table 6-3 also shows that women managers' mean scores indicate that their concern for achievement and power is more than male managers. This can be interpreted by women's attempts to prove themselves in a world of male managers in a society where its social structure is still characterized by many traditional features[11].

The following quotations exhibit Jordanian women bank managers' feelings towards the challenges they meet because they are woman and how they concentrate on achievement in the job in order to prove themselves. These challenges are manifested in being the only women manager among executives who view women on a non professional basis in the first quotation. They are also manifested in working long hours and competing with male managers in the second and the third quotations. Jordanian women bank managers expressed the following:

"Imagine being a woman manager among 40 to 50 male managers who view you in a non professional manner...They view you as a woman...Imagine how much pressure you would be under if you want to address 40 male managers or more in a symposium you participate in. It took a great effort to overcome their non professional view in order to consider me as a manager".
(married top level manager late 30's)-translated (28)

"I suffered a lot... much more than a male colleague in order to reach my position. It took me long working hours. I used to initiate duties I was not responsible for in order to perform them. I used to perform them much better than my male colleagues".
(married top level manager late 30's)-translated (10)

"At the beginning, as a sort of self assertiveness and in order to show them (i.e. male top managers) that there is no difference between men and women at work, I used not to take my lunch breaks. I used to put longer hours to finish my work on time. I want to show them that even if I am a married women I can work late hours. Sometimes, I used to stay at work until mid night. I want to prove to them as a manager I do have talents and potentials which will benefit them and the bank".
(married middle manager late 30's) - translated (33)

6.2.4 Social Class.

In this thesis, social class was determined based on fathers occupation as stated in Chapter Four (section 4.2.6). This section aims to assess the impact of social class on bank managers' motivation and job satisfaction.

Research has pointed out that social background has an influential impact on peoples' perception and attitudes towards motivation and job satisfaction, particularly during the main part of their childhood. Hence, peoples' future expectations, including jobs expectations and life styles, are being established in the main part of childhood.

For example, McClelland's (1961) research reported that the substantial majority of business men and managers in his research sample came from the middle class in developed Western countries[12]. Also, Hunt (1986) indicated that the majority of Western managers, including British managers, in his research were of a middle class social background.

Table 6-4 shows that social class has a statistically significant impact on bank managers' intended behaviour towards pay and comfort, security and structure and autonomy and growth dimensions at 0.01 level of significance. It has no statistical significant impact on the other dimensions at the pre-determined level of significance 0.05 or less[13].

Table 6-4: Bank managers' intended behaviour towards motivation and job satisfaction according to their social class (N=238)+.

Social class	Upper N=28	Middle N=166	Lower N=44	Chi square (X²) df=2	Level of significance
Dimension					
Pay and Comfort (A)	50.4	53.2	47.9	9.3778	0.0092**
Security and Structure (B)	46.3	51.6	48.5	10.4401	0.0054**
Relationship and Affiliation (C)	55.8	55.0	57.9	4.3145	0.1156
Achievement and Power (D)	68.3	67.5	70.8	4.6896	0.0959
Autonomy and Growth (E)	79.3	72.8	74.9	11.0679	0.0040**
Total	300.1	300.1	300.0		

Notes:

** 0.01 level of significance.

+ There were 25 questionnaires without an answer on the father's occupation question and there were 3 answers not applicable[14].

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X² values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) Social class, in this research, is determined by the father's occupation. The type of father's occupation was coded according to the British occupation classification. See Chapter Four (section 4.2.6) for elaboration.

Table 6-4 above also shows an apparent trend among the three dimensions which incurred a statistical significant impact. Upper and lower class managers are less concerned than middle class managers with pay and comfort, and security and structure,

but are more concerned than middle class managers with autonomy and growth.

The justification of the significant impact of social class on the three dimensions can be speculated within Jordanian society[15]: That is, middle class managers attempt to maintain a given socio-economic standard where the job is the main determinant of their income and status. Upper class managers are less concerned with pay and security because of other sources of income beside that of their job. Accordingly, upper class managers' main concern is to seek autonomy in the job. While lower class managers might defer their interest in pay and security and become more interested in achievement and higher responsibilities, because of expected higher income and status. This, in turn, is expected to help in the mobility towards middle class.

6.2.5   Other Demographic and Social Factors.

These include the number of children, age of children and number of dependents[16]. These factors are assessed mainly on their expected impact on the pay and comfort dimension. The Kruskal-Wallis test shows that these factors have no statistical significant impact on bank managers' intended behaviour towards pay and comfort or other dimensions. The assessment of these factors and the related tables are included in Appendix G.2.

6.3   Job Related Factors.

This part assesses the impact of the official job title, function, level of management[17], experience, number of subordinates and training on managers' motivation and job satisfaction. The following is a discussion of each of these factors:

6.3.1   Official Job Title.

The managerial official job title can be considered an important factor for managers' motivation and job satisfaction, because it expresses managers' promotion and the recognition of their job achievement. It also implies different managerial responsibilities and levels of autonomy.

Table 6-5 below shows that the managerial official job title has a statistically significant impact on bank managers' intended behaviour towards security and structure, relationship and affiliation, and autonomy and growth dimensions. But, it has no statistical significant impact on pay and comfort, and achievement and power dimensions at the pre-determined level of significance 0.05 or less. The significant impact on security and structure, and autonomy and growth is in agreement with Porter's (1961, 1962, and 1964) studies conducted on American managers from different industries to measure their job satisfaction, despite the different instrument of measurement[18]. The s i g n i f i c a n t impact of the managerial job title on the security and structure dimension can be interpreted by that top level managers' jobs are largely the most secured and unstructured jobs in banks or any other organizations. This is because top level managers represent the conclusive reference for the major issues in the organization including jobs design and specifications. Table 6-5 below shows that top level managers' scores on the security and structure dimension are the lowest compared with other management levels.

Table 6-5: Bank managers' intended behaviour towards motivation and job satisfaction according to the managerial job titles (N=266).

Managerial title	Top N=26	Upper middle N=72	Lower middle N=114	Super-visory N=54	Chi square (X^2) df=3	Level of signif-icance
Dimension#						
(A)	51.2	50.4	53.0	51.6	4.4124	0.2202
(B)	45.2	51.7	51.7	51.1	10.7288	0.0133*
(C)	56.2	54.3	55.1	57.7	8.1048.	0.0439*
(D)	68.8	67.8	67.7	68.3	0.4677	0.9259
(E)	78.8	75.9	72.3	71.4	14.6932	0.0021**
Total	300.2	300.1	299.8	300.1		

Notes:

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

* 0.05 level of significance.

** 0.01 level of significance.

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) Managerial official job titles are condensed into four groups reflecting on management levels and for the convenience of presentation. These groups are:- Top titles cover General Manager, Deputy or Assistant General Manager and Regional Manager. Upper middle titles cover Main Branch Manager (or Assistant) and Division Manager. Lower middle titles cover Division Manager Assistant, Branch Manager (or Assistant), Credit Officer, Computer Analyst, Auditor, and Controller. Finally, supervisory titles cover Controller Assistant, Department Head and Cash Office Manager.

The significant impact of the managerial job title on the relationship and affiliation

dimension might be attributed to the different demands of the jobs on each management title level. Table 6-5 shows that both top and supervisory management title level's scores are higher than the two middle management title levels. Top management title level's jobs demand from them the ability to strengthen their relationship and affiliation with other organization members. This aims to gain members' loyalty to the organization and to enhance their performance. Supervisory management title level's jobs require from this group greater interaction with their subordinates in performing day-to-day work. While the lower concern of the middle management title level of relationship and affiliation, compared with the other two levels, might be attributed to the emphasis on coordinating the tasks and functions among this level.

The significant impact on the autonomy and growth dimension can be justified by the greater responsibilities and autonomy assumed in the higher managerial title levels. Table 6-5 also reveals an apparent pattern related to the autonomy and growth dimension. It shows that managers' scores on this dimension correspond to their managerial titles. That is, the higher the title the higher the scores. Porter's (1961, 1962 and 1964) research also showed that managers' need importance, with regard to autonomy and self realization, increases as one moves up the managerial hierarchy.

6.3.2   Function.

Table 6-6 below shows that the managerial function has a statistically significant impact on bank managers' intended behaviour towards achievement and power dimension. But, it has no statistical significant impact on the other dimensions at the pre-determined level of significance 0.05 or less.

Table 6-6: Bank managers' intended behaviour towards motivation and job satisfaction according to their function (N=266).

Function	Specialists N=138	Generalists N=128	Chi square (X^2) df=1	Level of signif- icance
Dimension				
Pay and Comfort (A)	51.8	51.9	0.1669	0.6829
Security and Structure (B)	51.2	50.7	0.3489	0.5548
Relationship and Affiliation (C)	55.2	55.9	0.5013	0.4789
Achievement and Power (D)	68.9	67.0	4.7345	0.0296*
Autonomy and Growth (E)	73.0	74.5	1.4578	0.2273
Total	300.1	300.0		

Notes:

* 0.05 level of significance.

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference between two groups as well as between three groups or more.

f) Function is condensed into two groups:- Generalists cover those managers who perform general management jobs (for example, General Manager, Branch Manager, Division Manager of different departments). Specialists cover those managers who perform specialized jobs (such as Treasury, Operations, Marketing, Computer, Auditing and Personnel).

Specialists Bank managers' higher concern for achievement and power, compared with generalists bank managers, can be attributed to the type of function the two groups perform. The boundaries of specialists' functions, contrary to the generalists' functions, are largely more specified where the output of their functions is easier to trace to defined areas. This, in turn, can enhance specialists managers' concern for achievement, particularly when their achievement is recognized by preferred managerial rewards (for example, promotion).

6.3.3   Management Level.

In Chapter Four (section 4.3.3), it was stated that financial rewards were chosen as a determinant of management levels in this thesis. Therefore, the outcome of the assessment of level of management also reflect on the impact of financial rewards on bank managers' intended behaviour toward their motivation and job satisfaction.

Table 6-7 below shows that management levels (determined by financial rewards in this thesis) have a statistically significant impact on bank managers' intended behaviour towards relationship and affiliation, and autonomy and growth dimensions. But, they have no statistically significant impact on the other dimensions at the pre-determined level of significance 0.05 or less. These findings are in agreement with McAlister and Overstreet's (1979) study conducted on American bank managers to measure their job satisfaction[19]. Also, the finding related to autonomy and growth corresponds to Porter's research (1961, 1962, and 1964) conducted on American managers to measure their job satisfaction. That is, the higher the management level the greater the concern for autonomy and growth.

Table 6-7: Bank managers' intended behaviour towards motivation and job satisfaction according to the management level (N=266).

| Level of management | | | | | Chi square (X²) df=3 | Level of signif- icance |
Dimension#	Top N=50	Upper middle N=54	Lower middle N=69	Super- visory N=93		
(A)	51.1	51.7	52.4	51.9	0.7791	0.8545
(B)	48.9	50.6	51.5	51.8	3.0849	0.3787
(C)	55.0	54.4	54.3	57.3	10.0239	0.0184*
(D)	67.5	68.7	67.6	68.0	0.4740	0.9246
(E)	77.6	74.5	74.1	70.9	14.3876	0.0024**
Total	300.1	299.9	299.9	299.9		

Notes:

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

* 0.05 level of significance.

** 0.01 level of significance.

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X² values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) Management levels are determined, in this research, based on the annual pay (salary) and are categorized into four groups:- Top level, JD 12001 or more, Upper middle level, JD 9001 to JD 12000, Lower middle level, JD 6001 to JD 9000 and Supervisory level, JD 6000 or less.

The significant impact of management level on both relationship and affiliation, and autonomy and growth dimensions is similar to the impact of managerial title on the same dimensions, which was discussed in section 6.3.1 in this chapter. The same trends of the mean scores of the dimensions concerned are found in the two assessments.

Therefore, the same justification included in section 6.3.1 in this chapter applies here. The same trend is represented in that mean scores of both top and supervisory management levels on relationship and affiliation dimensions are higher than the two middle management levels' scores in the two assessment. Also, mean scores on autonomy and growth correspond to the managerial titles in the two assessments.

6.3.4 Length of Experience in the Present Bank.

Table 6-8 below shows that managers' length of experience in the present bank has no statistical significant impact on bank managers' intended behaviour towards motivation and job satisfaction at the pre-determined level of significance 0.05 or less. This finding is in agreement with Euske *et al* (1980) research conducted on American bank managers' to measure their job satisfaction, despite the different instrument of measurement[20].

Table 6-8: Bank managers' intended behaviour towards motivation and job satisfaction according to the length of experience in their present banks (N=266).

Length of experience Dimension#	21 years or more N=51	11-20 years N=106	1-10 years N=93	Less than one year N=16	Chi square (X^2) df=3	Level of signif- icance
(A)	53.0	51.7	51.2	53.0	2.1746	0.5370
(B)	50.6	52.3	49.9	48.9	3.1003	0.3764
(C)	53.9	55.6	55.8	58.3	4.4814	0.2140
(D)	68.1	68.1	68.1	66.4	0.1362	0.9872
(E)	74.4	72.3	75.0	73.3	4.3026	0.2306
Total	300.0	300.0	300.0	299.9		

Notes:
A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.
a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.
b) Figures of the mean scores are rounded to the first decimal place.
c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.
d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.
e) Length of experience is condensed into four levels for the convenience of presentation.

6.3.5 Number of Subordinates.

Table 6-9 shows that number of subordinates has a statistically significant impact on autonomy and growth, but has no statistical significant impact on the other dimensions at the pre-determined level of significance 0.05 or less. This can be justified by that the number of subordinates, a manager directly or indirectly is responsible for, largely correlates with the higher pay, the higher responsibilities and the higher managerial level, where managers normally assume more autonomy and growth.

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Table 6-9: Bank managers' intended behaviour towards motivation and job satisfaction according to the number of their subordinates (N=254)+.

Number of subordinates	40 or more N=48	16-39 N=62	6-15 N=69	5 or less N=75	Chi square (X^2) df=3	Level of significance
Dimension#						
(A)	51.6	52.3	51.7	51.7	0.4720	0.9250
(B)	49.8	51.9	49.3	51.9	4.9201	0.1777
(C)	53.2	54.7	56.9	56.3	4.6912	0.1959
(D)	68.4	67.5	67.6	68.5	0.8562	0.8360
(E)	76.9	73.6	74.6	71.5	8.6079	0.0350*
Total	299.9	300.0	300.1	299.9		

Notes:

+ The sample excludes those 12 managers without subordinates.

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

* 0.05 level of significance.

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) Number of subordinates is categorized into four groups:- 40 persons or more, 16-39 persons, 6-15 persons, and 5 persons or less with consideration to the size of banks and the managerial levels in these banks.

6.3.6   Training.

Management theories considered training in motivation and job satisfaction, particularly the achievement motivation and the job characteristics theories[21]. This section

aims to assess the impact of training on bank managers' intended behaviour towards

motivation and job satisfaction.

Table 6-10 shows that training has no significant impact on bank managers'

intended behaviour towards motivation and job satisfaction at the pre-determined level of

significance 0.05 or less.

Table 6-10: Bank managers' intended behaviour towards motivation and job satisfaction according to the type of training (N=266).

Training category	Inside/ outside N=47	Outside N=26	Inside N=97	No training N=96	Chi square (X^2) df=3	Level of signif- icance
Dimension#						
(A)	50.6	51.2	52.2	52.3	1.5760	0.6649
(B)	48.2	49.8	52.5	51.0	7.4220	0.0596
(C)	56.4	54.5	54.6	56.3	2.9702	0.3962
(D)	68.3	68.9	68.1	67.4	1.1181	0.7727
(E)	76.6	75.4	72.7	72.9	5.9008	0.1165
Total	300.1	299.8	300.1	299.9		

Notes:
A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.
a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.
b) Figures of the mean scores are rounded to the first decimal place.
c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.
d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.
e) Training is classified into four categories:- Training inside Jordan and abroad, training abroad, training inside Jordan and no training to reflect on the diversity of training[22].

6.4 Other Organizational Factors.

These include inter-organization mobility, unemployment, type of bank, size of bank and location of bank.

The following is a discussion of each of these factors.

6.4.1 Inter-Organization Mobility.

Table 6-11 below shows that a statistical significant difference is found in bank managers' intended behaviour towards pay and comfort, and autonomy and growth dimensions, according to the number of organizations a manager served in at 0.01 level of significance. But, there is no statistical significant difference for the other dimensions at the pre-determined level of significance 0.05 or less. This might be attributed to managers with high expectations of the job, including a concern for autonomy and growth. They usually seek other organizations (or banks) if their expectations are not met in these organizations (or banks). Consequently, their concern with pay and comfort becomes of less importance compared with managers with low expectations who exhibit an opposite pattern.

Table 6-11: Bank managers' intended behaviour towards motivation and job satisfaction according to the number of organizations they have served in (N=266).

Number of organizations	One N=82	2-3 N=137	4 or more N=47	Chi square (X^2) df=2	Level of signif- icance
Dimension					
Pay and Comfort (A)	53.0	52.6	47.6	10.1893	0.0061**
Security and Structure (B)	52.4	50.7	49.1	1.9309	0.3808
Relationship and Affiliation (C)	56.2	54.7	56.6	4.3680	0.1126
Achievement and Power (D)	67.4	67.9	69.1	0.8994	0.6378
Autonomy and Growth (E)	71.0	74.1	77.4	11.4957	0.0032**
Total	300.0	300.0	299.8		

Notes:
** 0.01 level of significance.
a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.
b) Figures of the mean scores are rounded to the first decimal place.
c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.
d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.
e) Number of organizations (significantly banks)[23] managers served in is condensed into three groups:- One organization, 2-4 organizations and 4 or more organizations for the convenience of presentation.

An important factor is to be considered when discussing inter-organization mobility; the labour market in Jordan. The labour market in Jordan is known as a limited job market. The labour supply exceeds available jobs. This is mainly due to the demographic changes caused by the Arab Israel wars in 1948 and 1967 and the expulsion

of the Palestinians to Jordan. Since the oil price increases in the early 1970's, approximately 40% of Jordanian and Palestinian (who live in Jordan) manpower were absorbed in the Arab Gulf states' labour market. These particular facets made the Jordanian labour market unstable and competitive during the 1970's and until the mid 1980's when the Labour market in the Arab Gulf states started to stagnate due to the recession and saturation. Since the mid 1980's, the Jordanian labour market started to stabilize and the chronic facet, represented in the noticeable level of unemployment, of this labour market arose again and the market became less competitive due to the excess of manpower supply. This contributed to constraint labour mobility including bank managers inside Jordan.

The significant adverse consequences of the Gulf War on the Jordanian manpower and economy brought unemployment to a high level which in turn is expected to limit employees' inter-organization mobility including bank managers. For more details about the characteristics of the Jordanian labour market, see Chapter Four (section 4.4.1) and Appendix A.

The major reasons behind managers' inter-organization mobility include their job dissatisfaction and de-motivation. The most important reasons for job change among British men and women managers in Nicholson and West's (1988) research relate to job and career expectations remaining unsatisfied[24]. In Jordan, the most important reasons behind managers' job change, according to Al-Faleh's (1988) study, relate to improving long-term career prospects and the dissatisfaction of the job opportunities in the previous firms[25].

The findings of this research, based on the in-depth interviews, also reveal that the reasons behind managers' job change are largely associated with the unsatisfied

expectations within the job, including greater concern for 'the higher goals of the job' and future career plans. The following quotations of the interviewed bank managers exhibit these unsatisfied expectations. As the managers illustrated:

"I left bank A because I had to stay in the operations department in which I spent five years. I felt I had satisfied my expectations and challenges in the job. I was not able to move to a job where I could have other expectations...You need another sort of job to meet the challenges. That is, a long term goal to reach. For me, if I achieve my goal in the job I start looking for a bigger goal to achieve..... Otherwise, it is killing and there will be no job satisfaction".
(male top level manager late 30's) - ad verbum (37)

"One of the reasons behind leaving my previous job at bank ..... is my feeling of disappointment because there was no appreciation of my efforts at that bank. Though, I used to put a lot of effort to my work and I used to stay longer hours....even more than needed. However, when the time came for promotions my name was not included in the promotion list. Though, my superior used to commend my efforts and gave me hope for a promotion. I was unconvinced of my supervisor's justification which was conveyed to him by top management. Then, I had decided to leave that bank, though I was in a tight financial position. I had started to look for another job immediately."
(male top level manger late 40's) - translated (9)

"I moved from bank A to bank B because of my "career plan". After 6 years of work in bank A I had learned banking. There was a limited chance for moving up at bank A. Bank B was a chance for me to join a well-known international bank, where I understood fair practices prevail, no discrimination is practiced and chances for moving up and learning are there".
(male top level manager mid 40's) - ad verbum (31)

6.4.2   Unemployment.

This section aims to know whether the intended behaviour towards motivation and job satisfaction of bank managers who have experienced periods of unemployment significantly differ from bank managers who have experienced full employment.

Table 6-12 shows that the type of employment has a statistically significant impact on bank managers' intended behaviour towards relationship and affiliation. But, it has no statistical significant impact on the other dimensions at the pre-determined level of 0.05 or less. This might be justified by the lack of contacts with other colleagues and subordinates of bank managers who have experienced unemployment, especially if it is known that the job is very important for Jordanian bank managers[26]. This lack of contacts is expected to enhance the need for relationship and affiliation among this group of managers, because they largely identify with the job. Chapter Four (section 4.3.7) shows that Jordanian bank managers view job prior to family.

Table 6-12: Bank managers' intended behaviour towards motivation and job satisfaction according to the type of employment (N=266).

Type of employment Dimension	Continuous employment N=241	Experienced unemployment N=25	Chi square (X^2) df=1	Level of significance
Pay and Comfort (A)	51.8	52.5	0.0050	0.9434
Security and Structure (B)	51.0	50.5	0.0010	0.9749
Relationship and Affiliation (C)	55.1	59.6	6.0454	0.0139*
Achievement and Power (D)	68.2	66.0	0.7019	0.4021
Autonomy and Growth (E)	74.0	71.3	0.7016	0.4023
Total	300.1	299.9		

Notes:
* 0.05 level of significance.

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference between two groups as well as between three groups or more.

6.4.3   Type of Bank.

This section aims to determine whether the type of bank (Anglo-American *vis-a-vis* Jordanian/Arab) has a significant impact on bank managers' intended behaviour towards motivation and job satisfaction[27].

Table 6-13 shows that the type of bank has no significant impact on bank managers' intended behaviour towards motivation and job satisfaction at the pre-determined level of significance 0.05 or less.

Table 6-13: Bank managers' intended behaviour towards motivation and job satisfaction according to the type of bank (N=266).

Type of bank	Jordanian/ Arab N=225	Anglo- American N=41	Chi square (X^2) df=1	Level of signif- icance
Dimension				
Pay and Comfort (A)	51.8	52.3	0.0837	0.7723
Security and Structure (B)	51.1	50.2	0.1180	0.7312
Relationship and Affiliation (C)	55.4	56.3	0.1555	0.6933
Achievement and Power (D)	67.9	68.4	0.0523	0.8192
Autonomy and Growth (E)	73.9	72.9	0.6357	0.4253
Total	300.1	300.1		

Notes:

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference between two groups as well as between three groups or more.

6.4.4   Size of Bank.

Size of the organization is believed to have an impact on organization members including managers' motivation and job satisfaction. This area has received attention from other researchers (for example, Porter 1963). This section aims to assess the impact of size of bank on bank managers' motivation and job satisfaction.

Table 6-14 below shows that size of bank has no significant impact on bank managers' intended behaviour towards motivation and job satisfaction at the pre-determined level of significance 0.05 or less.

The finding of this section is in agreement with Porter's (1963) research conducted on American managers' from different industries to measure their job satisfaction[28]. Porter reported a noticeable but not a significant relationship in perceived need fulfilment deficiency among American managers according to the size of the organization (measured by number of employees).

Table 6-14: Bank managers' intended behaviour towards motivation and job satisfaction according to the size of bank (N=266).

Size of bank	Small N=20	Medium N=53	Large N=193	Chi square (X²) df=2	Level of significance
Dimension					
Pay and Comfort (A)	52.6	51.7	51.8	0.1042	0.9492
Security and Structure (B)	51.0	50.6	51.0	0.2293	0.8917
Relationship and Affiliation (C)	54.9	57.0	55.2	1.9735	0.3728
Achievement and Power (D)	66.9	68.3	68.0	0.3365	0.8451
Autonomy and Growth (E)	74.7	72.5	74.0	0.5909	0.7442
Total	300.1	300.1	300.0		

Notes:

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X² values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) Size of bank is categorized based on the number of employees into three groups:- Small 50 employees or less, medium 51-200 employees and large 201 or more. This categorization is based on Amman Financial Market classification. This classification is adopted by all Jordanian researchers.

The finding of this section is in disagreement with other research (Slocum and Strawser 1970) conducted on American bank managers, who reported a significant impact of size of bank on managers' perceived need fulfilment deficiency towards autonomy, self realization and compensation[29]. According to this research, managers from small size

banks were more satisfied in the three mentioned dimensions compared with the larger size banks[30].

The disagreement might be explained by the larger size of American banks compared with Jordanian banks and to the market segmentation which characterizes the American market. The American financial market is known as a specialized market, where large banks are largely corporate oriented and small banks are consumer oriented. This segmentation is largely not found in the Jordanian financial market, where the clientele base of most banks is mixed[31].

6.4.5 Location of Bank.

This section aims to assess the impact of location of bank on bank managers' intended behaviour towards motivation and job satisfaction parallel to a similar piece of research.

Table 6-15 below shows that the location of the bank has no statistical significant impact on bank managers' motivation and job satisfaction at the pre-determined level of significance 0.05 or less. This finding is in disagreement with the findings of Slocum and Strawser's (1970) study conducted on American bank managers. This research reported a significant impact of geographical locations on bank managers' perceived need fulfilment deficiency towards autonomy and compensation[32]. According to this research, managers whose banks where located in large communities were less satisfied in the areas of autonomy and compensation. However, the researchers did not state a justification of this pattern.

Table 6-15: Bank managers' intended behaviour towards motivation and job satisfaction according to the location of bank (N=266).

Location of bank	Amman N=184	Other Cities N=82	Chi square (X²) df=1	Level of signif- icance
Dimension				
Pay and Comfort (A)	51.5	52.5	0.5298	0.4667
Security and Structure (B)	51.0	50.7	0.0712	0.7896
Relationship and Affiliation (C)	55.3	55.9	0.1484	0.7001
Achievement and Power (D)	68.0	67.9	0.0058	0.9394
Autonomy and Growth (E)	74.1	72.9	0.6421	0.4230
Total	299.9	299.9		

Notes:

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the dimensions is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to the number of samples (groups) X² values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference between two groups as well as between three groups or more.

f) Location of bank is classified into two groups: Amman, the capital of Jordan, where all headquarters of commercial banks, the majority of managers and approximately one third of population are found, and other cities in Jordan.

6.5 Summary and Conclusion.

The chapter aims to identify the main factors which have a significant impact on bank managers' motivation and job satisfaction in order to consider them in designing the relevant organizational motivational systems and in turn enhance managers' performance. Table 6-16 below contains a summary of the organizational and non organizational factors which are assessed in the chapter. It also lists the findings of similar research for comparison and validation purposes.

Table 6-16: A summary of the statistical significant impact of the assessed main factors on bank managers' intended behaviour towards motivation and job satisfaction.

Dimension# Factor	A	B	C	D	E	Similar research findings
Age	no	no	no	no	no	Porter, 1962a, USA managers; Euske, 1980b, USA bank managers.
Education	no	no	no	no	no	Euske, 1980.
Gender	no	no	no	no	no	Euske, 1980.
Social class	0.01	0.01	no	no	0.01	-------------
Number of children	no	-	-	-	-	-------------
Age of children	no	-	-	-	-	-------------
Number of dependents	no	-	-	-	-	-------------
Job title	no	0.05	0.05	no	0.01	Porter 1961, 62, 64 (agreed B and E).

Dimension# Factor	A	B	C	D	E	Similar research findings
Function	no	no	no	0.05	no	--------------
Level of management	no	no	0.05	no	0.01	Porter 1961,62, 64 (agreed E); McAlister, 1979c, USA bank managers (agreed C, E).
Experience	no	no	no	no	no	Euske, 1980.
Number of subordinates	no	no	no	no	0.05	--------------
Training	no	no	no	no	no	--------------
Inter-organization mobility	0.01	no	no	no	0.01	--------------
Unemployment	no	no	0.05	no	no	--------------
Type of bank	no	no	no	no	no	--------------
Size of bank	no	no	no	no	no	Porter, 1963, USA managers; Slocum, 1970d, USA bank managers (disagreed A,E);
Location of bank	no	no	no	no	no	Slocum, 1970, (Disagreed A,E).

Notes:
A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.
no : Refers to no significant impact.
- : Means irrelevant to the significance test.
a,b,d : Level of significance of these studies is 0.05, c: Level of significance of this study is 0.10.

As table 6-16 shows, the assessment reveals that the demographic and social, job

related and other organizational factors contribute to the significant impact on bank

managers' motivation and job satisfaction.

As table 6-16 shows, the findings of the chapter of the statistical significant impact of the assessed main factors largely coincide with the findings of similar previous research works. The interpretation of the statistical significant impact of the assessed factors is based on the main principle of management, the related reviewed literature, the related general theories, and the particular aspects of the Jordanian environment. This interpretation is presented in each relevant section whether the findings coincide with the findings of similar studies, disagree or have no parallel in the surveyed research.

With regard to women bank managers, the chapter explores the issues related to their noticeable concern for achievement and power compared with men bank managers. It shows that this concern is reflected in women's attempts to prove themselves among men managers and to face the challenges at work including social constraints.

From a job change perspective, similar to the findings of relevant research, the chapter reveals that among the main reasons behind bank managers' job change are their demotivation and dissatisfaction with the job. These reasons are manifested in the absence of challenges due to the satisfied expectations for managers and the feeling of disappointments because of the absence of advancement opportunities.

In a conclusion of this chapter, the assessment of the impact of organizational and non organizational factors, concludes that, in accordance with the related reviewed literature, motivation and job satisfaction is a multi dimensional phenomenon, where different demographic and social, job related and other organizational factors contribute to the significant impact on bank managers' motivation and job satisfaction.

However, the impact of job related factors, in terms of the number of factors which have a statistical significant impact and the number of the dimensions being

affected, is clearer than the other two groups of factors (demographic and social, and other organizational). It can be concluded that the improvement of the managerial practices and organizational systems relevant to bank managers' motivation and job satisfaction enhance the motivational and job satisfaction processes among these groups of managers.

7.0   **CHAPTER SEVEN:**

A Comparison of the Managerial Practices and Organizational Systems Relevant to Managers' Motivation and Job Satisfaction between Jordanian/Arab and Western (Anglo-American) Banks.

7.1   **Introduction.**

Chapter Five of the thesis has revealed that the relevant organizational systems and managerial practices, contrary to Western (Anglo-American) international banks, are incompatible with managers' greater concern for 'the higher goals of the job' in the Jordanian/Arab banks. It has also revealed that Jordanian bank managers are particularly concerned with promotion.

Chapter Six of the thesis has concluded that job related factors contribute a noticeable weight (compared with demographic and social, and other organizational factors) to the significant impact on bank managers' motivation and job satisfaction.

This chapter aims to demonstrate how the organizational processes (managerial practices and systems) and other variables relevant to managers' motivation and job satisfaction are found in the two types of bank (Jordanian/Arab and Anglo-American banks). In other words, it seeks to clarify the forms and essence of these relevant organizational processes and variables in the two types of bank. Moreover, it attempts to explain why Jordanian bank managers view promotion with particular importance.

The chapter has two main objectives. These are:

First, to meet the requirements of the comparative part of the thesis by conducting a comparison between Jordanian/Arab and Anglo-American banks related to the organizational processes and variables relevant to managers' motivation and job satisfaction.   Second, to achieve the practical objective of the thesis by showing how the relevant managerial practices and organizational systems in Jordanian/Arab banks might

be improved[1]. Improvements in these practices and systems along with the conclusion of

Chapter Six (mentioned above) will enhance the managerial motivation and job satisfaction

processes.

As stated in Chapter Three (sections 3.5.3 and 3.7), the methodology of the

comparative organizational part of the thesis is based on two cores of matching samples.

The first is the 22 managers who combine experience in the two types of bank

(Jordanian/Arab and Anglo-American)[2]. This core was used to contrast the managerial

practices and organizational systems relevant to bank managers' motivation and job

satisfaction such as autonomy and delegation of authority. The second core of matching

samples relates to the two types of bank (Jordanian/Arab and Anglo-American) themselves

in Jordan. This core was used to contrast specific variables relevant to managers'

motivation and job satisfaction such as managers' age.

The presentation is divided into two main parts. The comparison based on the

outcomes of the 22 in-depth interviews is presented first, followed by the comparison

based on the banks' variables.

7.2 A Contrast of the Relevant Organizational Processes Based on In-Depth Interviews.

These include autonomy and delegation of authority; opportunities for advancement

and promotion; job feedback, performance appraisal and recognition of job achievement;

superior/subordinate relationship; job duties, goals and organizational structure; and

training policies[3]. The content analysis methodology was applied to the transcribed in-

depth interviews in order to reach the main themes of the relevant organizational processes

between the two types of bank[4].

The following is a discussion of each of these processes.

7.2.1   Autonomy and Delegation of Authority.

Based on the content of in-depth interviews, the main themes of respondents'

answers in this area are related to the structured and wider scope of autonomy and

delegation of authority in Anglo-American banks compared with Jordanian/Arab banks.

That is, unlike Jordanian/Arab banks, autonomy and delegation of authority in Anglo-

American banks largely encompass all managerial levels and are based on systems, rules

and procedures with clear boundaries and limits of authorities and responsibilities.

Consequently, according to the in-depth interviews, managers' motivation and job

satisfaction are enhanced in Anglo-American banks.

The following quotation[5] explains how the process of decision making is

centralized in the hands of senior top management in Jordanian/Arab banks, while it is

decentralized and encompasses all management levels in Anglo-American banks. As the

manager illustrated:

> "Decision in Arab banks is filtered down. There is the chairman or the
> general manager of the bank who sets the rules and regulations and who
> says yes or no, and his decisions are unfortunately sacred, nobody in the
> system can change it. While in American banks the system is different,
> decisions are coming from the bottom and going up. For example, a credit
> decision comes from a credit officer, then it goes to the country officer,
> then it goes to the country advisor, and it can be approved or rejected after
> the proper consultation and scrutiny. i.e. everything is initiated from the
> base. While we find in Arab banks, even some of those which I have
> worked with are multinational organizations, Arab mentality[6]. You find
> that things are coming from the number one guy and then filtered down.
> In this case, as the top man, he is assured that no one changes the system.
> I mean that he receives the proposal, in the case of credit again, and
> approves it and sends it to you, just for the sake of recording and
> implementation."
> (male top level manager late 40's) - ad verbum   (43)

The following quotation exhibits the processes of delegation of authority and the

resumption of responsibilities at an early stage of recruitment, and the positive

consequences on managers' motivation and job satisfaction including confidence in Anglo-American banks. It also indicates the absence of delegation of authority and the centralization of authority within the senior top management level in Jordanian Arab banks. As the manager illustrated:

> "Autonomy at...bank (Anglo-American) was very strong. The moment you join the bank, they make you feel that you are important, that you are able to make decisions, that you should not fear making decisions. Of course, they give you the required training and they show the proper procedure, they make collective decisions. If you make a mistake, but not serious, they try to help you. From the first moment, they let you feel that you are a responsible person, an officer of the bank who makes decisions, who supposes to lead not to be led. At Arab banks, it is the other way around, you do not do anything without referring to the boss, even as a manager, even if you are senior. It is highly centralized, no set up, autonomy is very minimal and they (senior top management level) do not give you the benefit of having confidence, and if you make a mistake it is against you."
> (male top level manager late 30's) - ad verbum (36)

The following two quotations explain how autonomy in Anglo-American banks, contrary to Jordanian/Arab, is institutionalized and based on limits of authorities and responsibilities and controls. As the managers elaborated:

> "Definitely with foreign (i.e. Anglo-American) banks autonomy is more than local banks. Foreign banks are institutions, while in local banks you feel they are owned by persons. Most foreign banks in the country are multinationals and are backed up by branches everywhere as institutions, and local management are employed as part of the institution. While in local banks, even though management do not own the bank, they act as owners. This limits your autonomy.
> In foreign banks, they delegate authority within certain parameters and they control that. In local banks, there is no delegation, it is a centralized management, everything largely should go to the higher management. In my area, the treasury, for example, in the foreign bank, there are limits and you deal within these limits. In the local bank, there are no limits and you could buy $0.5 million or $10 million. For example, in my previous job in a local bank, I would receive orders to buy DM 10 million which is above the foreign exchange ceiling limit of the bank, and if you ask why, on what basis, you would receive as a justification that the general manager who gives the order heard that the Dutch Mark will go up? ...There is no

clear cut between authorities and responsibilities."
(male top level manager mid 30,s) - ad verbum (37)

"Foreign (Anglo-American) banks give more autonomy than the local
banks. In the foreign bank set up, we used to have a credit limit, which
increases subject to time and experience, like if you are a junior officer you
have a smaller limit, and when you become a senior officer your credit
limit increases which gives you more autonomy. At local banks (whether
junior or senior) you have a certain level of autonomy because the decision
making is prerogative to the very senior managers at the bank, until you
are at that position you are not in the category to make decisions."
(male top level manager late 40's) - ad verbum (42)

The following quotation shows how delegation of authority in Anglo-American

banks, contrary to Jordanian/Arab, encompass all managerial related tasks including the

human resources (personnel). As the manager illustrated:

"In Foreign (Anglo-American) banks, when the responsibility for managing
a department (or a division) is delegated, the whole responsibility including
the personnel and their related matters is undertaken. You feel you are the
first and the last responsible person. In Arab banks, you have to be in the
first man position in the bank in order to be responsible for personnel
affairs such as their promotions. I mean the authority is centralized in the
hands of the first man in the bank. Even, sometimes, if you are the second
man you might not have the authority to exercise control over an
employee's job situation. In other words, the level of autonomy is much
less in Arab banks."   ,
(male middle level manager late 30's)-translated (45)

Finally, the following two quotations reflect on the wider level of autonomy and

delegation of authority in Anglo-American banks compared with Jordanian/Arab banks.

They also express how bank managers feel because of the implications of autonomy and

delegation of authority in the two types of bank and the consequences of these implications

on their motivation and job satisfaction. As the managers illustrated:

"At....bank (Anglo-American), there was a high level of delegation of
authority. A person works with high confidence, he/she has no fears when

mistakes occur. His/her opinion is taken into consideration which enhances the autonomy. Not only top management level listen to his/her opinion, but they implement it. In this bank (a large Jordanian), there is a kind of autonomy but at the very top management level. Whenever we go down the hierarchy, you feel the lower level of the delegation of authority and autonomy."

(female top level manager late 30's) - translated (28)

"At ... bank (Anglo-American), there were pre-set goals which you had to achieve and which become your baby. From there onwards, you manage your time, you state your goals and you execute them to reach those goals. If you need any assistance from management you would find it all the time. At that bank, they do not bother about formalities. While at this bank (a large Jordanian), formalities are a must, such as to attend at a specific hour. My job satisfaction was much higher at my previous job in the foreign bank because I was initiating issues, I got to get the blessing for good outcomes and at the end of the day I used to get appraisal for my work. Autonomy was wider because I had to decide many things myself."

(male middle level manager late 30's) - ad verbum (35)

7.2.2   Opportunities for Advancement and Promotion.

The main themes of respondents' answers in this area based on the in-depth interviews are centred around the wider prospects of advancement and promotion in Anglo-American banks, compared with Jordanian/Arab, including the existence of career paths and the implementation of the criteria of performance and achievement in promotion.

The following two quotations show how the performance determines promotion in Anglo-American banks while seniority is the main criteria for promotion in Jordanian/Arab banks. As the managers explained:

"There is a major difference here. At the foreign (Anglo-American) bank promotion was by merit. I mean his/her performance determines the promotion, no other factors were considered. There was no consideration for the number of years of experience which is the main criteria for promotion in local banks. In this bank (a large Jordanian), even if a person is given higher managerial responsibilities when he/she moves to a higher

vacant position, he/she would not be given the higher grade or the title of that position if he/she does not have the required number of years of experience required for the promotion."
(female top level manager late 30's) - translated (28)

"At ....bank (Anglo-American) if you are good, regardless of how long you have been in the job, if you prove good and exceptionally good, you move up. In the local institutions, seniority plays a larger role, I mean how long you have been in the job. There is a greater emphasise on seniority rather than achievement. You would not find an Arab institution promoting some body in one year from a job to a job. There is no promotion for doing such a good job, they give the promotion but it should be after a specific time; they would view him/her if he/she has done a good job, but they would not give him/her a promotion as he/she would have if he/she works for an American bank, for example. At ...bank (Anglo-American), there was a fast response to promotion for those who deserve according to their achievement, while in the local banks there is a delay in responding to such merits (i.e. delayed promotions)."
(male top level manager late 30's) - ad verbum (36)

The quotation below reflects on the significance of a career path in facilitating managers' advancement in Anglo-American banks. It also signifies the limited managerial positions in hindering managers' advancement in Jordanian/Arab banks. As the manager illustrated:

"In my previous job at ... bank (Anglo-American), I had to work very hard to move up, and this meets a known path that you can climb the ladder if you work hard; goals are set up and a "career path" is known, in addition to clear structure and positions.
At this local bank, you have to work hard to maintain your position, hence the limited number of positions here. There are few positions at the top, general manager, deputy general manager, and you might have two assistant general managers. So you stick there, it is very difficult to move up the ladder. So a lot of people get frustrated, they work for 10 years with no advancement."
(male top level manager early 50's) - ad verbum (46)

The following two quotations illustrate, contrary to Jordanian/Arab banks, how the advancement and promotion opportunities are part of a wider view towards the

management of human resources in Anglo-American banks, which attempts to satisfy

employees' goals by providing the required incentives and resources. As the manager

explained:

"This is a major area lacking in local institutions. In foreign (Anglo-American) banks, their main assets are their employees, there is a lot of effort, they make sure that their staff are satisfied, they invest in them, spend a lot of money on them and train them. There are many incentives and money increases, they concentrate on their staff.
In local institutions, they employ you, they think all of what you expect from them is the occasional promotion every few years, and the annual increase which is a percentage regardless of what you do. They do not think of you as an asset, they think that any body is dispensable and if you go somebody else can replace you."
(male top level manager late 30's) - ad verbum (40)

"Opportunities for advancement and promotion are high with foreign (Anglo-American) banks compared with local banks. In foreign banks, there is a "career path" and policies, they give to their employees training, incentives, promotions and so on. They treat them as a part of the institution. While in local banks, they do not care that much, they feel that the moment you are employed, you are paid a salary to do the job, they do not treat employees as part of the institution."
(male top level manager mid 30's) - ad verbum (37)

The following two quotations clarify some reasons behind the faster managerial

advancement in Anglo-American banks, compared with Jordanian/Arab. These include the

selection of managers and the absence of the social pressures and favouritism in Anglo-

American banks (the first quotation), and the occupation of higher managerial positions

from outside in Jordanian/Arab banks (the second quotation). As the managers explained:

"Foreign (Anglo-American) banks are liable to advance their employees more quickly than local banks. The reason for that is in foreign banks they are more selective in recruiting their employees, they know that they have a limited number whom they can pick up, therefore, they try as much as possible to pick the best people on their merits. Knowing that they have very good people, they have to promote and motivate them. Therefore, they are liable to push their people more than a local bank who has to pick

up more people than foreign banks. Also, local banks are more influenced by social connections and social pressures. I mean favouritism plays a role here."
(male top level manager 40's) - ad verbum (42)

"In Arab banks, if they want to recruit somebody to head a new division they look for outsiders rather than insiders. Because they never trained people to hold those jobs compared to other similar organizations in size from outside Arab countries. In non Arab organizations, they train their people, they develop them, they have a "career path" for them, and they have the future clear for them, yet these people might not stay in these organizations."
(male top level manager late 40's) - ad verbum (43)

In addition to the above, the discrepancies between the two types of bank in this area might be attributed, from an organizational perspective, to specific factors including the greater ratio of managers, the wider scale of titles and the effective grading systems in Anglo-American banks, as it is illustrated in sections 7.3.4 and 7.3.6 in the second part of this chapter.

7.2.3 Job Feedback, Performance Appraisal and Recognition of Job Achievement.

The main themes of respondents' answers in this area, based on the in-depth interviews, are related to the regular job feedback based on two way communication and clear reporting system; structured and documented performance appraisal based on joint pre-set goals and joint accountability; and frequent, varied and distinguishing job achievement recognition in Anglo-American banks compared with Jordanian/Arab banks.

The following quotation reflects on the greater weight of job feedback and recognition in Anglo-American banks compared with Jordanian/Arab banks. As the managers illustrated:

"In foreign (Anglo-American) banks, job achievement feedback and recognition carry more weight than local banks. They are more pronounced and you can feel them more, you can touch them more than local banks. It does not mean that they do not exist in local banks, but it is a question of one category being higher than the other if you want to compare."
(male top level manager mid 40's) - ad verbum (42)

The following two quotations elaborate on the essence of managerial job feedback between the two types of bank. They exhibit that feedback is conducted based on one way communication in Jordanian/Arab bank *vis-a-vis* two way communication in Anglo-American banks in the first quotation. The second quotation exemplifies how managers' style in conducting the feedback in Anglo-American bank, contrary to Jordanian/Arab banks, is based on professionalism[7] and attempts to help subordinates reach the specified goals. As the managers clarified:

"At ..bank (Anglo-American), the two way communication system is properly defined, while in local banks it is a one-way communication. In local banks, it comes from up to down. There is no concern from the lower to the higher authority. At the American bank, they always make sure that two way communication is clear and defined, and ideas and concern are noted. At local banks, ideas and concern are not noted and neglected. For example, when I was working at ...bank (a large Jordanian), I was working in the letters of credit department under the supervision of Mr.....One day, I approached him and told him that I had stated some ideas on a piece of paper which I thought were good ideas to improve the work in our department and I would like to discuss it with him. After I finished, he looked at me and asked me "when were you born", I got surprised for his question and I replied in 1948, he said I have been in this job 8 years before you born, go and do your work my son. This is the feedback you might receive at local banks. I am giving you a true picture. While at ...bank (Anglo-American) the case is different. In a similar situation a supervisor would sit with you and discuss your proposition, give and take with you, and might tell you this is a good idea, this one needs improvement and so on."
(male top level manager mid 40's) - ad verbum (26)

"At ... bank (Anglo-American) managers manage the situation, I mean their style is to coach, to guide subordinates to certain goals, to help them and to appraise them on their strengths and the improvements they need.

This is done in a very positive manner, you make a plan for your staff, a career path, how to set a certain goal, you tell them, you help them, you tell them that you can be something if you go this way, you do not do that along the way. You coach them and you are with them day to day to make sure that they are reaching the point you want. Because when this happens you have succeeded and you can be promoted, and they can be promoted too. Because a supervisor is evaluated and if he/she did not succeed (part of that success is his/her subordinate's success), he/she will end up with loosing an opportunity to become something. So, the process is out of selfishness and based on professionalism.
In local banks, it is the other way around, the theory that has been implemented until recently, you manage to make sure that you stay in your chair as long as you can. There is no guidance for staff by managers. The two way communication between superiors and subordinates does not exist. You do not appraise them in the proper way. Because, as a superior, you are appraised by your superior in the same negative way, without objective criteria.[8]"
(male top level manger late 30's) - ad verbum (36)

The following quotation illustrates the structure of performance appraisal and the

way it is conducted, which in Anglo-American banks, contrary to Jordanian Arab banks,

stresses the regularity, openness and the evaluation of performance based on the

achievement of the pre-set goals. As the manager explained:

"In ...bank (Anglo-American), performance appraisal is organized and applied to a large extent. There are goals for each manager in the different jobs and these goals are given at the beginning of the year. A manager is evaluated based on his/her achievement of these objectives, which takes place at most, at the end of the year. Performance appraisal is discussed with the general manager of the branch or with one of the senior managers. The appraised manager puts his/her comments whether agreed or not together with the appraisal and the reasons for non agreement. In this local bank (a large Jordanian), there are goals for each unit in general, most of these goals are quantifiable. The outcome of the individuals' performance appraisal is not discussed with the higher managerial level, because performance appraisal is considered a secretive process. Nobody knows his/her appraisal, it could be good, very good, excellent, but what are the strengths and weaknesses, nobody knows. If it happens and the manager has the courage to face his/her superior and asks, the superior might refuse the follow up and that is it."
(female top level manager late 30's) - translated (28)

The following reflective quotations elaborate on the essence of managerial

performance appraisal between the two types of bank[9]. They show that the appraisal is

part of a system in Anglo-American banks *vis-a-vis* the personal views in Jordanian/Arab

banks in the first quotation. The second quotation clarifies the multi-dimension criteria in

the content of the appraisal in Anglo-American banks compared with Jordanian/Arab

banks. The third quotation indicates that the documentation of performance appraisal is

recently implemented in Jordanian/Arab banks. The fourth and fifth quotations exhibit the

absence of goal setting, participation and professionalism (objectivity) in conducting the

appraisal in Jordanian/Arab compared with Anglo-American banks. As the managers

illustrated:

"In foreign (Anglo-American) banks, performance appraisal and feedback
are part of the systems. There is an involvement of the staff, you discuss
it with your boss. If you are not happy with some thing you can go to the
higher managerial position. In local banks, there is no discussion, it is not
part of a system. There is a lack of systems, the appraisal is conducted
based on people's feeling."
(male top level late 30's) - ad verbum (40)

"In foreign (Anglo-American) banks, performance appraisal is conducted
based on different dimensions including working hours, accomplishments,
accuracy and so on. All are considered in the evaluation process in order
to formulate an idea about the performance of an employee. Here, in Arab
banks, if you make one or two mistakes in the year it might take out all
your effort during the 12 months of work."
(female middle level manager late 30's)-translated (33)

"In local banks, they started the implementation of the documentary
approach in appraising their employees and managers' performance two
years ago. There was no files for appraisal before. In the past, managers
used to call the supervisor and ask him/her about the performance of
his/her subordinate. The supervisor used to reply, this is good or bad and
gave some comments about the person being appraised, there was no
documentation. This process leads to having no base to build upon, and
eventually the supervisor becomes the only criteria the manager depends on
to make a decision. This used to make things loose and uncontrolled."
(male top level manager late 30's) - translated (44)

"At...bank (Anglo-American) the feedback and the appraisal are basic and exist. In the local organization, this is very limited, if found. In foreign banks, there is a system for this and it is followed. This system is built on setting up goals for personnel including managers who are accountable for the implementation of these goals. In foreign banks, these exist, are tried and proved successful. In local banks, if the appraisal is found, there is usually no reference to it at the specific time. The appraisal is not conducted through discussion with the related person, because there is no proper reporting system."
(male top level manger late 30's) - translated   (27)

"In local banks, there is some system to put an appraisal but it is not as professional as it is in foreign (Anglo-American) banks. In foreign banks, it is like a contract, you write and you object, you participate in setting up such goals and you are measured from the point of view of these goals. But in local banks it is not the same way, it is another way of the assessment of performance. We did not reach the stage yet where a manager has known objectives to be implemented, we are in the process of introducing a new appraisal form where it is hoped to reflect these goals."
(male top level manager late 40's) - ad verbum   (31)

Finally, the following three indicative quotations reflect on the magnitude of

recognition of job achievement between the Anglo-American and Jordanian/Arab banks.

They show that recognition in Anglo-American banks, contrary to Jordanian/Arab[10],

distinguishes between employees' performance and takes various forms. As the managers

explained:

"In foreign (Anglo-American) banks, there is more feedback, recognition is more and known to others. I mean to acknowledge, for example, that this officer achieves much and so on. People would know about the performance of others, as well as departments and units *vis-a-vis* each others. In local banks, you feel that they take the bank as a whole and they do not try to see the performance of each department or manager separately and try to analyze it, they do not appraise or evaluate each manager's performance on their own."
(female top level manager mid 30's) - ad verbum   (38)

"The recognition of job achievement at this bank (a large Jordanian), is at a very low level. It has little impact on performance because there is no

much difference between a person who performs and one who does not. I mean forms of recognition are very similar. At the foreign (Anglo-American) bank, the range of recognition of achievement is much wider. You feel whoever accomplishes he/she is rewarded clearly compared with those whom do not perform well, whether in promotion, training, increases and so on. It is very little here. You feel you do not want it. A manager with an ambition at that foreign bank, he/she has more scope to achieve. In other words, the recognition here is not parallel to performance, and seniority is taken into consideration. It is an old and conventional system."
(female top level manger late 30's)-translated (28)

"At ...bank (Anglo-American), there are at least verbal appraisals and compliments which usually take place immediately, this gives a push to the officer for other achievement.
Forms of recognition are varied, bonus, additional vacation such as rest and recreation, excellent service certificate[11], being one of the top ten[12], promotion in addition to financial increases."
(male middle level manager late 30's) - ad verbum (35)

7.2.4 Superior/Subordinate Relationship.

The main themes of respondents' answers in this area based on the in-depth interviews are related to: The higher level of trust and cooperation because of management philosophy and the relevant organizational systems; more openness and contact between the different managerial levels but without the prerogatives of higher management levels; and greater professionalism[13] found in relationships in Anglo-American banks compared with Jordanian\Arab banks.

The quotation below exhibits, contrary to Jordanian/Arab banks, the greater openness, regular contact, cooperation and trust between superiors and subordinates in Anglo-American banks. As the manager illustrated:

"At ...bank (Anglo-American) the relationship is more informal, more causal and more day to day communication. There is a sort of regular appraisal conducted, sometimes weekly or monthly, which make you part of them (i.e. management), all the way with them. In local banks, there is a gap, the relationship is not as close as it should be. You try to look and

appear formal, because the relationship pre-disposes you to do that. In ... bank (Anglo-American), they emphasize team work, trust and cooperation, but there are procedures to be followed and confined to. In local banks, there could be trust but it is a personal matter not a procedural one, there is no procedures, the teamwork is not there too. The manager in an Arab organization relies on "watch dogs" everywhere in order to bring him information. While at ...bank (Anglo-American) you can manage a big institution by basically having openness. You rely on that to your next superior and the one above him and so on."
(male top level manger late 30'0) - ad verbum (36)

The following quotation reflects, contrary to Jordanian/Arab banks, on the higher

level of professionalism in superior/subordinate relationship in Anglo-American banks. As

the manager pointed out:

"The difference is that, in foreign (Anglo-American) banks the relationship is more professional. Unlike Arab banks, if you become very close to your superior it does not affect his professional judgment of you. While a close relationship with your boss in local banks is to your advantage."
(male top level manager late 30's) - ad verbum (40)

The following two quotations illustrate the level of openness and trust between

superior and subordinates in Anglo-American banks compared with Jordanian/Arab banks.

As the managers expressed:

"At foreign (Anglo-American) banks, a manager has the freedom to express his/her views and opinion including his/her level of satisfaction from top management. While in Arab banks you can not talk about top management, because if you do, they might finish your work. In the Arab banks, you can not face your superior with facts, you remain conservative because you are afraid and you want to keep your job. While in foreign banks, it is different. We used to enter top managers' offices and talk about what we like and what we do not like. When we used to talk negative things about top management and criticize situations, it used to be taken positively rather than negatively."
(female middle level manager late 30's)-translated (33)

"In foreign (Anglo-American) banks, you can go to your superior manager and tell him you have made a wrong decision. In Arab organizations you can not say to your superior manager you are wrong".

(female top level manager mid 30's)-translated (39)

The following reflective quotations[14] clarify superior/subordinate relationship in the two types of bank and attempt to address reasons behind these differences. These differences include the concentration of ownership in Jordanian/Arab banks which leads to stratify employees as managers and employees as shown in the first quotation. The remaining quotations consider the difference of the culture of Anglo-American banks where they, contrary to Jordanian/Arab banks, do not emphasize the "halo effect" and they stress the accountability of managers in the relationship as expressed in the second quotation. The third quotation shows that the relationship is based on trust while the fourth one shows that it is based on loyalty to the organization in Anglo-American banks. As the managers pointed out:

"In Arab banks, because of the existence of large individuals' shareholders in many banks, this imposes a special type of relationship between superior and subordinate. In ...bank (Anglo-American) both superior and subordinate managers consider themselves as employees. In Arab banks, you feel you are an employee and your superior manager is the owner. This creates a difference in the relationship. In foreign banks, the interference of the owners is very limited while in the Arab banks the interference of owners is clear."   ,
(male top level manager late 30's) - translated (27)

"I think that in foreign (Anglo-American) banks they have a foreign culture within the type of the relationship. I.e. there is no "halo effect" between the senior and junior managers. So with that in place you feel there is no social strata. While in local banks you have this "halo effect". In foreign banks, I feel that the set up is done in such a way that they give you more trust and more responsibility. They expect you to be more responsible and they give you more room to manoeuvre. But at the same time you are accountable and if they feel at any stage that you are not up to expectations, you are out of the system. While in the local banks set up, they do not give you that prerogative. You are not given that much trust and the liability that you are out of the job is less."
(male top level manager mid 40's) - ad verbum (42)

"In general, in foreign banks, irrespective of individual cases, they try to create an atmosphere of trust between superior and subordinate managers. You, as a responsible manager, have your own autonomy and you can act accordingly. But if you misuse the trust it is the end of your future career with the bank. While in local organizations, it takes a much longer time until you make people surrounding you believe that you are a trustworthy person and responsible. This of course depends on seniority. You have to count years in order to reach the level which you wish."
(female top level manger late 30's) - translated (28)

"In Arab organizations, as much as you are faithful to the boss as much as you are faithful to the organization. In Western banks, as much as you are faithful to the organization as much as you are faithful to the organization. In Western banks, you and your manager are employees, irrespective of his position, even the chairman of the board of directors. While in Arab organizations, it is different. There is the category of managers and the category of employees. Cooperation, at Arab banks, is considered when it is directed towards superior managers, and it is not necessary to take the interest of the organization into consideration. The important thing is a good relationship with the manager. Of course this depends on the intelligence of the person in order to achieve the cooperation with the superior and the organization. In Western banks, the loyalty is for the organization."
(male top level manager mid 40's) - translated (26)

Finally, the following two quotations exhibit the implications of superior/subordinate relationship in the two types of banks within the context of career prospects including managers' advancement, particularly in relation to promotion[15] and superior managers' involvement in backing up their subordinates. These are illustrated in managers' attempts to block subordinates due to the slow promotion process in Jordanian/Arab bank as reflected in the first quotation. The second and third quotations show how the subordinate's training constitute a part of superiors' performance which also meets a requirement for his/her advancement in Anglo-American banks vis-a-vis superiors' fear on their positions from their subordinates in Jordanian/Arab banks. As the managers illustrated:

"The nature of the relationship is different. At Arab banks, a manager waits so long in order to reach his/her position and he/she tries to use the power position to block subordinates. In foreign (Anglo-American) banks, a person knows that he/she is not waiting long in his/her current position in order to be promoted. While in Arab banks, a manager believes that it is a dream to be in the position, and any further promotion to a higher position is very difficult if not infeasible. In other words, in local banks a manager tries to fix himself/herself in the position due to slow promotion."
(male middle level manager late 30's)-translated (45)

"In foreign (Anglo-American) banks, managers see their success in the job through the success of those who work with them. A manager also sees if he does not train his subordinates, he will not be promoted. Because the training and the development of subordinates are a core of his promotion. The prospects of the managerial process is much clearer for the manager at foreign banks rather than local banks. In local banks, a manager believes that if his subordinates are being promoted they will take his position."
(male top level manager early 40's) - ad verbum (26)

"In foreign (Anglo-American) banks, there is trust, cooperation, respect and a close relationship between superior and subordinate managers. In these banks, the more you train your subordinates to create back ups the higher you move up the ladder. In local banks, you do not have this feeling and attitude. There is the belief that if you train your subordinate, he/she might replace you.
In foreign banks, there is a family atmosphere and every body feels they are employed by an institution, and they are working for the benefit of the institution. In local banks, it is different, especially in the large traditional banks[16]. In these banks, people are sitting at the top and there is a huge gap between them and the second level of management. They believe that the more distance you keep between top management and other levels of management the better the management."
(male top level manager mid 30's) - ad verbum (37)

7.2.5   Job Duties, Goals and Organizational Structure.

The main themes based on the content of the in-depth interviews in this area are

related to: The greater level of stability and elaboration in the bank structure including the

clarity of career path; the properly defined duties and responsibilities and the adherence

to the bank chart by the different levels including senior level managers; change of the

bank structure is based on the job requirements and not on peoples' needs; and power is manifested in the different managerial positions and not only in the very senior positions (due to the decentralized structure and delegation of authority) in Anglo-American banks compared with Jordanian/Arab banks.

The indicative quotations below illustrate, contrary to Anglo-American banks, the lower clarity and stability of the bank structure, and the distance between the way authority and responsibilities are practiced and how they suppose to be practiced according to the organization chart in Jordanian/Arab banks. In the first, second and third quotations, the non adherence to the channels of authority and responsibilities by senior management is exemplified along with its implications (including confusion and risk) on managers' performance in Jordanian/Arab banks. The quotations (the second) also reflect the limited experience of these banks. The fourth quotation demonstrates how peoples' wants rather than the job requirements necessitates the need for change in the organization chart in Jordanian/Arab banks. In the remaining quotations, the unspecified job descriptions, goals and responsibilities are exhibited in the Jordanian/Arab banks. As the managers illustrated:

> "There is not much difference in the formal organizational chart between the two types of bank. But there is a big difference concerning the spirit of the chart itself. At ... bank (Anglo-American), the organizational chart is properly defined and properly adhered to. While at the local bank, it is not necessary to comply with the chart. For example, the chart might indicate that 3 persons are reporting to the general manager. It is understood that a subordinate of any of the three people reporting to the general manager should first report to his/her superior before reporting to the general manager. What happens in practice is that the general manager does override the authoritative channels and might directly ask a subordinate to perform some things without the knowledge of his superior. This creates confusion, and makes the manager concerned the last person to know. In the local banks, your subordinates might be informed of some changes in the bank before you get to know as an immediate superior, because the highest superior gives him the instructions directly. In fact, it is the spirit

of the chart which is violated whenever the highest manager wishes that. In these banks, the hierarchy of management are not respected."
(male top level manager mid 40's) - translated (26)

"The structure was established and the chart was there at ... bank (Anglo-American). Job duties were also clear and specified. Every employee knew what his/her job duties were and to whom he/she had to report. In this local bank (a large Jordanian), which is a new organization (17 years old), things are not settled and the chart is not clear. There is a committee still studying the related matters. Authority is not clear here and it is possible that the general manager overrides 3 or 4 levels of management and asks me directly to do a specific job and report it to him directly, this is normal here. At that foreign bank, it is impossible that such things could happen. The adherence to the hierarchal authorities is a must and each individual should report to his/her immediate superior and so on in the bank. At this bank, the organization structure is not settled yet and it is not clear. Moreover, at this bank there was no proper attention to the organizational structure and human resources policies at the beginning when the bank was established. When management started revising these matters and attempts to set up proper foundations for the organization structure, they found themselves in a critical situation. Matters are complicated and not easy to establish and settle...;this settlement is very difficult."
(female top level manager late 30's) - translated (28)

"In foreign (Anglo-American) banks, there is a very clear organization chart, the lines between departments, job descriptions and approvals and other related issues are also clear. In local banks, there is no clarity and if the top manager wishes to assign a duty to a subordinate he just asks him to do it. If the subordinate says I can not, it is not within my speciality or duties, the top manager replies, "I am the manager who talks to you", even in my area, the treasury, they interfere. For example, there are credit limits in treasury, but these are not adhered to. The general manager might ask you to place an amount of money which exceeds the specified credit limit allowed with a specific bank. If you tell him that this is not allowed, he replies you "it does not matter, put the money with that bank even if it exceeds the limit, because the general manager of that specific bank has spoken to me and it is not suitable to turn down his request". If you place such an amount with a troubled bank like Petra[17], it might lead to the bankruptcy of our bank. Who is responsible for that...,you might be lucky and obtain his approval in writing, otherwise, it could put you in a dilemma."
(male top level manager mid 30's) - translated (37)

The following quotation shows, contrary to Anglo-American banks, how peoples'

needs rather than the job requirements induce the change in the organization chart and

the adverse consequences on managers' performance and plans in some of the

Jordanian/Arab banks. As the manager illustrated:

> "In foreign (Anglo-American) banks, the structure is stable and the chart
> is fixed, based on the requirements of the job, they fill positions in the
> organization chart according to each job requirements. In Arab banks, the
> organization chart is made to fit people and usually change. It is easier with
> foreign banks, you know where you are going, it is more related to your
> job and what is expected from you and what is next. In Arab organizations,
> you come to work in darkness, despite the organization chart. Because you
> know it is there to be changed again and again. So it is really not that
> important, but it is not clear to you where you are going. You might be
> somewhere on the organization chart, and then all of a sudden they change
> it and you end somewhere else."
> (top level manager late 30's) - ad verbum (40)

The following quotations indicate, contrary to Anglo-American, the unspecified job

goals and responsibilities in the structure of the Jordanian/Arab banks and the implications

on the work. As the managers explained:

> "In foreign (Anglo-American) banks, there are clearer lines of duties and
> responsibilities, job descriptions and so on. It is less structured in small
> organizations like our bank. We try to make it but they overlap it.
> Tremendous overlapping, very limited resources."
> (male top level manager early 50's)-ad verbum (46)

> "In foreign (Anglo-American) banks, there is a clarity in the managerial
> positions and their job duties; it is easy to judge your work results. While
> in local banks, things are mixed and not clear. There is no clear job
> description and speciality in performing jobs; lines of numeration are
> absent."
> (male middle manager early 40's) - translated (30)

> "The chart is much structured, much clearer at ... bank (Anglo-American)
> than this local bank. The job description is clearer at that foreign bank too.
> As new management[18] of this bank, we try to introduce these new things
> in the structure including the creation of middle management and the
> specification of job duties and goals, hence they were not found here in the

first place. Each employee used to perform his/her duties based on habit."
(male top level manager late 30's) - translated (41)

The two quotations below, contrary to Anglo-American banks, illustrate how the managerial positions do not display the power that managers are suppose to exercise in the Jordanian/Arab banks. As the managers clarified:

"It is very mixed here at this local bank (a large Jordanian). A person might be given the title of manager, but in reality he/she would not be able to practice authority. In other words, in many cases titles and managerial positions are not manifested in reality. This is represented in managers' inability to make decisions, to practice authority over tasks and subordinates or to enjoy discretion of the managerial roles as the position is supposed to mean."
(female top level manager late 30's)-translated (28)

"At... bank (Anglo-American), there is an organization chart which shows how things should go and how it works and exactly what it does mean. In ... bank (a large Jordanian), I did not see an organization chart. You might find titles of managers of the different departments, but the power are not reflected in these titles. All division heads and managers refer to the big bosses in the very top and they have to get approval (or disapproval) regardless of their titles or the size of their units. At... bank (Anglo-American), there was more flexibility, there was more power delegated, which facilitated the work of course."
(male middle level manager late 30's)-ad verbum (35)

The author's informal discussions with some managers regarding the reasons behind the ill-defined organizational structure and chart reveal that senior top management level in Jordanian/Arab banks aimed at achieving some objectives and avoided some undesired situations. According to these managers, the well defined and elaborated structure and chart might lead to: (a) The dissension of those managers who have no subordinates. (b) The freedom of senior top level managers to practice authority and to show their power as they wish might be constrained. (c) The specified levels of power and authority of other managerial levels, rather than senior top level managers, suggest power

sharing, which might not be desired by the very senior managers, and (d) the delegation of authority which is supposed to be reflected in the well defined organization structure and chart, is often absent.

The following quotations reveal how the organizational structure and chart in Anglo-American banks, contrary to Jordanian/Arab banks, clarifies the career path of managers and the positive consequences on their job plans. As the managers illustrated:

"At the foreign (Anglo-American) bank, there are clear organizational structures and charts. This helps an officer (manager) hence there is a "career path", where he/she works accordingly. In other words, a person has a goal, to be promoted and advance, and the structure is the means to achieve this. In Arab banks, this might not exist. In other words, there is no structure and clarity."
(male middle level manager late 30's)-translated (45)

"There is a major difference in the ranks and the hierarchy between the two types of bank and each type has its own system. In the foreign (Anglo-American) bank, you know how long it will take in order to reach a specific rank. While in the Arab banks, it depends on your luck in the promotion."
(female middle level manager late 30's)-translated (33)

Finally, the following two quotations reflect, contrary to Anglo-American banks, on the lower level of differentiation and coordination of the related functions in Jordanian/Arab banks. As the managers explained:

"In the last 10 years, Arab management have realized the importance of such related issues to the organization structure, as job descriptions and goals to be written down and detailed. The organization chart and the reporting lines are being defined. They start talking about functional reporting, matrix management and so on. We started to see differentiation between operations and credit at the bank. While before, we knew that a manager and his assistant used to have in their hands almost everything, no specialization. In the last 10 years, I can say that management started implementing the organization techniques, and introduced proper ways of organization. Now, there is an organization chart and it defines exactly how the jobs are reporting to each other, job descriptions are detailed and

written. We are trying to find out functional relationships according to speciality."
(male top level manager mid 40's) - ad verbum (31)

"There is a difference. In local banks, for example, some body working as the assistant manager in treasury can interfere in correspondence and operations and other non treasury areas. However, this does not happen in an international Western bank. In local banks, there is no procedure, no job descriptions, no body knows what to do exactly. Centralization is their and the general manager can assign duties to anybody irrespective of the hierarchy."
(female top level manager mid 30's)-ad verbum (38)

In section 7.3.2 in this chapter, the contrast of the specialization variable revealed a statistically significant difference towards more specialized functions in Anglo-American banks compared with Jordanian/Arab banks.

7.2.6   Training Policies.

The main themes of respondents' answers based on the in-depth interviews in this area are centred around the following: The long term view in investing in human resources through training; the greater concern and the conduct of training on a continuous and full time basis; and the non obligatory service in return for training in Anglo-American banks compared with Jordanian Arab banks.

The following quotations clarify how training in Anglo-American banks, contrary to Jordanian Arab banks, is viewed as a long term investment in human resources and the positive consequences of this view on managers' loyalty, productivity, learning, and the creation of qualified back-ups in the job. In the first quotation, the long term view in investing in training but without an obligation to serve in the bank in return in Anglo-American banks is illustrated. The other quotations show how investment in training leads to the manager's loyalty (the second), enhances productivity (the third) and enhances the

learning process (the fourth) in Anglo-American banks. While the insufficient investment

in some Jordanian/Arab banks is clarified in the fifth quotation. Finally, the last quotation

illustrates how training aims to create qualified managers in order to replace their

superiors in the Anglo-American banks. As the managers explained:

"In local banks, we simply do not invest in human beings, we simply do
not try to structure our staff needs, we look at training as a waste of
money. If training is applied, its quality is not up to the level. Training is
theoretical, very traditional and conventional. You go to a course via the
local banks and you sit like a student in the school. Training in these banks
is based on a short term view. In these banks, when they hire somebody
they expect results soon, they are in a hurry. While in foreign banks, they
invest and they take a long term view. They consider up to three years as
a period needed to have the training pay off. For example, the concept of
"executive trainee", which is applied in ... bank (Anglo-American), aims
at preparing the officer (the manager) of the bank through a full one year
training based on different courses held within the country and abroad as
well as on-the-job training. Which of the Arab banks take this long term
view to invest in their officers? In Western banks despite the high cost of
training, a manager is not obliged to serve after training in these banks. In
local banks, management believes in on-the-job training because it is not
costly, trainees are under direct supervision and management can see
results soon regardless of the quality of the outcome."
(male top level manger late 30's) - ad verbum (36)

"There is a crucial difference regarding training between the two types of
bank. I mean, in foreign banks, they consider training an investment in
their human resources as the main capital. Accordingly, they provide all
kind of required training, and as a result of that an employee (or a
manager) acquires experience and becomes loyal to his/her bank. While in
Arab organizations, the scope of training is very limited until now. In Arab
banks, they try to restrain their employees through contracts which oblige
managers to serve a specific period of time in return for their training. This
is a wrong approach in my opinion, because the loyalty to the bank is not
created by contracts, but by providing the chance and the required training
to employees. Then, a person gets settled in the organization irrespective
of salary and other fringe benefits. I remember that in my previous job at
... bank (Anglo-American), the bank had spent on my training about JD
15,000 in the first two months of my recruitment[19]. I had worked with
them for 10 years. During this period, I got many attractive offers from
other banks but I turned them down and I stayed with the bank until they
left the country."
(male top level manger late 30's)-translated (47)

"In foreign (Anglo-American) banks, training is given a great concern, because they believe that to the extent an employee grows and is trained to the extent he/she gives more to the job. At Arab banks, it found that many banks do not give attention to training, and in some of them an employee might stay a long period without training. At foreign banks, training is considered as an investment. In my opinion one of the reasons behind the backwardness of Arab banks is low emphasis on training. Now, the view is better and training receives more attention. For example, rotation has become important in Arab banks now, while before it used to be viewed negatively."

(male middle level manager late 30's) - translated (45)

"There is a major difference in training between the two types of bank. When I was at ... bank (Anglo-American) for about 2 years I had more training than in my 6 years of employment in local banks. I was 3 times involved in on-the-job training and I attended a long basic banking course outside the country. There was always a chance to learn, computer, readings and other activities, you can develop. In local banks, attitudes of managers are different even the mentality[20] is different. Those who come from an international bank background always want to learn, we do not find these attitudes among local managers who do not want to learn. In international banks, they view training as an investment, they justify it as broadening prospects and improved abilities to serve the bank, leading to better views and better competition."

(female top level manger mid 30's) - ad verbum (38)

"Training policy at ... bank (Anglo-American) was excellent. At this local bank, there was no training when we started the management of the bank two years ago[21]. But now we have started developing training. The budget of training was only JD 250, while now is JD 50,000, and expected to increase to JD 250,000 within the coming few years[22]".

(male top level manager late 30,s) - translated (41)

"In foreign (Anglo-American) banks, training is a must and it is a key for the advancement of the organization itself. Let us put it as the senior country officer at ... bank (Anglo-American) used to say to me, "I want to train you in order to replace me and enable me to move to a higher position, when I succeed in putting you in my place this means that I am a competent manager and I deserve a promotion". In contrast to that, the approach in local banks is "if I train you and teach you, this means that you will take my place and you will replace me". The question is, if top managers at the small local banks applied what is done in the foreign bank, where will they go, we have small institutions.[23]"

(male top level manager mid 40's) - translated (26)

7.3　A contrast of the Relevant Organizational Variables Based on the Two Types of Bank.

This part aims to deal with other organizational and contextual factors which differentiate between Anglo-American banks operating in Jordan and Jordanian/Arab banks. Some relevant factors found to be different between the two types of bank, which operate in the same wider social, economic and political environment. These factors, which were first observed during the empirical research and then substantiated by the collected data[24], include managers' age; specialization; inter-organization mobility; ratio of managers; ratio of women managers; managerial titles and the grading systems; and personnel departments and policies[25]. The non parametric technique of significance testing "Kruskal-Wallis" is applied to assess the statistical significant differences between the two types of bank based on the relevant factors[26].

The following is a brief discussion of these organizational variables:

7.3.1　Age.

As table 7-1 below shows, managers' age structure (young: 14.6% compared with 3.6% and seniors: 19.5% compared with 32%) suggests that managers in Anglo-American banks, contrary to Jordanian/Arab's, resume their responsibilities at an earlier age and can be promoted faster. This finding substantiates the discussion related to managers' opportunities for advancement and promotion in section 7.2.2 in the previous part of this chapter. It supports the wider opportunities for advancement and the faster promotion in Anglo-American banks.

Table 7-1: The distribution of the bank managers' sample according to the type of bank and age (N=266).

Type of bank	Jordanian/Arab		Anglo-American	
Age category	Frequency	%	Frequency	%
Senior 46 years or more	72	32.0	8	19.5
Middle 31-45 years	145	64.4	27	65.9
Young less than 30 years	8	3.6	6	14.6
Total	225	100.0	41	100.0

7.3.2 Specialization.

As shown in table 7-2 below, the percentage of managers who perform their jobs on a specialized basis (70.7 compared with 48.5%) suggests that Anglo-American banks operating in Jordan are more specialized than Jordanian/Arab banks. This might reflect on the more elaborated and developed structure in Anglo-American banks. This evidence also supports the findings related to the organizational process discussed in the previous part of this chapter including the greater specification of jobs' duties in Anglo-American banks.

Table 7-2: The distribution of the bank managers' sample according to the type of bank and specialization (N=266).

Type of bank	Jordanian/Arab		Anglo-American	
Function*	Frequency	%	Frequency	%
Specialists	109	48.5	29	70.7
Generalists	116	51.5	12	29.3
Total	225	100.0	41	100.0

Notes:
* Function is condensed into two groups. The first is the generalists represented in those managers who perform general management jobs such as General Manager, Branch Manager and Division Manager of different departments. The second is the specialists represented in those managers who perform specialized jobs such as Treasury, Operations, Marketing, Computer, Auditing and Personnel.

7.3.3   Inter-Organization Mobility.

Table 7-3 below shows that the organizational stability among Jordanian managers in Anglo-American banks (56.1% compared with 26.2% served in one bank) is greater than their counterpart managers in Jordanian Arab banks. This might indicate a stronger level of commitment and loyalty among Jordanian managers in Anglo-American banks, particularly if it is known that a similarity of the level of salary between the two types of bank is found, as table 7-4 below shows. Also, another indicator (employment), as shown in table 7-5 below, substantiates this strong loyalty. Accordingly, it can be concluded that Anglo-American banks provide a better working environment in terms of motivating and satisfying employees in the job.

Table 7-3: The distribution of the bank managers' sample according to the type of bank and number of organizations they have served in (N=266).

Type of bank	Jordanian/Arab		Anglo-American	
Number of organizations	Frequency	%	Frequency	%
One	59	26.2	23	56.1
2-3	122	54.2	15	36.6
4 or more	44	19.6	3	7.3
Total	225	100.0	41	100.0

Table 7-4 below shows that the relative similar salaries in the two types of bank

is found. This similarity rules out the possibility that the higher financial pay is a major

reason behind Jordanian managers' longer stay with Anglo-American banks compared with

Jordanian/Arab banks.

Table 7-4: The distribution of the bank managers' sample according to the type of bank and level of pay (N=266).

Type of bank	Jordanian/Arab		Anglo-American	
Category of salary	Frequency	%	Frequency	%
JD 12,001 or more	44	19.6	6	14.6
JD 9,001 - 12,000	44	19.6	10	24.4
JD 6,001 - 9,000	56	24.8	13	31.7
JD 6,000 or less	81	36.0	12	29.3
Total	225	100.0	41	100.0

Table 7-5 below shows that all Jordanian managers who served in Anglo-American

banks in Jordan were fully employed during their entire career, while approximately 11%

of the managers' who served in Jordanian/Arab banks have experienced unemployment.

Table 7-5: The distribution of bank managers according to type of bank and employment (N=266)

Type of bank	Jordanian/Arab		Anglo-American	
Type of employment	Frequency	%	Frequency	%
Experienced unemployment	25	11.1	-	-
Continuous employment	200	88.9	41	100.0
Total	225	100.0	41	100.0

7.3.4 Ratio of Managers.

Despite several attempts by the author to obtain the number of managers and their different organizational and non organizational characteristics from the related banks[27], it was not possible to reach an accurate number of the managers due to the unavailability and confidentiality of data[28]. However, based on some banks' replies to the author's request, his observations during the empirical research and his previous experience, it can be estimated that the number of managers to the total number of employees in Anglo-American banks is as much as twice the number of Jordanian/Arab banks[29].

This suggests that more positions and titles are found in Anglo-American banks, which substantiates the findings related to opportunities for advancement and promotion and the differences in organizational structure between the two types of bank discussed in section 7.2.2 in the previous part of this chapter. It also draws attention, from a practical perspective, to this important organizational area which should be considered in order to overcome the implications of the narrow advancement prospects in Jordanian/Arab banks, because, as it is explained in section 7.3.6 below, the limited

number of titles and positions affect managers' chances for promotion in Jordanian/Arab

banks and consequently their motivation and job satisfaction.

7.3.5   Ratio of Women Managers.

Table 7-6 below shows that the ratio of Jordanian women managers in Anglo-

American banks is more than twice the ratio of their counterpart women managers in

Jordanian/Arab banks. This might reflect on Western management philosophy towards the

wider role women play in society and work compared with Jordanian/Arab society[30].

Table 7-6: The distribution of the bank managers' sample according to the type of
bank and gender (N=266).

Type of bank	Jordanian/Arab		Anglo-American	
Gender	Frequency	%	Frequency	%
Male	191	84.8	28	68.3
Female	34	15.2	13	31.7
Total	225	100.0	41	100.0

7.3.6   Managerial Titles and the Grading Systems.

Managers' titles and ranks, which vary from one bank to another, are generally

greater in Anglo-American banks compared with Jordanian/Arab banks[31]. Moreover,

Anglo-American banks apply a grading system encompasses a wider scale of a given title

(or rank) and reflects on managers' differences in seniority, authority and financial

compensations[32]. This also draws attention, similar to the above section, to this structural

facet, which would help in overcoming the implications of the adverse consequences on

managers' motivation and job satisfaction including the narrow promotional prospects, if

they were to be applied to Jordanian/Arab banks.

7.3.7   Personnel Departments and Policies.

During the empirical research, it was found that, contrary to Anglo-American banks operating in Jordan, many Jordanian, Jordanian/Arab and Arab banks[33], particularly the smaller size ones, have no personnel departments. While in others, the personnel department is either attached to another division or is not given the required weight in the bank's structure. In general, Jordanian/Arab banks lack the written personnel policies, especially those which deal with essential matters related to managers' motivation and job satisfaction. These are represented in those policies which cover managers' jobs and career prospects, their duties and responsibilities, their goals and plans, and their career path. Recently, attention has been given to these essential personnel matters[34]. This means that a substantial difference is found in a basic foundation for managers' motivation and job satisfaction between the two types of bank. It might be inferred from this that management related work values towards the management of human resources and their related policies also substantially differ in the two types of bank (Jordanian/Arab vis-a-vis Anglo-American).

7.3.8   A Test of the Differences in the Relevant Organizational Variables.

Table 7-7 below shows the results of Kruskal-Wallis test applied to the differences of the organizational variables between the two types of bank. It shows that the relevant differences are statistically significant at 5% (or less) level of significance, except the difference in salary.

Table 7-7: The Kruskal-Wallis one way analysis of variance (ANOVA) test applied on the differences in the relevant organizational variables between Jordanian/Arab and Western (Anglo-American) banks (N=266).

Variable	Chi square (X^2)+	df	Level of significance
Age	9.8591	2	0.0072**
Gender	6.5417	1	0.0105*
Specialization	6.8744	1	0.0087**
Inter-organization mobility	15.0187	2	0.0005***
Salary	1.9100	3	0.5913
Employment	5.0092	1	0.0252*

Notes:
+   Values of Chi-square are the corrected for ties ones.
*** 0.001 level of significance.
** 0.01 level of significance.
* 0.05 level of significance.

7.4   Summary and Conclusion.

The comparison of the organizational processes (managerial practices and organizational systems) and other organizational variables relevant to managers' motivation and job satisfaction, based on two cores of matching samples (the 22 managers and the sample of banks), has revealed that significant and major differences are found in the compared factors between the two types of bank. That is, in Anglo-American banks, contrary to Jordanian/Arab banks, autonomy and delegation of authority are practiced to a significantly larger scale, are structured and are institutionalized; opportunities for advancement and promotion are wider, are based on known career paths and on performance and achievement as a basic criteria for promotion; job feedback, performance appraisal and recognition of job achievement are structured, are conducted

on systematic basis and are given considerable weight in the bank's structure; the superior/subordinate's relationship is more professional, more open and entails absence of prerogatives; organization structure is settled, is elaborated, and managers' job goals, duties and responsibilities are specified and clear, and are adhered to by all managerial levels including top seniors; and training is viewed as an investment rather than an expense, it's scope and scale are wider and requires no obligation in return.

Relevant organizational and contextual factors, most of which incurred statistically significant differences, reveal that, in Anglo-American banks compared with Jordanian/Arab's, age structure indicates that managers resume their responsibilities at an earlier age and they can be promoted faster; the ratio of women managers of more than two to one reflects on management work related values towards women; managers ratio of two to one indicates more titles, positions and faster promotion; greater specialization reflects on more elaborated structure; organizational job stability indicates greater commitment and loyalty, and established and developed personnel departments and policies indicate an advanced view towards the management of human resources.

From an organizational perspective, Jordanian managers' particular concern of promotion in Jordanian/Arab banks, can be attributed to the fewer managerial positions, the ineffective grading systems, the smaller size, and the conventional application of seniority as a main criteria of promotion.

From this chapter, it can be concluded that the organizational processes relevant to bank managers' motivation and job satisfaction in the Jordanian/Arab banks are largely practiced based on traditional and less bureaucratic (manifested in the unsystematic, less structured and less institutionalized managerial practices stated above) ways of organizational behaviour[35]. An attempt to interpret this type of organizational behaviour

is included in Chapter Eight of the thesis.

From a practical and an organizational perspective, in order to enhance the motivational and job satisfaction processes in Jordanian Arab banks, consideration should be given to: Delegation of authority; the proper structuring of jobs including the specifications of job duties, responsibilities, goals and career paths; the systemization of performance appraisal and the enlargement of the schemes of recognition of job achievement; the adoption of effective grading systems which differentiate among managers according to seniority, responsibilities and authority, and compensation; the adoption of the principle of the joint managers' accountability; the adoption of full time training systems; and the necessity of establishing effective personnel departments or strengthening the existing ones.

The significant differences of the relevant organizational processes and variables relevant to managers' motivation and job satisfaction between the two types of bank suggest that focus be placed on these relevant managerial systems and practices in addition to the study of individuals' attitudes in relevant comparative organizational behaviour and management research.

Finally, the findings of this chapter draws attention for the need to implement the qualitative approach (particularly in-depth interviews) in investigating those delicate and hidden issues embodied in managerial practices and organizational functioning, and in registering those unanticipated relevant issues (or differences). This was stressed in the recommendations of literature review chapters. Moreover, they substantiate the findings of Chapter Five of the thesis for the necessity of combining the qualitative and quantitative approaches in the investigation hence they complement each other, as was demonstrated in this chapter.

8.0   CHAPTER EIGHT:

An Interpretation of the Traditional Managerial Practices Relevant to Managers' Motivation and Job Satisfaction in the Jordanian/Arab Banks.

8.1   Introduction.

Chapter Five revealed an incompatibility between managers' intended behaviour (or covert attitudes) towards motivation and job satisfaction and the relevant managerial practices in Jordanian/Arab banks. In Chapter Seven, it was also revealed that significant differences are found in the managerial practices and organizational variables relevant to managers' motivation and job satisfaction between the two types of bank (Jordanian/Arab and Anglo-American). It was also concluded that the managerial practices in the Jordanian/Arab banks are, by and large, traditional and less bureaucratic, compared with Anglo-American banks. Based on the findings of this thesis, broad agreed assumptions, some established facts, and some available studies relevant cultural, social and organizational factors are discussed as explanations of these traditional and less bureaucratic managerial practices in this chapter[1].

The writing of this chapter has been guided by the following major consideration:

The acknowledgment of the fact that interconnected external and internal factors including political, economic, technological, legal, social, cultural and contingent (contextual and structural), could contribute to the explanations of the traditional managerial practices in the Jordanian/Arab banks.   However, emphasis is placed on the social and cultural explanations in Jordanian and Arab societies, due to the close relevance of these factors to the research subject, beside the relevant organizational (contingent) factors, which could contribute towards interpreting these traditional managerial practices. The major consideration is also based on the assumption of an

existing gap of advancement between the developed Western, including Anglo-American[2], and Jordanian/Arab societies. It is also based on considering the Western, including Anglo-American, standards as a criteria for comparison, whenever necessary.

Other considerations which guide the writing of the chapter include the following:

(a) The dearth of management research in Jordan and the Arab World.

(b) The presentation is in line with viewing traditionalism versus modernity as a conflict which encompasses management development. It also lies within the general trend of the revival and renewal movement adopted by many Arab and Muslim scholars who attempt to diagnose the society in order to affect a desired transformation. Moreover, the presentation is in line with the increasing importance of the Islamic Movement in the Arab World and its influence on people's different aspects of life and behaviour.

(c) A reminder that the methodology in linking the relevant managerial practices to their wider environmental context is based on *a posteriori* (ex-post) rather than *a priori* (ex-ante) strategy[3]. Therefore, the classification of the relevant parts of the chapter similar to Child's (1979) conceptual framework is for organization purposes.

The chapter is divided into six parts. The introduction is included in the first part. The second, third and fourth parts discuss the organizational (contingent), the cultural and the social (political economy) factors as explanations of the traditional managerial practices in the Jordanian/Arab banks. A discussion related to the possibility for changing the dominant Arab value system is included in the fifth part and finally a summary and conclusion are included in the sixth part.

8.2   The Organizational (Contingent) Factors.

These include bank ownership and management, underqualified middle management, the narrow job market, the size and age of bank and training policies.

The following is a discussion of each of these factors.

8.2.1   Bank Management and Ownership.

The ownership of many Jordanian/Arab banks is concentrated within a small number of families who own directly or indirectly (through shares of spouses, children and relatives) a noticeable proportion of the bank's shares. The proportion of ownership in these banks ranges from 20 to more than 50% particularly in small banks as per some bank managers' estimates[4]. Accordingly, the practices of the 'owner-manager' in these banks are expected to include aspects of nepotism, tribalism and personal judgments rather than professionalism and objectivity. These types of practices are illustrated, for example, in not adopting the criteria of performance in the case of promotion as exhibited in Chapter Seven (section 7.2.3, quotations 40, 33 and 44) and not adopting the criteria of qualifications in the case of recruitment as reflected in Chapter Seven (section 7.2.2, quotation 42). The practices of the 'owner-manager' can also lead to conflict among the family members reflected negatively on subordinate managers as illustrated, for example, in Chapter Five (section 5.5.7, quotation 15).

The impact of the bank ownership on the relationship between superior and subordinate managers is reflected, for example, in Chapter Seven (section 7.2.4, quotation 27) which shows how some managers view the relationship as an "owner-employee relationship", a facet which, among other factors, reflects on the traditional managerial practices.

Many of the Jordanian/Arab banks are managed based on a conventional manner. In these banks, top level management believe in the length of experience rather than qualifications, training and ability as criteria for assuming managerial responsibilities. The following quotation by a top level manager in a large Jordanian bank managed in a traditional way reflects this view. As explained by the manager:

> "For example, in this bank there is no estimated budgets, people in the top reached there by experience. Modern concepts of managing are absent; MIS, new methods of financial institutions and human resources management do not exist. The general manager and his deputy are there because they have been in the bank for 40 years"
> (top level manager late 30's) - ad verbum (37)

The same manager commented on the traditional style of the old generation of managers in Jordanian/Arab banks in comparison with managers in Anglo-American banks. As he illustrated:

> "Traditional managers view themselves as managers and subordinates as employees. They think managers should show halo effect, should frighten others and should have big heads and big stomachs. They believe that the more these aspects are found in a manager the stronger and the better the manager can be. While managers in foreign banks believe in a close relationship with subordinates and the friendly atmosphere which leads to better productivity"

In those banks which are managed traditionally, conventional managerial practices similar to the those which were discussed in Chapters Five and Seven are expected to accentuate.

8.2.2   Underqualified Middle Management.

The underqualified middle management reflect, among other factors, on an impotent banking structure in many of the Jordanian/Arab banks. This in turn could contribute to

the traditional and less bureaucratic managerial practices. The main reason behind the underqualified middle management can be attributed to the departure of this group of Jordanian bank managers to the Arab Gulf states in order to improve their financial and career positions[5]. This might lead to weakening an important area in the management structure needed to enhance effective managerial practices. As explained by a senior top level manager (Chapter Five, section 5.5.1.2, quotation 25), the underqualified middle management makes senior managers in some Jordanian/Arab banks reluctant to delegate authority to inexperienced staff and could lead to postpone any programme for improvement.

Some Jordanian/Arab banks suffer from the underqualified (or absence of) middle management. For example, Chapter Seven (section 7.2.5, quotation 41) shows that the priority of the new management of an ailing bank was to create the middle management and to specify the job duties and goals for the bank employees.

8.2.3 Limited Job Market.

The job market in Jordan is limited and is characterized by high competition[6]. This limitation is exemplified by the fact that approximately 40% of the Jordanian manpower were working in the Arab Gulf states before the Gulf War in 1991[7]. This might, among other factors, limit managers chances for mobility which in turn could lead to non-professional practices[8] including managers' attempts to preserve their positions in their banks on the account of their subordinates.

8.2.4   Age of Bank.

Age of the bank is another factor to be considered in shaping the traditional and less bureaucratic managerial practices. Most of the Jordanian/Arab banks in the research sample are recently established. Appendix B.1 (table B.1.3) contains a list of the banks' sample according to the year of establishment. The appendix shows that the substantial majority of Jordanian/Arab banks were established in the 1970's and 1980's. While the age of some Anglo-American banks in the sample, Citibank N.A. for example, is more than 200 years[9]. The huge difference in the banks' age between Anglo-American and Jordanian/Arab banks might, among other factors, account for the Jordanian/Arab banks' minimal experience in the managerial practices and systems in comparison with Anglo-American banks. Lack of experience in turn could contribute in explaining the relevant traditional managerial practices.

For example, in Chapter Five (section 5.5.7, quotation 18) and Chapter Seven (section 7.3.1), it was shown that the younger age of Jordanian/Arab banks constitutes a reason behind these banks' unsettled and ill elaborated structure including their personnel policies. Another example, Chapter Seven (section 7.2.3, quotations 44 and 31) shows how the young age of Jordanian/Arab banks and their lower experience contribute, among other factors, to the absence of proper documentation for performance appraisal.

8.2.5   Size of Bank.

The size of the bank is one of the factors which contributes to the traditional managerial practices. For example, in Chapter Seven (section 7.3.6), it was shown that the narrow scale of managerial titles and grades, which are affected by the size of bank, constitute a factor behind some managerial practices such as superiors' non professional

view of their subordinates including the former's fear on their positions and jobs if the latter are promoted. Chapter Seven (section 7.2.4) also illustrates this point. Another example, in Chapter Seven (section 7.3.6), it was also shown that the narrow scope of promotions as a result of the small size of the bank and the narrow scale of titles and grades limit, among other factors, managers' ambitions in achievement and progress. This in turn could lead to reduce managers' intention to apply more systematic and effective procedures and practices instead of the traditional ones.

Moreover, the small size of the bank might inhibit, among other factors, the effective organizational structure including the specification of job duties and lines of responsibilities due to the limited resources as illustrated, for example, in Chapter Seven (section 7.2.5, quotation 46). It might also inhibit, among other factors, the effective training due to superiors' worries of their positions if their subordinates become qualified and skilled, as illustrated, for example, in Chapter Seven (section 7.2.6, quotation 26).

8.2.6 Training Policies.

Delegation of authority can be realized through training. In Chapter Five, it was shown how Jordanian managers at Anglo-American banks receive the effective training particularly in regard to practicing their managerial responsibilities and to the delegation of their authorities from the moment they join the bank. This is illustrated, for example, in Chapter Five (section 5.5.1.1, quotation 14). A similar practice is not found in the Jordanian/Arab banks. The absence of effective training practices can limit, among other factors, the chance of the systematic and rational type of managerial behaviour. In Chapter Seven (section 7.2.6), it was also shown that training in Jordanian/Arab banks is conducted in a traditional manner which is not expected to improve managers' skills

effectively. This in turn can limit, among other factors, the chances for improving the work including the managerial practices under scrutiny.

8.3   The Cultural Factors.

These include the traditional religious values and the conflicting nature of the Arab value system. The following is a discussion of these factors.

8.3.1   Traditional Religious Values.

Focus here is on the religious values from a broad perspective on the assumption that the impact of Islam (the religion of the substantial majority of Arab people) is pervasive in many aspects of life in Jordan and Arab societies, which in turn contribute towards shaping the conduct of people including their behaviour in business organizations.

Christianity, however, has been reformed and transformed through the Protestant Movement in the 17th and 18th centuries and had an impact on the behaviour of Western, including Anglo-American, organizations and people. Islam as an influential cultural (value) system has not gone through a similar process[10].

The following is a brief account of how Protestantism contributed, among other factors[11], towards shaping the behaviour of Western, including Anglo-American, organizations and people to a more systematic, consistent and rational behaviour similar to the one which was revealed through the managerial practices of Anglo-American banks (as was shown in Chapter Seven).

According to Weber's (1930) thesis, the Protestant Ethic facilitates and expedites the processes of rationalizing the modern industrial capitalist organization. They contributed in creating the attitudes needed to hasten the process of production, the

consistency of work and the inspiration needed for that, which was reflected through a strong belief and value in work. That is, it helped in promoting the spirit needed to promote the modern industrial enterprise.

According to Weber (1930), the Protestant Ethic helped in adapting religious values to suit the then emerging modern industrial capitalist organizations and assisted in systemizing the conduct of behaviour. The movement converted the "other worldly" asceticism to worldly affairs through the calling, which necessitates the rationalization of behaviour conduct within this world, but for the sake of the world beyond. The transformation was reflected positively on people's attitudes towards work, its practices and its direction. For example, each person who was not using his time productively, such as those who worship other than Sundays, were condemned. This type of religious transformation according to Weber is the most powerful conceivable lever in affecting attitudes toward work. As Weber (1930) pointed out:

> "The religious valuation of restless, continuous, systematic-work in a worldly calling, as the highest means to asceticism, and at the same time the surest and most evident proof of rebirth and genuine faith must have been the most powerful conceivable lever for the expansion of that attitude toward life which we have here called the spirit of capitalism" (Weber 1930, pp 127).

On the other hand, the "other worldly" asceticism in Islam has not been transformed in a systematic manner to worldly affairs by a recent movement, similar to Protestantism. This does not mean that Islam does not encourage work. According to Islamic teachings, "Work is worship", but what is meant here is that there is no similar recent movement which had transformed the conduct of people's behaviour to fit the realm of modern industrial organization similar to the movement of Protestantism. In the absence of available studies which treat the impact of the different Islamic sects on attitudes

towards work, similar to Weber's study, and hence the possibility of treating the subject from a broader perspective under the assumption of an Islamic ethics influential on the different aspects of life, Iqbal's (1960) thesis is of relevance here. Iqbal points out that the conventional Islam has not undertaken major transformation since the end of the fourth Islamic century (10th A.D.) mainly because of the closure of *Ijtihad* (judgement or interpretation) the fifth source of interpreting Islam[12].

The Iqbal thesis concentrates on the idea that if the dynamism of Islam "the principal of movement" (i.e. the non closure of *Ijtihad*) continued in Islam as a source of legislation, different related social and political aspects could have taken different courses of action. Iqbal gave some example from the Turkish experience which adapted and rebuilt the law of *Sharia* (Islamic legislation) in the light of modern thought and experience and attained its self-consciousness. These include the possibility of replacing the *Khalifa* or *Imam* (the highest authority) with a body of persons or an elected assembly rather than an absolute single person, a democratic system might replace *Al-Shura* (consultation) and the equality between men and women in inheritance, separation and divorce.

The new renewal and modernity (*tajdeed and Hadatha*) and self criticism movement in the Arab World reflects many Arab scholars' view that Islam should be considered from the modernity perspective. These scholars, who benefit from the advances in the modern social sciences, seek to interpret Islam from this new outlook. This would help in advancing the process of modernity in the Arab World due to the influence of Islamic principles, values and teachings on the many facets of life in the Arab World; particularly those interpretations and legislation affecting social affairs in most Arab countries (for example, marriage, inheritance, judicial affairs and work). Also, basic

political rights in some Arab countries (for example, the non existence of any type of political representations in many Arab Gulf countries based on conventional implementation and interpretation of Islam).

These aspects affect people's behaviour and perception including their behaviour in business organizations. For example, the political representation, such as the democratic representation, enhance rights for participation in the decision making and can lead towards more delegation of authority. This applies whether at societal or organizational level. The various related quotations in Chapter Five (section 5.5.1) and Chapter Seven (section 7.2.1) demonstrate that delegation of authority is lacking in Jordanian/Arab banks.

Among those scholars, who call for viewing Islam from the modernity perspective, is Arakon (1983 and 1990) who seeks the interpretation of Islamic concepts from the perspective of modern knowledge of epistemology and the advancement of both social sciences and the humanities. This aims to adapt the Islamic concepts and principles to the modern arena based on scientific knowledge and methodology. In his opinion, this can be attained by understanding the modernity which took place in Western Europe during the last four centuries.

Arakon (1983 and 1990) perceives the prevailing Islamic discourse as much more a result of the following stage [from the sixth to 13th Islamic century *(Hijra)*, 12th to 18th A.D.] rather than the result of the innovative stage (the first to the fourth *Hijra*, 6th to 10th A.D.). He also sees that the new interpretation including the revision of the orthodox understanding of Islam, which is based on the previous period with all its instruments and methods, and does not suit the current arena, is a necessity for the modernity in the Arab countries. For example, the need for adopting the concept of the relative rather than the

absolute reality, which was prevailing in the old religious traditions, in the new interpretation, and the need to recognize the ideological perspective behind the religious discourse, which was not known to the traditional theology.

Al-Nowaihi (1985) attributes the problem of modernization in Islam not to the intellectual field but to the practical field, the field of legal and social reforms, which are needed to reform the old and conventional laws applied in the Arab countries based on the *Sharia* (the Islamic legislation). In his opinion, the *sharia* laws should be adapted to suit the modern civil life, hence the suffering of people and the limitation of their freedom, particularly women, from the application of these laws. He draws from the Egyptian experience in particular of unrestricted divorce and polygamy. He sees that these laws should emphasise a different type of interpretation according to the spirit of modern life, rather than the blind application of them to comply with the conventional (or using his word "ancient") laws under the *Huja* (justification) of the sacredness of these laws and the literal interpretation of the text.

It can also be said that emphasis on "omniscience" in the understanding of conventional Islam and Christianity, based on the author's experience and observation, might be considered a factor, among others, which undermines endeavours to reduce uncertainty and planning for the future, due to the emphasise on the belief that things are predestined from God. This view could affect, among other factors, the processes of planning and helps in justifying those traditional and less bureaucratic practices related to managers' motivation and job satisfaction including the unsystematic performance appraisal, the unsystematic assignments of job duties and goals and the absence of a career path in the Jordanian/Arab banks.

The above discussion indicates that the values derived from the conventional

interpretation and implementation of Islamic and Christian principles and teachings (which contribute in shaping people's behaviour and perception including behaviour in business organizations) are to be considered in justifying the traditional managerial practices in Jordanian/Arab banks. It also indicates that this conventional value system contributes, among other factors, towards the accentuation of the traditional managerial practices related to the unsystematic performance appraisal and absence of career path in the bank structure, as discussed in Chapter Five (sections 5.5.1, 5.5.4 and 5.5.7) and Chapter Seven (section 7.2.2 and 7.2.3). For example, Chapter Five (section 5.5.4.1, quotation 23) exhibits the impact of the religious teaching in accentuating the paternal (i.e. traditional) relationship between superior and subordinate bank managers.

8.3.2   A Conflicting Nature of the Arab Value System.

The Arab value system also exhibits traditionality, which could contribute, among other factors, in explaining the traditional and less bureaucratic managerial practices and organization systems. Barakat (1993) in his assessment of the dynamics of the Arab culture and its value orientation analyses the main dimensions of the Arab value system. In his examination, he recognizes that the value orientation in Arab society differs according to social class, patterns of living, social affiliation, isolation or exposure to the outside word and the prevailing order. But, in general, he classifies three types of Arab culture: Dominant culture (what is most common and diffused among Arabs), subculture (those peculiar to some communities and classes) and counterculture (those of alienated and radicalized segments of society).

According to Barakat (1993), this Arab value system entails a conflicting value orientation as follows:

Fatalism versus free will: Both fatalism and free will value orientation can be noticed in the Arab society behaviour. Fatalism is strengthened by the influence of the conventional religious values which emphasise the predestined course, while free will reflects on those who would like to change the conventional status quo.

Shame versus guilt: Both of these are reflected in Arabs' behaviour. Arabs regards shame (the psychological drive to escape or prevent negative judgment by others) as in misconduct in sexual behaviour, while they feel guilt when they violate internalized values and expectations such as the neglect of a friend or disappointing parents.

Conformity and creativity: Conformity is reflected in the behaviour of traditional segments of society including the Muslim Fundamentalists, who advocate a traditional transmission of society on the basis that every creativity is a characteristic of God rather than human beings. Creativity reflects the behaviour of modernists who strive for change and who reject the traditional and static values.

Past oriented versus future oriented values: Which mainly relate to those who call for the revival of early Islamic values and those who call for the liberation from traditional values and a search for a new model based on the dynamics of the present reality and the aspirations for the future.

Culture of the mind versus culture of the heart: Which also characterise the behaviour of people. Heart refers to emotion, faith, spirit and supernatural. While mind refers to rationality, science and reason. Both of these two cultures are found in the behaviour of Arabs. The adoption of rationalism as a prerequisite for achieving Arab renaissance is represented by several generations of intellectuals since the middle of the nineteenth

century.

Form versus content: Form refers to the emphasis in Arabic language on exaggeration. While content refers to the flexibility in Arabic and its ability to be used in all sorts of writing. The exaggerated form of Arabic reflects more on crisis and the periods of impoverishment of Arab culture.

Collectivity versus individuality: The dominance of the primary groups including family, tribe, and sect force individuals to engage in unlimited commitments to the groups and comply to their pressures in social relations. This restrains individuals' privacy and individuality and pushes them to behave in a binary manner. In other words a dual nature of behaviour exists.

Open versus closed minds: Which reflect on those who are open to the interaction with Western values and culture and those who are not.

Obedience versus rebellion: Which reflect people's behaviour and attitude towards their institutions. The stereotype is that behaviour is based on obedience and respect, but also individuals freedom is expressed (for example revolutionary leaders).

Charity versus justice: Charity reflects the existing social class structure and the predominance of religious virtues. Charity behaviour justifies inequality among classes and undermines the development of class consciousness. This overcomes the feeling of guilt and develops a sense of righteousness and promotes dependency and the gratitude of receivers; while emphasis on justice is developing among Arab people as a basic human right.

Vertical versus horizontal values: The dominant are the vertical values which regulate human relations on the basis of status differences. While horizontal values regulate the relations on the bases of egalitarian principles. The vertical value reflects the structure of

the family and social class structure in the society which is stratified based on sex, age, sect and so on. According to Barakat (1993) the dominant culture in the Arab World tends to put greater emphasis on fatalism, conformity, shame, obedience, charity, collectivity, form and vertical values. While the counterculture puts greater emphasize on free will, creativity, guilt, open-minds, rebellion, justice and horizontal values. In other words a conflicting value system is prevailing in the Arab society.

Based on the above, the traditional type of the dominant culture in Arab societies, which is in conflict with modernity, helps in justifying the traditional and less bureaucratic managerial practices in Jordanian/Arab banks. Examples of this culture, as reflected in the interviewed managers' responses, include the following: Emphasize on minor issues and formalities (form rather than content) as exhibited in Chapter Five (section 5.5.1.1, quotations 21, 10 and 23). Emphasis on a personal rather than professional type of relationship between superior and subordinate (heart rather than mind) as manifested in Chapter Seven (section 7.2.4, quotations 40 and 26). Fear from the negative judgement by others or to be blamed (shame rather than guilt), as reflected in Chapter Five (section 5.5.1.2, quotations 2 and 22). Finally, the examples include emphasis on the hierarchal positions in the dealings between managers (vertical rather than horizontal values) as explained in Chapter Seven (section 7.2.4, quotations 33, 39 and 42).

8.4   The Social (Political Economy) Factors.

These include the traditional family structure and social relations, the insufficient foundations for democratic practices and the traditional educational system and absence of Arab management theories.

The following is a discussion of each of these factors.

8.4.1 Traditional Family Structure and Social Relations

Family is the basic social unit in the society. In the Arab World the family significance is noticeable compared with other societies. In a longitudinal study, Melikian and Diab (1959, 1974) found that Arab students at the American University of Beirut rank family as their first affiliated social organization in the two studies.

Sharabi (1988) clarifies the type of social structure prevailing in general in the Arab World which largely reflects a traditional type. The understanding of this traditional social structure helps, among other factors, in explaining the incompatibility between the traditional managerial practices and the modern type of organizations including banks, as revealed in both Chapters Five and Seven of the thesis.

According to Sharabi's (1988) thesis, the main features of the traditional form of the social structure and social relations in the Arab society "the neopatriarchy[13]" are as follows: (a) The patriarch structure is manifested in both the secular and the religious political movements and their discourses in the Arab countries. (b) Personal and private relationships and interests are prior to the public interests in the social relations. (c) Familial affairs have priority over public affairs and (d) the patronage and kinship system encompass social relations and social organizations.

According to Sharabi (1988), the patriarchal structure encompasses all main components of the social structure Arab individuals belong to and identify with, including the family, clan (or tribe) and religious sect. The family which is the main block in society and is considered a model of the social structure is characterized by the dominance of the father, the subordination of younger to older, and females to males. Authority, domination and dependency are the basic internal relations of the patriarch structure of the family. The vertical hierarchal relationship manifests the father's absolute authority and

his domination, while other members are subordinated to him. Downward type of communications often take the form of orders, instructions, warnings and threats. The dependency mainly derives from economic terms, where the father is largely the breadwinner in the Arab families. This dependency reflects on subordination which is the antithesis of a democratic type of relationships among the family members. As a result, the child rearing practices and early childhood are influenced by this type of patriarchal social relations. Children tend to be submissive rather than autonomous and tend to be obedient and accept superiors' authority (reflected in parents' authority) rather than peers or younger persons.

Sharabi (1988) expands the concept that the individuals' basic affiliation in the Arab neopatriarch society is to the family, clan and the ethnic or religious groups. The patriarchal form of these social structures is manifested through the authority of the father, the head of clan, or the sect. This determines the direction and object of individuals and their loyalties. Allegiance extends to the larger social whole through the "patronage system", the *Wasta* (mediation) mechanism which secures the protection and material interests of individuals and the group including the lowest member of them. This mechanism, which is developed in the Arab family through the mother's mediation for the father in order to achieve other members' requests, is practiced in social relations and organizations by referring to those powerful and wealthy people in society.

According to Sharabi (1988), this patronage system displaces legality, renders public institutions superfluous and takes away the individual's claim to autonomous right. Hence the impotence and submission which in turn leads to inefficiency in the structures it dominates. As he points out:

"However, patronage inevitably renders inefficient any structure it
dominates. In putting conformity above originality and obedience before
autonomy, it crushes creative talent and encourages only those powers that
help to maintain it. Its own interests and requirements, rather than those of
the institution or social group it inhibits, become the final determinants of
evaluation and action. This influence applies to universities, schools,
hospitals, government agencies, and professional societies as well as the
military establishment, the state bureaucracy, and the "revolutionary"
party"[14] (Sharabi 1988 pp 47).

These perspectives create the expectations that the effect of the patriarchal social

structure contributes, among other factors, towards explaining the absence of the

delegation of authority and other traditional managerial practices including lower

professionalism and other unsystematic managerial practices in the Jordanian/Arab banks.

These traditional managerial practices reflect more on a tribal and patriarchal rather than

a modern social structure required to be compatible with modern social organizations,

such as banks.

Examples of these managerial practices which manifest the patriarchal social

relations include the concentration of power in the hands of senior top management and

the lack of delegation of authority in Jordanian/Arab banks, as exhibited in most of the

quotations in Chapter Five (section 5.5.1.1) and Chapter Seven (section 7.2.1). They also

include the vertical and restrictive (i.e. non professional) relationship between managers

as manifested in the managers' quotations in Chapter Seven (section 7.2.4) and the non

adherence to the channels of authority and responsibilities as reflected in Chapter Seven

(section 7.2.5, quotations 26, 28 and 37).

Moreover, these examples include the dependence on the patronage system

(represented by tribalism and the interference of relatives and friends) in order to meet

the bank's needs of funds instead of supply and demand mechanism in the financial

market, as illustrated in Chapter Five (section 5.5.3, quotation 44). The patronage system

is also reflected through the paternal relationship (rather than professional) between superior/subordinate managers, as expressed, for example, in Chapter Five (section 5.5.4.1, quotation 23). This system is also exhibited through favouritism as reflected, for example, in Chapter Seven (section 7.2.5, quotation 37).

These examples, which manifest the patriarchal relations in the Jordanian/Arab banks, are also expressed in the subordinated position of women, as reflected in the perception of both the clients and the employees of the bank and shown in Chapter Six (sections 6.2.3, quotations 24 and 28). They are also expressed in the subordinated position of young people (or managers) as reflected, for example, in Chapter Five (section 5.5.4.1, quotation 23) and Chapter Seven (section 7.2.3, quotation 26).

8.4.2   Insufficient Foundations for Democratic Practices.

The political democratic system in most Arab countries either is absent or it has been recently started. Moreover, all Arab countries have become recently independent nations, mainly after the Second World War. On the other hand, democratic political systems have been developed in Western countries (including Anglo-American) over more than two to three centuries. Successive generations of Western, including Anglo-American, people have experienced the democratic systems and democratic principals and values transformed from generation to generation.

In contrast to Arab nations, this long democratic process in Western, including Anglo-American, countries can be considered as a factor in contributing to shape behaviour particularly in regard to people's familiarity and respect to the boundaries of their authority and responsibilities, rights to participate in the decision making process and other civil rights. These in turn can be manifested in perception and behaviour in

organizations including banks, particularly in regard to the specifications of and the adherence to authority and responsibilities at all management levels. It can be also manifested in the necessity of the implementation of delegation of authority as it was demonstrated in Anglo-American banks' managerial practices in Chapter Seven of the thesis.

Issawi (1981) attributes the failure of democracy in the Middle East including the Arab countries to broad agreed assumptions and to the as yet non-existent economic and social basis needed for democracy. The broad assumptions include the incompatibility of Western, including Anglo-American, social structure to Middle Eastern countries, the external political (the colonial) factor and the historical roots of Arabs tendency towards individualism and authority[15].

Building on the experience of Western, including Anglo-American, countries which adopt the democratic system, the economic and social factors behind the non prosperity of democracy in the Arab World, according to Issawi (1981), comprise:

(a) Size of population and territory, where in most Arab countries a low density of population in addition to weaker types of communication are found. In comparison to most Western democratic countries this might weaken the feasibility of democratic government and calls for a central one.

(b) Economic structure, under the assumption that democracy correlates more with the expansion of capitalism and a higher per capita income. In contrast to Western democratic counties, most Arab countries have a lower level of national income, have the concentration of wealth and power in the hands of a few people (weak middle class), and a less concentrated occupational structure in trade and industry.

(c) Education, unlike Western democratic countries and until recently the educated

ruling class and the literate electing masses are not found in most Arab counties. This also

applies to the mass media including access to newspapers and their impact on public

opinion and,

(d) Co-operative associations, which relate to weak individual initiative and the

noticeable inability of people to associate for cooperative action or to act on the level of

local government. In most Arab countries people are largely dependent on central

governments to carry out communal projects including municipalities' projects. This in

turn weakens readiness to practice democracy and contributes to the non prosperity of the

democratic practices.

The explanations of the traditional managerial practices in section 8.4.1 in this

chapter based on the patriarch social relationships (represented in the concentration of

power and the absence of the delegation of authority) also apply to this section. Hence the

quotations from Chapter Five (section 5.5.1.1) and Chapter Seven (sections 7.2.1, 7.2.4

and 7.3.5) also exhibit the absence of the democratic practices and participation in the

decision making in Jordanian/Arab banks. For example, Chapter Five (section 5.5.7,

quotation 12) reflects on the lower familiarity of the democratic practices due mainly to

the lack of organization as stated by the manager "In this bank..., everyone tries to be a

manager, because there is no good organization".

8.4.3 A Traditional Educational System and Absence of Arab Management Theories.

In contrast to developed Western countries which have adopted education for more

than three to four centuries; in most Arab countries education started in this century.

Quality of education in most Arab counties is much lower than Western countries due to

poor resources, less experience, higher ratio of students to teachers, the lower level of

teachers qualifications, the greater teaching burden, lower financial compensation, traditional methods of teaching and other rewards and motivational aspects. Methods of teaching largely do not encourage independent thinking hence chances to express views are limited (for example, essay writing and project designs). For example, based on the author's experience at a university level, most of the first degree courses in Business Administration are taught based on conventional methods. These comprise one text book per course, teaching American management texts without adaptation, students evaluation is mostly based on conventional exams only and limited chances for the application of modern techniques in teaching including seminar, case study and simulation.

The traditional educational system described above (particularly the discouragement of independent thinking and creativity) might contribute, among other factors, in interpreting the refusal of assuming the managerial responsibilities by some bank managers, as illustrated, for example, in Chapter Five (section 5.5.1.2, quotations 16, 2 and 22), because of their fear of the consequences of wrong decisions[16].

Some relevant cross-national research, Maurice *et al* (1980) for example, has shown that the varied educational system was an explanation of the difference in managerial practices between some Western European countries (which reflect on people's behaviour), albeit the high similarity among these European countries (in terms of economic and technological advancement). Accordingly, and with consideration to the evidence in the paragraph above, it is safe to infer that the substantial difference between the educational systems in the Arab countries and Western, including Anglo-American, countries is one of the factors to be considered in contributing to the traditional and less bureaucratic managerial practices relevant to managers' motivation and job satisfaction in Jordanian/Arab banks.

In the same view, the non-innovative management scholarship and the absence of the Arab management theories (Ali 1993) is also to be considered as a factor, among others, in contributing to the explanation of the traditional managerial practices. Business schools at Arab universities have existed since the 1960's and a large number of graduates are found in business organizations, including banks, in the Arab countries.

Ali (1993) criticizes the current management scholarship systems and writers in the Arab world. He views this scholarship as primitive and largely imitative. He argues that several prerequisites must be met in order to develop management philosophies and theories relevant to Arab countries. These (Ali 1993, pp 20) include establishing a demanding educational system at all levels and encouraging the establishment of private colleges and universities, establishing professional associations and foundations that support research and maintain an active network among Arab scholars and trade organizations across Arab states, translating on a timely basis foreign contributions and actively disseminating indigenous and foreign findings, establishing a reward system at colleges and universities that recognize originality and creativity in research, establishing training institutions that are independent of government, and encouraging library collections and supporting the efforts to build new libraries in major cities, developing copyright laws that protect authors' rights and strengthening the relationship between business organizations and universities and other research centres.

In this regard it is appropriate to mention that the above prerequisites are largely unavailable in Jordan and most Arab countries. In Chapter Three (the methodology chapter), it was stated that it was not possible to find out accurately the number of bank managers in Jordan, due mainly to the absence of any professional managerial association and the unavailable data in the related banks.

The traditional Arab management theories can be illustrated through the findings of this thesis. These comprise, for example, the traditional methods towards delegation of authority by old generation managers including their believe of centralization in management and their fears of losing power if they delegate, as illustrated in Chapter Five (section 5.5.1.2, quotations 1 and 23).

8.5 Is Changing the Dominant Arab Value System Possible?

A main theme of the above discussion implies that the road to modernity, including management development and the improvement of managerial systems and practices relevant to managers' motivation and job satisfaction, requires modification and adaptation of the social structure and value system prevailing in the Arab World. This is expected, among other factors, to bring the type of behaviour to be compatible with the rational, professional and systematic managerial practices, under the assumption that the Anglo-American (i.e. Western) managerial systems and practices are valid if they are to be adopted by the Arab organizations, including their banks.

The modification and adaptation also imply the tendency towards the adoption of the Western, including Anglo-American, social structure and value system to achieve the desired compatibility which is expected to improve rationality and consequently organization effectiveness. It might be argued that the pace of modernity and change is expected to slow down at the present time. This saying is basically attributed to the anti Western, including Anglo-American, attitudes including the adoption of their value system and life styles prevailing in the Arab countries, due mainly to the political position of Western, including Anglo-American, countries towards the Arab World, particularly during the Gulf War and their position from the Arab-Israel cause. This interpretation is

supported by the increasing Islamic Fundamentalist Movement prevailing in most of the

Arab countries. A basic foundation of the rival fundamentalist movement is to revive

conventional Islam and to refute Western, including Anglo-American, modernity.

8.6 Summary and Conclusion.

Based on the findings of this thesis, broad agreed assumptions, some established

facts and other related considerations (including the research subject), an attempt has been

made in this chapter to explain the traditional managerial practices (relevant to managers'

motivation and job satisfaction) in the Jordanian/Arab banks. Pertinent organizational,

social and cultural factors were considered in order to justify these practices.

The organizational (contingent) factors include bank management and ownership,

underqualified middle management, the limited job market, the size and age of the bank,

and training policies. The cultural factors include the traditional religious values and the

conflicting value system. The social (political economy) factors include the traditional

family and social structure, insufficient foundations for practicing democracy, and the

traditional educational system and absence of Arab management theories.

The explanations (multi attribute) of the traditional managerial practices is in

parallel with Child's (1979) conceptual framework, which is adopted as a "guide" for the

comparative organizational part of the thesis[17]. The three main themes of the framework,

the contingency, the political economy and the cultural are reflected in the organizational,

social and cultural factors discussed in the chapter as causes of the traditional managerial

practices in Jordanian/Arab banks. In other words, these practices are shaped by different

social, cultural and organizational factors.

From the change and modernity perspectives, it can be said that structural changes

(for example, the separation of ownership from management or the expansion of managerial grades and titles) could help in achieving more compatibility between bank managers' motivation and job satisfaction (see Chapter Five) and the relevant managerial practices (see Chapters Five and Seven) in Jordanian/Arab banks.

From the same perspective, it can also be said that a change in the dominant Arab value system and the traditional social structure might be needed, under the assumption that Anglo-American bank managerial practices are viable with the Jordanian/Arab banks. This aims to move towards the desired compatibility between Jordanian bank managers' intended behaviour (covert attitudes) and the relevant managerial practices. However, it seems that at present the road towards modernity, including the modernization of management practices through the adoption of Western, including Anglo-American, values and management systems, is obscured because of Arabs' anti Western, including Anglo-American, attitudes which arise as a result of recent Western, including Anglo-American, countries political positions and because of the revival of the Islamic Fundamentalist Movement in most of the Arab countries.

9.0   CHAPTER NINE:

Major Findings, Conclusions and Recommendations.

9.1   Introduction.

This final chapter of the thesis, comprises four parts. The introduction is included

in the first part. The second part highlights the major issues included in the reviewed

literature and the major findings and conclusions of both the exploratory and the

comparative organizational parts of the thesis. These cover the major findings related to

the exploration of Jordanian bank managers' patterns of motivation and job satisfaction,

and the findings related to the interpretation of 'the higher goals of the job' with a link

to the managerial practices relevant to bank managers' motivation and job satisfaction at

local level. The highlights of the exploratory part also cover the major findings related to

the assessment of the significant impact of the various organizational and non

organizational factors on bank managers' motivation and job satisfaction.

The second part of this chapter also includes the major findings of the comparative

part of the thesis related to the comparison of the managerial practices and organizational

variables relevant to bank managers' motivation and job satisfaction in both Anglo-

American and Jordanian/Arab banks. It also includes the major findings related to the

explanations of the traditional managerial practices in Jordanian/Arab banks.

The third part discusses the limitations of the research, which relate to the

implications of data, sample and generalization of the research outcomes. The

recommendations for future research are included in the fourth part. They comprise some

general recommendations related to the comparative organizational behaviour and

management research and some specific recommendations related to the concerned parties

in Jordan and the Arab World.

9.2 Major Findings and Conclusions.

The following is a summary of the major findings and conclusions based on the outcomes of the preceding eight chapters of the thesis.

A discussion of the five main theories of motivation and job satisfaction, namely the need-hierarchy, the two-factor, the job characteristic, the expectancy and the achievement motivation theories is included in the first chapter of literature review, which constitutes the theoretical framework for the exploratory part of the thesis. Based on a synthesis of the main theories, a main common theme relevant to managers and professionals' motivation and job satisfaction was revealed. It relates to these groups' greater concern of power, challenge, innovation, autonomy, achievement, recognition of achievement, responsibility and type of work, as dimensions in the job.

The assessment of the main theories indicated that these theories allocate great emphasis to individuals' attitudes and lower concern to the related managerial practices and systems and the wider environment of organization, particularly within cross-national management research context. The assessment also raised the issue of the compatibility of these theories to the varied organizational/societal context, particularly the developing part of the world.

A discussion of the main related arguments to the universality and non universality of management including Child's (1979) cross-national conceptual framework, the evaluation of cross-cultural research and the impact of cultural and social contexts on organization structure and behaviour are included in the second chapter of literature review. These issues constitute a ground to the comparative organizational part of the thesis.

With consideration to specific factors evolved during the empirical research[1] and

in accordance with the recommendations of the reviewed evaluative (Roberts 1970 and 1973; Goodman and Moore 1972; Evan 1975; Bhagat and McQuaid 1982; and Bhagat *et al* 1990) and reflective studies (Child and Kiesser 1975; Tayeb 1988; Hofstede 1980; and Maurice *et al* 1980), the thesis has implemented two instruments of investigation, a quantitative and qualitative, in order to study the issues related to the two parts, the exploratory and comparative. For the same consideration, the thesis has attempted to extend the study beyond individuals' attitudes to include the relevant managerial practices and to reflect on the interaction of the organization with its wider environment. Also, in accordance with the above consideration and the recommendations of other relevant research (for example, Lammers 1976 and 1978; Lammers and Hickson 1979; and Hickson *et al* 1979), the thesis has implemented a multi strategy (an *a priori* and *a posteriori*) in the investigation.

Other main methodological issues, which were covered in the methodology chapter, included a discussion of the structure of the two instruments of investigation, the research sample, data collection, statistical techniques used in data analysis, reasons for choosing Jordan and bank managers and the problems facing the empirical research.

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The major findings of the research revealed a similarity of the patterns of managers' intended behaviour towards motivation and job satisfaction between Jordanian bank and Western managers, using the same standardized instrument of measurement (Hunt's Work Interest Schedule). This similarity relates to managers' greater concern for growth and autonomy, and power and achievement, and their lower concern for pay and comfort, security and structure, and relationship and affiliation. A similarity between the findings of this research and other similar research, using different standardized

instruments of measurement, is also found. This similarity relates to managers' highest concern for autonomy and growth in the job.

The findings of the research indicate that Jordanian bank managers (based on the outcome of the in-depth interviews) interpret 'the higher goals of the job' similar to Western managers. The substantial majority of bank managers referred autonomy to freedom in decision making (38 out of 47), challenge to difficult tasks and self assertiveness (more than 50%), innovation to introducing new methods and techniques to work (45 out of 47), power to the positive style of managing others (32 out of 47) and achievement to the attainment of the pre-set goals and plans (38 out of 47); while the majority of bank managers (28 out of 47) interpreted growth by referring to promotion.

These findings (with consideration to the sample characteristics, the type of industry and the statistical implications - to be elaborated below) rules out the impact of cultural differences on managers' perception of 'the higher goals of the job'. It also confirms the above findings related to the similar patterns of managers' intended behaviour towards motivation and job satisfaction of both Jordanian bank and Western managers.

The above two findings (a similarity in the patterns and the interpretation) confirm the general theme of the reviewed main theories of motivation and job satisfaction. That is, managers are more concerned with 'the higher goals of the job' including autonomy, growth, power, achievement and recognition.

The implications of the similarity of some of the main characteristics of the bank managers' sample and Western managers, namely age, education, social background, marital status, experience and pay; the implications of the nature of the banking industry in Jordan, which is, to an extent, integrated in the Western International Capitalist

Financial Market; and the implications of the statistical treatment related to the "ecology fallacy"[2] are to be considered in interpreting the similarity of both the patterns of motivation and job satisfaction and the interpretation of the higher goals of the job between the two groups of managers.

The findings of the main characteristics of bank managers revealed that the mean average age is 41.2 years, the mean average of formal education is 15.3 years and 62.4% of managers hold a first degree or higher. 68.9% are middle class, 95% of men and 53% of women managers are married, 53% of married managers have 4 children or more, 45% of managers are generalists and 55% are specialists. The mean average of the length of experience in the current bank is 12.8 years, 58.6% are involved in managing 15 persons or less, 64% attended one training course or more, 69.1% served in two organizations (significantly banks) or more and the annual salary of 65% of bank managers is JD 6001 or more. Finally, bank managers give a high importance to their jobs (47.8% of interviewed bank managers ranked job as the most important source of life satisfaction compared with 43.5% who ranked family).

Based largely on the collected data of the bank managers' sample in this research, the light was shed on specific factors related to the Jordanian managerial environment including labour market and employment, migrant workers, women managers and other economic and social indicators. It has been revealed that positive major social and economic changes occurred over the last three decades in Jordan. However, the country has been suffering because of the adverse consequences of the Gulf War including the high unemployment and the reduction of the countries' financial resources.

The findings of the assessment of the impact of the demographic and social, job related and other related organizational factors revealed that the factors which have a

statistical significant impact on managers' motivation and job satisfaction at 5% (or less) level of significance include social class, job title, function, management level, number of subordinates, inter-organization mobility, and unemployment. Age, education, gender, number of children, number of dependents, experience, training, location, type and size of bank have no statistical significant impact at the same level of significance.

It can be concluded, based on the above findings, which are largely confirmed by similar research, and in accordance with the reviewed literature, that motivation and job satisfaction are a multi-dimension phenomenon, where different organizational and non organizational factors contribute to the significant impact on bank managers' motivation and job satisfaction. However, based on the above findings, the significant impact of job related factors (in terms of the number of factors and the number of dimensions of motivation and job satisfaction being affected) is wider than the impact of the other two groups of factors (demographic and social and other organizational). Accordingly, it can also be concluded that the improvement of the managerial practices and systems relevant to bank managers' motivation and job satisfaction enhances the motivational and job satisfaction processes among this group of managers.

The findings related to promotion as the most effective form of recognition of job achievement by the substantial majority (34 out of 47) of bank managers is confirmed by other related findings. These include the interpretation of growth (as a higher goal of the job) by referring it to promotion by the majority (28 out of 47) of bank managers. They also include viewing top management as the first source of recognition of job achievement by all managers (47 out of 47). These findings draw attention to the importance of the achievement and power dimension (reflected in promotion) in motivating and satisfying Jordanian bank managers in the job. This, in turn, requires effective managerial systems

to be built based on this dimension; in other words, effective forms of recognizing managers' job achievement based on systematic performance appraisals, defined job duties and goals, career path and other job related systems. In this regard, the research findings revealed that (from an organizational perspective) the reasons behind Jordanian managers' particular concern for promotion, in Jordanian/Arab banks, include fewer managerial positions, the ineffective grading systems, the smaller size of banks, the adoption of seniority as a main criteria of promotion and the unaccountability of superior managers towards improving their subordinate's skills and abilities.

<p style="text-align:center">X   X   X   X</p>

The findings of the comparative part of the thesis (based on the outcome of in-depth interviews with the 22 managers who combine experience in both Anglo-American and Jordanian/Arab banks and who represent the first core of matching samples) revealed that major and significant differences are found in the managerial practices and systems relevant to managers' motivation and job satisfaction between Anglo-American and Jordanian/Arab banks. That is, in Jordanian/Arab banks, contrary to Anglo-American banks, a lack of *delegation of authority*, a *limited scope of opportunities for advancement* and promotion, unsystematic feedback and performance appraisal and a non professional criteria of promotion, are found. It is also found that in Jordanian/Arab banks, contrary to Anglo-American banks, a limited scope of recognition of job achievement, a lower professional relationship between superior and subordinates, absence of career path, unclarified job duties and goals, unsettled organizational structure and traditional training policies exist. In other words, there prevails, traditional and less bureaucratic managerial practices in the Jordanian/Arab banks.

The findings (based on the contrast of the organizational variables relevant to bank

managers' motivation and job satisfaction between Anglo-American and Jordanian/Arab banks, which represent the second core of matching samples) also indicated that major and statistical significant differences in the structural arrangements relevant to bank managers' motivation and job satisfaction are found between Anglo-American and Jordanian/Arab banks in Jordan. That is, in Anglo-American banks, contrary to Jordanian/Arab banks, structure of age suggests faster promotion; greater specialization reflects on a more elaborated organizational form and the composition of training indicates greater concern and investment in training. The findings also revealed that, in Anglo-American banks, contrary to Jordanian/Arab banks, lower inter-organization mobility suggests (with consideration to the similarity in pay in both types of bank and the absence of unemployment among Jordanian managers in Anglo-American banks) more loyalty and commitment to the bank, and the two to one ratio of managers and the wider scale of grades and titles enhances advancement and promotion. The findings also revealed that the well established and developed personnel policies and departments in Anglo-American banks, contrary to Jordanian/Arab banks, indicate an advanced view towards the management of human resources (hence a foundation of motivation and job satisfaction exists), and the more than two to one ratio of women managers in Anglo-American banks reflects a management view towards womens' role in organization and society.

The above major and significant differences in the structural arrangements related to managers' motivation and job satisfaction complement and substantiate the previous findings of the major and significant differences in the managerial practices and processes, which are also related to managers' motivation and job satisfaction. They also intensify the view towards the traditional and less bureaucratic managerial practices and systems relevant to managers' motivation and job satisfaction in Jordanian/Arab banks.

The findings of the comparative part of the thesis above are, in some respects, confirmed with the findings of the exploratory part of the research, which revealed an incompatibility between the relevant managerial practices and Jordanian bank managers' intended behaviour towards motivation and job satisfaction at local level. This incompatibility (which was revealed mostly based on managers' quotations who have served only in Jordanian/Arab banks) comprises lack of delegation of authority, lower availability and clarity of job duties and goals, and work plans and the unsystematic flow of authority and responsibilities between the different levels of management.

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From a practical perspective, based on the assumption of the viability of the relevant managerial practices of Anglo-American banks to Jordanian/Arab banks, the following are suggestions to enhance and build effective motivational and job satisfaction systems in Jordanian/Arab banks.

Delegation of authority is desired at the three levels of management and should encompass both responsibilities and authority in order to meet managers' highest concern for autonomy and growth. The effective job structure, including the specification of job duties and responsibilities and career path at all management levels, are required to support managers' higher concern for achievement and advancement and to enable the conduct of systematic performance appraisal. The need for systematic performance appraisal, the adoption of merit and achievement as the main criteria for promotion and the varied forms of recognition of job achievement (particularly promotion) are required in order to enhance managers' higher concern for power, achievement and recognition. Expanding (or introducing) managerial grades and titles, should take into account differences in managers' level of responsibility, authority, seniority and salary, in order

to enhance prospects for advancement and promotion as priority for managers, to achieve

equity among them and to meet some managers' interest for differentiation. A full-time

learning basis of training should be adopted, rather than combining it with the job

performance, in order to achieve the virtues of training. Also, there is a need to amend

the taxing system by excluding training expenses from the corporates' taxable revenue in

order to encourage Jordanian banks to invest more in training[3].

Finally, the need for establishing (or developing existing ones) effective human

resources policies and departments, and increasing the weight of these departments in the

bank's structure in order to create the foundation for an effective motivational and job

satisfaction managerial system.

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X   X   X   X

</div>

The contrast of the major findings and conclusions between the exploratory and

comparative parts of the thesis (represented in the similarity of managers' intended

behaviour towards motivation and job satisfaction and their perception of 'the higher goals

of the job' between Jordanian bank and Western managers on the one hand, and the major

and significant differences in the managerial practices and systems and the organizational

variables relevant to managers' motivation and job satisfaction between Jordanian/Arab

and Anglo-American banks on the other hand) lead to three major implications.

The first implication relates to the necessity of not restricting the study of

comparative, including cross-national, organizational behaviour (represented in motivation

and job satisfaction) and management research to managers' attitudes (or intended

behaviour), and to the need for extending the research to the relevant managerial practices

and organizational systems, in order to achieve the effectiveness of the study including the

identification of the important factors affecting motivation and job satisfaction.

The second major implication relates to the necessity for combining both the quantitative and qualitative approach in investigation, hence, each approach complements the other. It would be hardly difficult to reach a genuine understanding of the organizational behaviour of Jordanian banks, as an indicative sample of Jordanian business organizations, if the research is confined to one of the two approaches. The measurement of bank managers' intended behaviour towards motivation and job satisfaction would not have been effective without the quantitative approach, using Hunt's instrument of measurement. It would not have been possible to assess the scientific applicability of the instrument of investigation, and to meet the requirements of: The representation of the sample; the large number of the surveyed managers and banks; and the cost effectiveness, within the limited resources of the research without the standardized instrument of investigation and the quantitative approach.

On the other hand, the delicate, sensitive and hidden managerial practices, systems and functions, particularly in relation to the multi-dimensional motivation and job satisfaction, are hard to derive without the qualitative approach (represented in in-depth interviews). Through in-depth interviews, respondents were able to express their views and to reflect on the hidden and delicate managerial practices and organizational systems as they experienced them. This enabled the author to diagnose the subtlety of the issues in question and to register those unanticipated issues of the studied subject(s). Both the need for extending the study beyond the organization members' attitudes and the combination of both the quantitative and qualitative approaches in the investigation were stressed in the recommendations of both the evaluative (Roberts 1970 and 1973; Goodman and Moore 1972; Evan 1975; Bhagat and McQuaid 1982; and Bhagat et al 1990) and reflective studies (Child and Kiesser 1975; Tayeb 1988; Hofstede 1980; and Maurice et

al 1980) of cross-national management research included in the reviewed literature.

The third major implication relates to the necessity to focus on the relevant managerial practices and organizational systems, besides attitudes, in the comparative, including cross-national, organizational behaviour and management studies. These practices and systems better reflect on the organization interaction with the wider environment, hence they represent groups thinking and behaviour. They also can be viewed as potential delineating features of the expected differences between organizations, particularly within the context of developed *vis-a-vis* developing countries, due basically to the gap in the level of development, experience, modernity, rationality, technology, culture and social systems between the two societies which encompass organizations[4].

X   X   X   X

The major findings relate to women bank managers include[5]: The percentage of women managers in the banking industry is estimated at 5% to 10%, which is much lower than their ratio of approximately 30% of total employment. The managerial positions of women in Jordanian/Arab banks are concentrated in the supervisory and the middle management levels. The concentration of women managers' jobs in the non banking areas (for example, research and studies or personnel) reflect on the social constraints they face at inter and intra-organization levels. The 53% of married women managers, compared with 95% of married men managers, indicates a conflict between women's managerial career and the marital responsibilities in Jordanian society.

Based on the mean scores of the dimensions of motivation and job satisfaction, the findings revealed that women managers, compared with men managers, are: More concerned with power and achievement due to social constraints (including the subordinate position to men), which represent a challenge to them; are more concerned with security

and structure, due to the intra and inter-organization restrictions (which are accentuated by the social context) on their job mobility; finally, are less concerned with pay and comfort, due to the financial responsibility of men towards women in Jordanian society.

The two to one ratio of Jordanian women managers and the senior positions they occupy (including that of managing director) in Anglo-American banks in Jordan compared with Jordanian/Arab banks, reflect on Jordanian women's abilities and skills. This necessitates the need to allow women for more managerial positions in the Jordanian/Arab banks, especially when it is known that women represent approximately 30% of the employees of these banks.

X   X   X   X

Based on the findings of this thesis, broad agreed assumptions, some established facts, and other considerations including the research topic, an attempt has been made (based on an *a posteriori* approach - parallel to the comparative organizational practices) to interpret the traditional and less bureaucratic managerial practices relevant to managers' motivation and job satisfaction in the Jordanian/Arab banks.

The interpretation, which took into consideration the reviewed literature and the outcomes of this thesis, is based on pertinent organizational, cultural and social factors. The organizational (contingent) factors which relate to the Jordanian (and to an extent Arab) banking industry include ownership and traditional management, underqualified middle management, a limited job market, the small size and younger age of banks and traditional training policies. It was revealed that these factors contribute in explaining the traditional managerial practices in Jordanian/Arab banks, including the accentuation of the traditional methods of management, such as the emphasis on seniority and the implications of the owner-manager. These factors also inhibit, among other factors, the

effective implementation of the needed managerial systems (for example, the performance appraisal and delegation of authority).

The cultural factors are represented in the influential traditional religious values which contribute, among other factors, to preventing the chances for systemizing and transforming the conduct of behaviour, including the accentuation of the traditional behaviour (for example, the paternalist style in management) and the mitigation of endeavours to reduce uncertainty. They are also represented in the conflicting Arab value system, in which the dominant culture is traditional and emphasises fatalism, conformity, shame, obedience, vertical values and so on. These values are reflected in the respondents' answers and accentuate, among other factors, the traditional managerial practices including the emphasis on personal (rather than professional) types of relationship, minor issues and formalities, fear of negative judgement by others, the emphasis on the hierarchal positions, the vertical communications and the patronage (or charity) system in the social organization.

The social (political economy) factors are represented in the patriarchal social relationships, which are characterized by dominance (authority), subordination and dependence. The patriarchal social relationships, as reflected in bank managers' quotations, contribute, among other factors, to the concentration of power in the hands of the highest managerial level, absence of delegation of authority and to the unsystematic managerial practices (for example, lack of systematic performance appraisal). They also contribute, among other factors, to accentuate the traditional managerial practices including the paternalist and patronage systems in relationships, and the subordinated position of both women and young managers.

The social factors are also represented in the lack of the democratic experience

which is reflected in the deficiency in the familiarization with the boundaries of responsibilities and authority and the respect of people rights to participate in the decision making process. These aspects, in turn, contribute, among other factors, to the traditional managerial practices particularly the lack of delegation of authority and the unsystematic flow of authorities and responsibilities, as reflected in managers' quotations in the related sections in the thesis.

The social factors are also represented in the traditional educational system, which contributes, among other factors, to limit the chances for improving the traditional managerial practices due to the *absence of constructive criticism and freedom of* expression from the structure of this system, as reflected in managers' quotations related to the reluctance in assuming managerial responsibilities and fear of the consequences of the wrong decisions. Also, the absence of Arab management theories contribute, among other factors, to reducing the chances to change the traditional managerial practices including the lack of innovation and adaptation of Western, including Anglo-American, management theories to suit the Arab social and cultural context.

The above multi-attribute (explanation) of the traditional managerial practices is in parallel with Child's (1979) cross-national conceptual framework (which is adopted as a "guide" for the comparative part of the thesis)[6]. The three main themes of the framework, the contingency, the cultural and the political economy are reflected in the organizational, cultural and social factors discussed above as attributes (causes) of the traditional organizational practices in Jordanian/Arab banks. In other words, the varied organizational practices between Jordanian/Arab and Anglo-American banks are shaped by different social, cultural and organizational factors.

X   X   X   X

In Chapter Two (section 2.4.3), it was stated that the transposition of Management By Objective technique by the French was unsuccessful because they did not adapt it properly to suit the highly differentiated French hierarchy. On the contrary the German were successful in transposing the technique hence they adapted it to suit their co-determination in the managerial practices. Moreover, the Japanese were successful in adopting Western management techniques with the suitable adaptation to fit their social structure. In this regard, it can be said that promoting the foundations of modernity (for example, the democracy and respecting peoples' rights), capitalizing on peoples' eagerness to improve as well as the implementation of Ali (1993) suggestions related to the establishment of Arab management theories are means to create the grounds for an effective transposition and adaptation of Western, including Anglo-American, management techniques in the Jordanian and Arab organizations.

From the change and modernity perspectives, it can be said that structural changes in the relevant organizational factors (for example, the separation of ownership from management or the expansion of managerial grades and titles) could help in bridging the gap between bank managers' intended behaviour towards motivation and job satisfaction (greater concern of 'the higher goals of the job') and the traditional managerial practices in Jordanian/Arab banks.

From the same perspectives, it can be said that changes (or modifications) in the dominant Arab value system and the traditional social structure (with consideration to Western, including Anglo-American, countries' experience) is tempting, under the assumption that the managerial practices of Anglo-American banks are viable with Jordanian/Arab banks, in order to move towards the required compatibility between Jordanian bank managers' attitudes towards motivation and job satisfaction and the

relevant managerial practices. However, it seems that, at present, the road towards management development, including the modernization of the managerial practices relevant to bank managers' motivation and job satisfaction, through the adoption of Western, including Anglo-American, values (or to rectify the Arab heritage by benefiting from the Western experience) and management systems, is obscured because of Arabs' anti Western, including Anglo-American, attitudes which arise as a result of recent Western, including Anglo-American, countries political positions and because of the revival of the Islamic Fundamentalist Movement in most of the Arab countries.

At practical level, based on the successful experience of a large bank of the thesis' sample (Cairo Amman Bank), it can be said that the implementation of "Long Term Team Building" (LTTB) is worth considering. A team of managers took over the responsibility of the ailing bank few years ago. The key managerial positions of the bank including the managing director, his deputy and the main divisions were replaced by young Jordanian managers who were trained in the same Anglo-American bank for a quite few years. The bank has substantially improved and is considered one of the leading banks in the country (in terms of profitability and growth). The advantages of "Long Term Team Building" (LTTB) include the integration of the implemented programs and policies based on the coordination of the key positions of an organization, the similarity in the group thinking and training which facilitates the cooperation and achievements of objectives, and the ability to affect the desired and intended changes, particularly in the developing world organizational context.

X   X   X   X

In a final concluding paragraph of the thesis, motivation and job satisfaction are

multi-dimensional phenomenon shaped by personal, organizational, cultural and social factors. This multi-faceted feature requires to include the relevant managerial practices besides individuals' attitudes in any endeavour to attain a deeper understanding of motivation and job satisfaction. These managerial practices, based on the evidence of this thesis, are more reflective on the organization interaction with the wider environment, and in turn, have more potential to delineate the impact of cultural and social systems on the organizational behaviour and structure; particularly in the comparative, including cross-national, research related to developed *vis-a-vis* developing countries, where the extensive differences in the social and cultural systems exist.

9.3   Limitations of the Research.

The limitations of the research, which basically derived from the lack of data and the limited resources of the research, largely relate to the comparative part of the thesis, and include the following:

a) The lack of data and the limited resources of the research precluded the author to guard against the effect of the national culture *vis-a-vis* the organization sub-culture due to the absence of national data to verify the related characteristics of the bank managers' sample.

b) The bank managers' sample, as an indicative of the Jordanian managers, limits the scope of generalization of the outcome of the research, in respect to the patterns of motivation and job satisfaction, to other Jordanian (or Arab) managers with similar characteristics of Jordanian bank managers. However, the scope of generalization of the managerial practices and systems relevant to managers' motivation and job satisfaction can be extended to the banking industry in other Arab countries due to the inclusion of some

Arab and joint Jordanian/Arab banks in the sample.

c) The small size of the sample related to the comparative part of the research, where only 22 managers combine the experience in the two types of bank (Jordanian/Arab and Anglo-American) and only 3 of the banks sample are Anglo-American. However, it was fortunate to find this number of managers with distinctive managerial experience in one industry (banking) in a country like Jordan and the coverage of all managers of this special feature (with the except of one manager in the sample), might alleviate the implications of this limitation.

9.4   Recommendations for Future Research.

These include some general recommendations relating to the comparative, including cross-national, organizational behaviour and management research and some particular recommendations relating to the Jordanian/Arab banks, Jordanian researchers and Jordanian/Arab management.

9.4.1   General Recommendations.

The general recommendations for future research comprise the followings:

Firstly, the need for extending the comparative, including cross-national, organizational behaviour research (particularly within the developing vis-a-vis the developed world context) beyond the organization members' attitudes to include management systems and practices and to reflect on the organization interaction with the wider environment, as recommended by previous research (for example, Roberts 1970 and 1973; Goodman and Moor 1972; Child and Kisser 1979; Tayeb 1988, Lammers 1976 and 1978; and Bhagat et al 1990) and based on the outcome of this thesis. This aims to

produce a deeper understanding of the organization behaviour and to achieve the virtues of the comparison including the practical objectives.

Moreover, based on the implications of the bulk of relevant cross-national (or cultural) research which have been criticized due to the restriction of the study to attitudes, and based on the outcome of this thesis, emphasis should be placed on management systems and practices (besides attitudes) as potential factors for depicting foreseen differences between organizations in the comparative, including cross-national, research context, particularly the developing *vis-a-vis* the developed countries.

Secondly, the need for combining both the quantitative and qualitative approach in comparative, including cross-national, organizational behaviour and management research, hence, both of the two approaches complement each other in the investigation, as recommended by the concerned research (for example, Child and Kisser 1979; Tayeb 1988, Lammers *1976 and 1978; and Bhagat et al 1990) and based on the outcome of this* thesis.

Thirdly, the consideration of the implications of the managerial practices and systems and the noticeable significant impact of job related factors, as derived in this thesis, in designing the managerial motivational and job satisfaction systems, particularly for managers with similar characteristics to Jordanian bank managers and for organizations similar to Jordanian/Arab banks. These include the enhancement of the delegation of authority, building effective performance appraisal with consideration to promotion, job goals and duties and the clarification of career path and lines of authorities and responsibilities in the organization structure. They also include the emphasis on job managerial titles, management position, pay, function and involvement in managing others in designing the motivational and job satisfaction systems.

Fourthly, the interpretation of the traditional managerial practices based on the organizational (contingent), cultural and social factors indicate that both organizational and non organizational factors contribute to shape the organizational behaviour and structure including the managerial practices relevant to motivation and job satisfaction. It also indicates that a wider view, including close attention to the societal and cultural systems, is needed in order to understand the causes of employees', including managers, motivation and job satisfaction.

Fifthly, supporting Tayeb's (1988) suggestion, which is implemented in this research. The suggestion relates to the viability of conducting the comparative management research based on the comparison of two or more organizations with different nationalities in the same country. This enables an effective samples matching including the control of the wider political, economic and social contexts and helps in bringing the concerned managerial practices under closer scrutiny.

Finally, suggesting the "Long Term Team Building" (LTTB) as a viable method in affecting the transposition of developed management techniques into the organizations in the developing countries.

9.4.2 Recommendations for Concerned Parties in Jordan and Arab Countries.

These include the followings:

Firstly, the need to create a management data base to promote managerial scholarship in Jordan and the Arab World, hence the serious lack of data and the dearth of management research. This requires the collaboration of concerned parties including universities, research centres and business organizations themselves. The creation of a professional management body in the form of a Jordanian Management Association would

also help in promoting management research in Jordan and the Arab World.

Secondly, Jordanian/Arab banks (and to an extent other business organizations) should consider the implications of their managers' motivation and job satisfaction derived basically from the traditional managerial practices and should attempt to adopt the suggested practical recommendations (including the delegation of authority, systematic and professional structural arrangements and effective human resources management systems) which are expected to achieve a compatibility between managers' greater concern of 'the higher goals of the job' and the relevant managerial practices, and in turn to enhance their organizations effectiveness.

Thirdly, the need for replicating the study of bank managers' patterns of motivation and job satisfaction in other organizational managerial contexts in Jordan and other Arab countries in order to create a ground for research in the area, which is seriously lacking, and to explore the motivational profile among other groups of managers and employees in different industries due to the importance of this area in management.

Fourthly, the adoption of the in-depth interview approach in investigation due to its suitability for dealing with the delicate, hidden and sensitive management practices and systems, which would be difficult to explore and to investigate through the standardized instruments. It is worth repeating that this approach is rarely adopted by Jordanian (or Arab) scholars.

Fifthly, the need to include Jordanian women managers in future management research, in order to reflect on their role in management, which can no more be neglected.

Finally, the need for more research to study the impact of the specific cultural and social factors, which were derived as explanations of the traditional managerial practices

in this thesis, on other managerial functions (for, example decision making and planning) in future research. These might include, for example, the assessment of the impact of religious values, and the components of the Arab value system included in Barakat's (1993) analysis of Arab culture. In this regard, the author suggests the cultural theory of "variations in value orientations" discussed in Chapter Two (section 2.2.3.3) as a conceptual framework for the assessment of the impact of the proposed cultural aspects on organization members behaviour and managerial practices. This would help in reaching for an effective assessment of the implications of these cultural and social factors on organization behaviour and structure in order to build effective managerial systems.

NOTES

Notes Related to the Introductory Part of the Thesis:

1.   These two papers which were presented in the first Arab Management Conference at Bradford University in UK based on this thesis are:

(a)   Managers' Motivation and Job Satisfaction: How do Jordanian Arab Bank Managers Perceive the Higher Goals of the Job?

(b)   Managerial Practices and Organizational Systems Relevant to Managers' Motivation and Job Satisfaction: A Comparison between Western and Jordanian/Arab banks.

2.   These studies are discussed in Chapter Two (section 2.3).

Notes Related to Chapter One:

1. Management refers to the coordinated efforts and activities of the organization members to achieve the pre-set goals and objectives of the organization, as a widely agreed definition of management.

2. For example, Herzberg *et al* (1957) reviewed more than 3,000 research in developing the two-factor theory.

3. See the definition of managers in section 1.4 in this chapter.

4. Chapter Six of the thesis assesses the different related factors on managers' motivation and job satisfaction. The outcome of the chapter indicates that different factors contribute to the significant impact on bank managers' motivation and job satisfaction.

5. The assumption of psychologists and social-psychologists of organizational behaviour where individuals' goals are (or to be) compatible with organizational goals is an optimistic one. Hence, in work organizations, incompatibility is found among organizational goals (reflected in top management and owners' goals) and other members' goals, and also between different functions of the organizations (for example, marketing, production and research and development).

    In practice, a conflict may arise when organizations attempt to achieve their objectives (for example, profitability or technological advancement) without regard to the implications on employees. This might result in lower compensation for employees or redundancies. However, the assumption of the congruence of individuals' goals with organizational goals might be drawn to those organizations who give consideration to the importance of human resources as a valuable resource in achieving the organization objectives.

6. For more details regarding the controversy, see Greene (1979, pp 203-230).

7. The listed theories are considered the main theories in motivation and job satisfaction because they are the most quoted in management texts and the most replicated (or validated) by researchers within national and cross-national contexts. See Bhagat *et al* (1990) and Bhagat and McQuaid (1982) for more elaboration on the magnitude of these theories in the relevant cross-cultural research.

8. This general classification is for identifying major sets of needs (or goals) rather than limiting the number of needs to five. Hence, according to the need-hierarchy theory analysis, human needs are complex and can be extended based on specificity to any number a person wishes.

9. The scale of the availability of these preconditions varies from one country to another. In general, this scale is wider in developed Western countries compared with developing countries including Jordan and Arab countries. A point which draws attention to the compatibility question of motivation theories when adopted by countries with a lower scale of availability of these preconditions, especially developing countries. See section 1.8 in this chapter for more elaboration.

10. For more details on these propositions see Maslow (1970, pp 19-33).

11. See Chapter Six (section 6.2.1) for further elaboration.

12. Alderfer (1969), for example, grouped the five needs in the need-hierarchy theory into three instead of five classifications. These are existence, relatedness, and growth. He was to operationalize these three needs by measuring them at the work place. Hunt's "Work Interest Schedule" (WIS), which we will refer to later, is basically built on the need-hierarchy theory. The WIS is implemented in this research to measure managers' patterns of motivation and job satisfaction. Porter's need fulfillment deficiency measurement, which is based on the need-hierarchy theory in motivation, is well-known and widely used by researchers investigating motivation and job satisfaction. Porter's need fulfillment deficiency is built on five dimensions (security, social, esteem, autonomy and self actualizing) to measure job satisfaction.

13. We will refer to these studies later in comparing our research outcome with other research results in Chapter Six of the thesis.

14. This study found a similarity in the job satisfaction patterns among managers in the 14 developed and developing countries covered in the study. It implemented Porter's need fulfillment deficiency instrument of measurement.

15. At the beginning, the research sample was intended to include employees from different levels in the studied companies but ended up only including the group of engineers and accountants. This was justified by lower level employees' misunderstanding of motivation and job satisfaction factors in the pilot survey, a point which should be considered in conducting similar research in developing countries. Hence, a large proportion of employees at the lower level of the organization might not be up to the standard to understand the complexity of motivation and job satisfaction concepts based on advanced theories, such as the two-factor theory.

16. Where respondents were asked to remember those main events during their experiences in which they felt exceptionally good or exceptionally bad in performing their jobs whether in present or in the past and the duration of this feeling.

17. First level factors are specified as the objective occurrence related to job (for example, promotion) and second level factors relate to feelings about the objective occurrence.

18. The sharp separation between the motivators and the hygiene factors draws a criticism from other researchers (for example, Vroom 1964; Porter and Lawler 1968; and Alderfer 1969). It is the opinion of these researchers that the kind of sample in applying the two-factor theory in the work place plays a major role in shaping the validity of the outcome of the research, as the original research was not successful in applying it at all levels of employees.

19. The "intrinsic" factors (according to the two-factor theory) are more relevant to a healthy human nature eager to develop himself/herself more in the right psychological growth. In this regard Herzberg (1968) categorizes six main characteristics necessary for psychological growth. These are knowing more, relationship in knowledge, creativity, effectiveness in ambiguity, individualism and real growth.

20. These studies include Hulin and Smith (1967); Hinton (1967); Armstrong (1971); Schneider and Lock (1971); Hines (1973); Winslow (1973) and Lock and Whiting (1974), quoted in Chitiris (1984, table 2, pp 25-27).

21. The criticism relates to the methodology of the research. It relates to the lack of objectivity of the in-depth interviews as research methodology according to the critics.

22. The morality of studying employees' attitudes towards their jobs scientifically and thoroughly was raised by the researchers. It has been stated by them that their main goals were to make employees happier at their jobs rather than to serve the manipulation of employees' attitudes at the work place against their own interest. See the preface in Herzberg *et al* (1959) for more elaboration.

23. Job design basically refers to reduced levels of monotony and routine in order to overcome boredom and affect positively the level of job satisfaction in performing jobs.

Job enrichment refers to loading the job vertically by increasing the scope of the task an employee performs in order to allow for more autonomy in the job.

Job enlargement refers to loading the job horizontally by adding more tasks to allow for using more skills and reducing monotony and boredom.

24. Sofer (1970) comments on the similarities between managers and executives and technical specialists in regard to their roles and career mobility and points out:

"In practice executive and technical specialist roles are often combined. The specialist may be *promoted out of professional work into a full-time* managerial role, when his technical expertise is indicated. Or, if he remains a specialist, he accretes executive responsibilities over others. ..... We can further assume that executive and technical specialists are expected to be upwardly mobile during most of their careers, i.e. willing and able to move up the organizational hierarchies to the extent that opportunities are available and to the extent that they have capacities to fill the posts" (Sofer 1970, pp 149).

25. As defined by Hackman and Oldham (1980, pp 78-81) the following are the definitions of the core Job dimensions:

Skill variety: The degree to which a job requires a variety of different activities in carrying out the work, involving the use of a number of different skills and talents of the person.

Task identity: The degree to which a job requires completion of a "whole" and identifiable piece of work, that is, doing a job from beginning to end with a visible outcome.

Task significance: The degree to which the job has a substantial impact on the lives of other people, whether those people are in the immediate organization or in the world

at large.

Autonomy: The degree to which the job provides substantial freedom, independence and discretion to the individual in scheduling the work and in determining the procedures to be used in carrying out the work.

Job feedback: The degree to which carrying out the work activities by the job provides the individuals with direct and clear information about the effectiveness of his or her performance.

26. Mintzberg (1980) analyzed managers jobs and stated that managers' activities in their jobs are characterized by brevity, variety and fragmentation. According to Kats (1974) the three types of basic skills managers should possess are technical, human and conceptual skills.

27. It is to be noted that in some organizations managers are rewarded based on results.

28. Broadly speaking, the term rationality is attached to peoples' behaviour and way of thinking towards different aspects of life. It evolved as a main aspect of modern Western civilization and culture and reflects behaviour and the way of thinking in Western societies. Rationality accompanied the Protestant Revolutionary Movement, followed by the emergence of the industrial revolution two centuries ago. The substantive discoveries of sciences and technology were then followed by a large scale application of these sciences and advanced technologies to peoples' needs. Within these changes, substantive changes in the social structures of society also emerged including common rights, independence of families and the weakening of the role of church in society.

Within a management context, rationality is more related to the decision-making function where presumed choice of the best alternative among different alternatives is to take place. The concept of rationality has been re-defined by Simon (1957) who advocated the concept of "bounded rationality" which limits the absolute scope of rationality to those relevant factors to be considered in decision making.

More elaboration on the role of Protestantism in work organizations is found in Chapter Eight of the thesis.

29. Preliterate cultures refer to those cultures which do not produce written languages.

30. These include the type of parents' religious beliefs.

31. These include the analysis of folk tales in the 45 preliterate cultures, the analysis of content of students' stories in the 23 and 39 countries and the analysis of written stories about standardized sets of pictures reflecting work situations for businessmen and entrepreneurs. The electricity output and the real national income were the criteria of economic development.

32. Entrepreneurial activities in this context refer to someone who has some control over the means of production and produces more than he can consume in order to sell (or exchange) it for income. More personal ownership in a specific culture reflects a higher level of the need for achievement.

33. Businessmen according to McClelland are not restricted to business owners. They also encompass managers in business organizations.

34.   Hunt (1986), whose research covered a long period and different Western and non Western nationalities, confirmed that European managers, including the British, stress the need for power as one of the goals managers seek in business organizations.

35.   The research sample comprised more than 500 managers from over 25 different American corporations. The research revealed that the need for power is important for more than 70% of managers as judged by those who are working for them.

36.   Examples of the cross-cultural research which validated the achievement motivation theory include Hines (1973, 1974), Iwawki and Lyne (1972); Krus and Rysbers (1976); Meilikian et al (1971), quoted in Bhagat and McQuaid (1982, pp 667-670). Most of this research confirmed the theory. For example, Meilikian et al (1971) tested achievement motivation in Afghanistan, Brazil, Saudi Arabia and Turkey. The results of this research supported the theory.

37.   Ethnocentrism is defined as "exaggerated tendency to think the characteristics of one's own group or race superior to those of other groups or races" (Drever 1952, pp 86, quoted in Hofstede 1980a, pp 31). Within the context of management studies particularly cross-cultural research, and because most theories of management, instruments of measurement and research design are Western oriented, this probably reflects a Western universalist value position (Hofstede 1980a, pp 33). According to Hofstede (1980a, pp 33) this is one of the main reasons for the lack of advances in cross-cultural research.

    See also Chapter Two (section 2.2.1) for an elaboration on convergence theory and the logic of industrialization.

38.   Chapter Two of the thesis discusses relevant issues to this subject which are dealt with from the perspective of the universality and non universality of management.

39.   It is to be noted that Porter excludes the physiological needs from the need fulfillment deficiency instrument and breaks down self actualization to autonomy and self realization. The measurement of job satisfaction in Porter's instrument was built on how much an individual attains satisfaction from each of Porter's needs in the job compared with how much he/she thinks should be there. The five need dimensions in the instrument are security, social, esteem, autonomy and self realization.

40.   See Chapter Three (section 3.6.1.1) for more elaboration.

41.   The expectancy theory might be treated as "deviant" from the other main theories because it implies a high level of rationality and calculation in human behaviour which does not reflect the situation in the complex and ambiguous motivation. In addition to that, the theory, unlike other main theories has a difficulty in testing its contents empirically due to its complexity. Ferris et al (1980) study is an example on the partial application of the theory.

    It also disregards the context of job in effecting the process of motivation. It restricts complex motivation to individuals themselves and to those who reward them, which is, by and large, applicable to lower level management and in some specific

situations where rewards can be predicted and estimated (for example, sales force and assembly-line production jobs). However, as mentioned in section 1.5.4 in this chapter, Vroom's theory implies the importance of directing the process of motivation towards employees' desires and goals.

42.   Hunt (1986, pp 21) defines some of these higher needs as following:

(a) Autonomy is a search for independence rather than dependence, for control over self rather than control by others.

(b) Creativity is a search for opportunities for originality and creativity. This relates to autonomy, but the two goals are not necessarily found in the same person.

(c) Growth is search for growth and challenge; extending the boundaries of the self, stretching the options and experiencing novelty.

Herzberg et al (1959), adapted from page 44 to page 50, view the following terms as follows:

(a) Possibility of growth relates to change in status that officially included a likelihood that a person would be able to rise in a company (organizations), moving onward and upward within his organizations and to advance on his own skills and in his profession, including learning new skills or to acquire a new professional outlook.

(b) Recognition relates to sources of feelings derived from a person in his job towards his superior, a client, a peer (or professional colleague).

(c) Achievement relates to success at work including successful completion of a job, solutions to problems, vindication and seeing the results of one's work.

(d) Responsibility relates to responsibility and authority and the balance needed between them to perform the job.

(e) Advancement relates to the actual change in the person's status or position in the company.

McClelland (1976) defines power as the desire to have impact on others, to be strong and influential but not dictatorial behaviour.

The following terms can be defined as follows:

(a) Innovation refers to introducing new methods in performing the job which help in overcoming the arising problems, or in improving the normal practice of doing the job. Innovative activities are often reflected in cost effectiveness including saving time, reducing cost and other aspects.

(b) Challenge refers to those duties and assignments which require more effort and intensive use of talents to accomplish them such as new responsibilities or duties.

(c) The type of work here refers to the non routine duties (tasks) which require various approaches in handling them and different interpersonal skills in dealing with subordinates.

43.   A full discussion of these practices is included in Chapters Five and Seven of the thesis.

44.   See note 37 in this chapter for a definition of ethnocentrism.

45.   See Chapter Two (sections 2.3 and 2.4) for more elaboration.

46.   See Chapter Two (section 2.3) for elaboration.

47.   See Hofstede (1980a) and Chapter Two (section 2.4.3) for an elaboration on these implications.

48.   See note 14 in this chapter for a brief background of this study.

Notes Related to Chapter Two:

1.   See note 2 below for clarification.

2.   The term 'cross-cultural' is the most used in the related research, which highlights the importance of the impact of culture in affecting the organizational structure and processes among different nations or countries. Some researchers use the label 'cross-national' (rather than cross-cultural) in the relevant comparative management research. This is based on the justification that nationality and not culture is the accurate label. Hence, different cultures can be found within the same country, and in order to guard for organization sub-culture vis-a-vis country culture. For the purpose of unifying the terminology in this thesis, the author, based on the above justification, views the term 'cross-national' as more accurate label.

3.   This framework is a guide to the comparative part of the thesis because the strategy of this part was based on an *a posteriori* rather than an *a priori* approach. Chapter Three (section 3.4) discusses the developments which led to include the comparative part in the thesis. See also Chapter Three (section 3.7) for more elaboration on the research strategy.

4. To the author's best knowledge, Child's (1979) conceptual framework is the only one which enjoys such comprehensiveness.

5.   Other models relate to comparative management, including cross-national, research include Farmer and Richman's (1964) model and Negandhi and Prassad's (1971) model.
    The Farmer-Richman's model is built on viewing those broad environmental aspects which are labelled "external constraints" (such as educational, sociological, economic and other factors). These constraints, according to the model, affect the managerial conventional functions (for example, planning, organizing and controlling). This in turn, according to the model, affects management efficiency (represented in the productivity of goods and services). The model comprises some suggested and elaborated scales of measurement of the included variables. However, it is considered a very broad model and lack sound theoretical and empirical grounds. For example, the model neither contains the contingency and the cultural perspectives, which are main cores of the theoretical bases of cross-national comparative research, nor does it justify the external constraints or management functions in the model on sound theoretical bases. Moreover, the model, to the author's best knowledge, has never been empirically tested.
    Negandhi-Prassad's model is similar to Farmer-Richman's model, except that it includes management philosophy and attitudes towards the organization's main groups (for example, employees or consumers) as another environmental aspect. The model parallel to the Farmer and Richman's model lacks sufficient theoretical and empirical grounds. It does not justify the inclusion of the different structural and other contextual variables in affecting the behaviour of employees. It also lacks the inclusion of the cultural perspective in affecting the organizational structure and employees behaviour. For more details about these models see Farmer and Richman (1964), Kelley and Worthley (1981) and Koonts (1969).

6.   Child (1979) has pointed out that motivational processes in the organization are highly sensitive to the cultural and societal context. Moreover, two of the main theories

(the need-hierarchy and the achievement motivation) of motivation draw attention to the impact of culture on motivation. The achievement motivation, for example, showed how the need for achievement could differ from one culture to another and from one society to another. See Chapter One (see sections 1.5.1 and 1.5.5) for elaboration.

7.   It is to be noted that, contrary to the cultural perspective, both the contingency and the political economy (reflected in capitalism and socialism) thesis are well elaborated and researched. A wide agreement is also found among scholars in regard to the major aspects of these two thesis, particularly the contingency thesis. Moreover, related arguments to these two thesis are well documented in many texts and readings. The contingency thesis is empirically researched and related empirical findings are also found in many texts and references.

8.   Industrialization here refers to the actual course of transition from traditional society towards industrialized. The industrialism is viewed as a continuum to reflect the relative level of industrialization a country might have achieved (Kerr et al 1960, pp 33).

9.   Another parallel usage in literature to reflect this imperative mode of management behaviour is what is called the "convergence" theory. This theory refers to those emerging similarities of management philosophies and practices as an outcome of adopting similar roots to the industrialization process. For a discussion of the convergence theory, see Maurice et al (1976). Also, see Negandhi's (1979) study which advocates the universality of management thesis based on an empirical research conducted in developing countries.

10.   Privatization relates to the shift of the enterprise ownership from a public state to private sector.

11.   The above mentioned contributors are known in their areas. Parsons is a sociologist, while the others are anthropologists.

12.   In their attempt to specify culture, the researchers brought together definitions of culture from the different related disciplines. They cited 164 definitions of culture reflecting the different multiple facets of culture including history, heritage, artifacts, language, law, scientific knowledge and other aspects. According to them the definition quoted in the text reflects the central idea of most social scientists who attempted to define culture and quoted in the listed 164 definitions.

13.   Due to this ambiguity, researchers most often treat culture as a residual factor in interpreting variations in cross-national (or cultural) research, as elaborated in section 2.3 in this chapter. According to Evan's (1975) study this type of research identifies a country rather than a culture.

14.   The relationship between culture and society is more complex than that which the statement in the text indicates. There are different various dimensions included in the interaction process of culture with society. For example, the interaction of the value system with the institutional building in society exhibits this complexity.

    Parson (1973), who attempted to progress the development of clarifying the distinction between cultural and social systems (see section 2.2.3.2 in the this chapter for elaboration) within the context of social action theory, stated that the cultural/value(s) system(s) provide for the meaning system(s) for members' orientation within the social

system(s). The social system(s) relate(s) to the way people are organized and are collected. "By contrast to the cultural system, which is specifically concerned with systems of meaning, the social system is a way of organizing human action which is concerned with linking meaning to the conditions of concrete behaviour in the environmentally given world" (Parsons 1973, pp 36). This linkage, according to him, is determined by values and norms and the way that collectivities are institutionalized based on these values and norms.

Moreover, within a context of a hierarchical analogy and by using the cybernetic idea, Parsons places cultural/value system above social system where the cultural/value system directs the components of social system(s), particularly in the institutionalization processes. That is, it regulates the social system interaction with social objects and it enters in the functions and differentiation of the social systems and
sub-systems. Hence, the interaction, functions and differentiation are based on meanings. That is to say, values or sub-values and norms (Parsons 1973, pp 36-38, pp 44-45).

15. This study is presented, as a reflective of the impact of societal and institutional dimensions on organizational structure and behaviour, in section 2.4.4 in this chapter.

16. This preference takes the form of different combinations of the modes of variations of value orientations and are categorized as (see value orientations in the text for the explanation of the five value orientations): "Pure rank-order types" (for example, individualism over collaterality over lineality or different combinations of these), "linked first-order types" (for example, individualism equals collaterality over lineality or combinations of these), "Linked second-order types" (for example, individualism over collaterality equals lineality or combinations of these) and "non-ordered type" (for example, individualism equals lineality equals collaterality which is contrary to the former three types, not at all common empirically). However, according to the researchers, it is realistic and indicates rapid cultural changes. For more details regarding the elaboration of the logical and empirical classification of the order ranking of the various value orientations, see Kluckhohn and Strodtbeck (1961, pp 24-32).

17. This is the author's interpretation of evil.   ,

18. Hofstede (1980a, pp 46) interpreted 'lineality' within organizational context as "hierarchically ordered positions". While Child (1979) interpreted 'collaterality' as "group relationship such as teamwork" within organizational context.
     See also note 16 in this chapter for the elaboration on the ranking orders of these value orientations.

19. For more elaboration on this linkage, see Evan (1975).

20. For more elaboration on how the general characteristics of the organization and the different managerial practices can be linked to the cultural theory, see Child (1979).

21. It is meant to use the term cross-cultural rather than cross-national in this section, because the selected evaluative reviews use the term. Moreover, the reviewed studies themselves in these evaluative reviews use this term which mainly represent the organizational psychology cross-cultural relevant research. See also note 2 in this chapter for elaboration.

22.   *Etic* is synonymous to nomothetic and relates to looking for the general of the studied phenomenon.

23.   *Emic* is synonymous to idiographic and relates to looking for the specific of the studied phenomenon.

24.   See note 22 and 23 in this chapter for the meaning of *etic* and *emic*.

25.   Some of this research based its matching samples on the same national group working in different countries (for example, Ivancevich 1969). Others based its matching sampling on the same type of industry in two countries, but the sample representing different ethnic groups (for example, Zurcher *et al* 1965).

26.   Consideration here is to the adherence to sound conceptual/theoretical and methodological bases in the conducting of cross-national (or cultural) research. Hence, in the opinion of the majority of concerned scholars (for example, Lammers 1976 and 1979; Lammers and Hickson 1979b; Roberts 1970 and 1973; Child 1979; and Hofstede 1980a), few studies were conducted and the area lacks the adequate theoretical and methodological grounds. See section 2.3 in this chapter for more elaboration.

27.   See section 2.2 in this chapter for elaboration.

28.   Related theoretical discussions to the cross-national management research can be found [in addition to Child (1979); and Child and Tayeb (1983)] in Hofstede (1978); Lammers (1976); Lammers and Hickson (1979b); Brossard and Maurice (1976); Evan (1975); Hickson *et al* (1979); Kassem (1976); Maurice (1976 and 1979); Moore (1974); and Oberg (1963). While methodological related discussions can be found in Hudson *et al* (1959); Kraut (1975); Nath (1968); Osgood (1964); Smelser (1976); Berry (1989); Whiting (1968); and Sieber (1973).

29.   This paper was first published in 1975 by University of Aston management centre, as a working paper (number 39), under the title "organization and managerial roles in Britain and West Germany: An examination of the culture-free thesis".Then, it was included in (ed) Lammers and Hickson (1979) under the same title without changes in content. Related quotations are taken from (ed) Lammers and Hickson's (1979) publication.

30.   See section 2.2 in this chapter for elaboration.

31.   Similarity, according to the researchers, is reflected through the level of industrialization and economic structural profiles including the same capitalist economic system.

32.   The size was specified according to the number of employees in each company.

33.   Aston's measures include formalization, specialization and centralization as structural variables; and size, size of parent organization and dependence of organization on other organizations as contextual variables.

34.   It is to be noted that these bureaucratic facets (the defined job duties and the organization chart) of British organizations are also found in the Western (Anglo-American) banks based on the outcome of this thesis. See Chapter Seven of the thesis for a full discussion of the similar bureaucratic facets reflected in the managerial practices relevant to managers' motivation and job satisfaction in the Anglo-American banks.

35.   The related questionnaires of the study were not included in the two published papers (Child and Kieser 1975, 1979). However, in table 13.2 "summary of measures of managerial role dimensions" in the 1979 publication, pp 258-259, the researchers listed some items of the questionnaire's questions related to the concerned managerial roles. For example, 'perceived authority', which was defined as "the scope of authority managers perceive themselves as possessing", was measured through an 8-point Likert type scale. The related question was "I have a complete authority on routine matters but refer the majority of unusual items to my superior for approval". While the scale of measurement of 'role performance' (which is reflected through perceived job competence and job satisfaction) was based on a 9-point Likert type scale ranging from very competent and very satisfied to not very competent and not very satisfied. However, the related question was not in the mentioned table.

36.   It is to be noted that Child was one of the advocates of the contingency theory. He contributed to the development of strategy as a determinant of the organization structure. His contribution is known by "the strategic choice" notion (see section 2.2.1 in this chapter for more elaboration).

    See also Child (1979) for details about this confirming research and for more elaboration on the cultural implications related to organizational practices between Britain and West Germany and other Western European countries.

37.   See section 2.2 in this chapter for elaboration.

38.   The cultural questionnaire was composed of two parts. The first part aimed to check country of origin and to ascertain the occupational background of people. The second part is consisted of 35 pairs of opposing characteristics of cultural items. These items were selected by the researcher on the basis of their salience in the two countries' cultures. They reflect 35 cultural related traits (for example, acceptance of responsibility, honesty and trust, independence and tolerance).

39.   The background data in the cultural survey was matched with relevant national data. In England, the comparison showed a consistency of the sample type of class with national data. Type of class was specified based on the respondents' occupation. the middle class was measured by non-manual work and working class was measured by manual work.

    However, the unavailable and unreliable data precluded the researcher from conducting similar comparison in India and led her to adopt a different criteria based on her discretion to specify the sample's occupation. It was decided based on an arbitrary line between manual and non-manual occupations, 50-50 percent.

40.   This theory is elaborated in Hofstede's relevant study in section 2.4.3 in this chapter.

41.   This relates to the impact of employees' commitment and interpersonal trust on organizational structure and management control systems, which is included in the author's relevant published research in 1979 and 1984. For more elaboration see Tayeb (1984 and 1979).

42.   These comprised functional specialization, formalization, centralization, chief executive span of control and height of the organization.

Aston's measurement, which Tayeb adopted, was modified by another researcher (Inkson *et al* 1970) and labelled "Abbreviated Aston Schedule", but she also amended the modified version (Tayeb 1988, pp 70).

43.   These included communication patterns, control system and reward and punishment policies.

44.   As explained by the researcher, ideational refers to the attitudes and values expressed by organizational members. While institutional refers to the structural aspects within organizations such as division of labour, career status and rewards structures (Tayeb 1988, pp 43). It is also to be noted that the researcher based the cultural theoretical part of her research on the differentiation between these two terms.

45.   These findings are similar to the outcome of this thesis. The same bureaucratic aspects mentioned in the text were also found in the managerial practices relevant to managers' motivation and job satisfaction in the Western (Anglo-American) banks. See Chapter Seven of the thesis for a full discussion of similar bureaucratic facets found in the managerial practices in Anglo-American banks. These bureaucratic aspects were also found in Child and Kieser' (1975) English sample. See section 2.4.1 in this chapter for elaboration.

46.   According to Hofstede, culture is defined as "the collective programming of the mind which distinguishes the members of one human group from another" (Hofstede 1980a, pp 25). A definition which reflects culture in a narrow manner and mainly limits the definition to those *aspects of the value systems which can be measured*.

47.   Though, within the objectives of Hofstede's research, there was no clear differentiation between managers and non managers as two separate groups. Those comments made by the author in different places in his book (Hofstede 1980a) regarding occupation indicate that managers' work related-values were different from non managers. For example, it was found that managers' scores indicated less perception of fear to disagreement with higher positions than non managers (Hofstede 1980a, pp 139).

In a comparison with another study conducted by the researcher on 362 managers [also from 40 different countries, who attended management development training session at Management Development Institute in Lausanne, Switzerland (IMEDE)]. It was found that IMEDE's managers' preference to the type of managers (the non autocratic) was positive and showed highly significant correlation with their perception of fear to disagree with higher positions. While IBM employees' (managers and non managers) preference was positive but not significantly correlated with their perception of fear to disagree with higher positions.

48.   Nomothetic refers to the implementation of a standardized measurement of each area of concern to the research applicable to all countries.

49.   Items for measuring goals of work (importance of main dimensions of work) included those related dimensions of the job such as challenge, higher earnings, cooperation in job context, recognition, physical conditions, freedom within the job, security, opportunities for advancement, use of abilities and other factors. For example, the question's item related to 'opportunities for advancement' which was based on a 5-point Likert type scale, and which was located under a main heading: How important is it to you?, was "have an opportunity for advancement to higher level jobs"?

The measurement of employees' job satisfaction, which was structured as a complementary to goals of work items, aimed to measure the expectations *vis-a-vis* what is found in the job. A method, which is similar to Porter's known instrument "job need fulfillment deficiency", but in different wordings and structure.

The measurement of general job satisfaction was based on one question which reflects the level of satisfaction on a 7-point Likert type scale.

50.   The development of these dimensions was a result of the implementation of an intensive statistical analysis (mainly multivariate) including correlation and factor analysis. Employees work-related values, based on the measured variables in the study, were linked to some demographic, economic, geographic and political indicators. They were compared with the relevant surveyed countries' cultural traits (which have been designated through surveying pertinent literature). The outcome of the analysis of data was also compared with 38 related independent comparative studies, covering from 5 to 39 countries and tackling similar issues, for the validation purposes.

51.   Indices of the four dimensions were constructed by using weighted mean average of the relevant variables for both power-distance and uncertainty-avoidance. They were constructed by using factor analysis of the related variables for both individualism and masculinity, which took into consideration the nature of dimension involved and the theoretical bases of those variables constructing the dimension. For example, individuality and masculinity are built, contrary to the other two dimensions, on a continuum basis, where the former was treated in accordance with collectivity and the latter was treated in accordance with femininity.

52.   For more elaboration of these cultural areas, see Hofstede (1980a, pp 332-341).

54.   In this context, according to Hofstede's statistical treatment of data, the indices of the four dimensions of the work-related values were calculated properly to reflect groups' scores measurement rather than individuals' scores measurement. Hence, according to Hofstede, the "ecology fallacy" arises when comparison is based on individuals rather than groups' scores.   The ecology fallacy is committed when the comparison is conducted based on individuals' mean scores of the related organizational behaviour aspect(s), without first treating the data based on a group basis. This should apply whether the investigation is based on inter-organizations within the same country or is based on inter-organizations in different countries. This treatment, according to Hofstede, represents the viable statistical method.

In this regard, Hofstede heavily criticised the well known study (Haire *et al* 1966), which based its comparison on individuals' mean scores, rather than groups to measure managerial motivation and leadership related aspects. For more elaboration on the implications of the ecology fallacy see Hofstede (1980a, pp 28-31 and pp 51).

54.   It is to be noted that the need-hierarchy and the achievement motivation theories referred to the impact of culture and the value system on peoples' motivation. See Chapter One (sections 1.5.1 and 1.5.5) for elaboration.

55.   Transposition refers to the required modification applied to the adopted management theories and techniques in order to fit the distinct varied value system in a specific country.

56.   Management By Objectives (MBO) is the well-known management technique which was prevailing in the 1960's and 1970's. The technique was developed by management theorist Drucker. It emphasizes the need for subordinates' involvement in setting up their jobs' objectives, which largely takes the form of a superior-subordinate basis.

It is to be noted that the unavailability of reliable and published data did not allow the researcher to draw relevant cases from developing countries.

57.   Maurice *et al* (1980) reviewed study also reflects the same facets of the French organizational structure. See section 2.4.4 in this chapter for elaboration.

58.   In a recent paper, Hofstede and Bond (1988) interpreted the notable recent economic growth of the so-called five Dragon countries (Japan, South Korea, Hong-Kong, Taiwan and Singapore) from a cultural/value perspective.

The empirical research was built on Hofstede's four dimensions of work-related values and on a similar developed Chinese Value Survey (CVS). The CVS, which was developed by Chinese social scientists, is constituted of 40 items. It was administered on 100 university students (50 males and 50 females) in a variety of disciplines in 22 countries from the five continents. 20 of these 22 countries were covered in Hofstede's previous research.

The findings revealed that 3 of Hofstede's four dimensions (power distance, individuality and masculinity) where corresponding to 3 of the four dimensions of the CVS. This correspondence occurred despite the completely different questions, different populations, different time periods and different mix of countries. The CVS dimensions were constructed based on the relative importance attached in a country to each value as opposed to the other values. They were calculated based on similar statistical analysis to Hofstede's analysis.

The fourth dimension (uncertainty avoidance), which was referred to the man's search for truth, was not corresponded. A new dimension of the CVS emerged but without association to Hofstede's fourth dimension. This dimension is called "Confucius Dynamism", which reflects the "Chinese Value System" and was notable in 4 out of the 5 Dragon countries included in the study.

The confucius dynamism relates to those salient aspects of Chinese culture emerged as a result of Confucius non-religious ethical practical teachings. These teachings strengthen values such as 'thrift' (which enhances the mode of saving necessary for economic investments), 'having a sense of shame' (which supports interrelatedness through sensitivity to social contacts) and 'persistence or perseverance' (which suggests a general tenacity in the pursuit of whatever goals a person selects for himself or herself including economic goals). For more details of this paper within the context of cross-cultural research, see Hofstede and Bond (1988, pp 5-21).

59. Quality circles refer to bringing employees together in groups who identify production problems and make suggestions for solving them. Quality circles consist of a number of volunteer employees from a work unit who meet regularly to identify and analyze problems that affect quality, productivity, or cost, and to recommend solutions. These circles frequently do not include a supervisor, quoted in Beer *et al* (1984, pp 53, pp 158). See also Ohmae's (1985) article for a discussion on the influential role of and the requirements of quality circle techniques in the Japanese management context.

60. Relatively speaking, similarity among developed Western countries, within the context of comparing developed Western countries with Jordanian/Arab countries, can be referred to: Level of industrialization, modernization, institutionalization including established and elaborated administrative systems, type of economic system (capitalist market), income level, technological advancement and stability.

These similarities also comprise the wider cultural systems (for example, religion including Protestantism reformation movement in many European countries, deep-rooted democratic values, scientific values including rationality, and developed law legislation). They also relate to aspects of social systems including type of family systems, elaborated and diversified and advanced educational systems, advanced multi-party political systems, advanced industrial relations and human rights systems.

61. The *a priori* (ex-ante) approach refers to the research strategy in which the related hypothesis are formulated at the beginning of the strategy. The *a posteriori* (ex-post facto) approach refers to the research strategy in which the related hypothesis are formulated in the due course of empirical research.

The preferred approach, according to Lammers (1976 and 1978) and Hickson and Lammers (1979b) at comparative cross-national research level is the one which combines the two strategies, due to the complexity and multi-dimensionality of this type of research.

See Chapter Three (section 3.7) for an elaboration on the implementation of the two strategies in the thesis.

62. See note 22 in this chapter for the meaning of nomothetic-etic.

63. See note 23 in this chapter for the meaning of idiographic-emic.

Notes Related to Chapter Three:

1.   Beside the multiple instruments of investigation, other related methodological aspects including the number of organizations, matching samples and the integration issue are addressed in section 3.7 in this chapter.

2.   The only two studies, surveyed by the author, related to motivation and job satisfaction in the Jordanian context and applied to Jordanian employees are Tannash (1990) and Mackhamreh and El Farhan's (1990) research.

Tannash's research aimed at studying patterns of job satisfaction among lecturers at the University of Jordan based on an instrument developed by the researcher. The results of the study indicated that the working conditions was the major source of job satisfaction. While the sources of the least satisfaction were salary and promotion. The results also revealed that age, experience, rank, nature of academic activity and faculty affiliation had a significant impact on lecturers' job satisfaction. Factors which had no significant impact were gender and marital status.

Mackhamreh and El Farhan's (1990) study aimed to assess the factors affecting motivation among employees in Jordan. The researchers implemented an instrument which is built on ten motivators selected from the literature. The study revealed that employees and their supervisors had a different perception of motivation and they both gave importance to the non-monetary motivators. The study also indicated that economic sector, age, salary, gender, education and type of job were the factors which affected employees' ranking of the ten motivators.

3.   The most recent evaluative study, surveyed by the author, of related cross-cultural research (Bhagat *et al* 1990) draws attention to the lack of in-depth studies in the Middle East in its recommendations. See Chapter Two (section 2.3) for elaboration.

Examples of the research conducted in the developing world including Arab countries comprise:

Aba-Alkhail's (1988) research investigated forms of motivation and job satisfaction among middle managers (approximately 40% of them were non Saudi managers from developed and developing countries) in Saudi Arabian Basic Industries Corporation (SABIC). The study revealed that social-cultural, stage of economic development and the universality factors of industrialization and business organization were the explanatory factors reflected in middle managers' managerial thinking. It also revealed that similarities and differences between Saudi and non Saudi middle managers' attitudes towards motivation and job satisfaction were found.

Eze's (1985) study investigated sources of motivation among a group of Nigerian managers. The study revealed that managers regarded work as a means to an end, preferred high-order to
lower-order motivators and were driven by technological benefits, intellectual growth, religion and other factors.

4.   The unavailability of data in Jordan is reflected by the following. First, the absence of any kind of managers' registration similar, for example, to the British Institute of Management. Second, the absence of national data or large scale surveys related to managers. Third, the serious lack of data related to managers in the organizations

(including banks) themselves.

5.   Service industries contributed to about 60% of the Jordanian Gross Domestic Product (GDP) in 1984 (Semadi *et al* 1986). See also Appendix A for more elaboration on the Jordanian economy.

6.   See also Appendix B.3 for a brief background about the banking industry in Jordan.

7.   The ratio of women in banking was the highest after the Ministry of Education in both Jordanian public and private sectors (Abdul Jaber 1983, pp 8). The percentage according to the quoted study was 26% in 1982. The percentage of women in the banking industry was approximately 27% in 1990 (The Association of Banks in Jordan 1990, pp 38).

8.   Examples of the managerial studies which excluded women managers and restricted its samples exclusively to men managers population in the Jordanian private sector are Al-Faleh (1989, 1988, 1987, and 1986); Dahhan (1988); and Al-Bundogji (1988).

9. I was working as a middle manager at Citibank N.A. (an American bank) for more than 5 years in both Jordan and Saudi Arabia. My experience in Jordan comprises about 3 years as an official at both Central Bank of Jordan and Jordanian/Arab banks and more than 3 years as a lecturer in the Business Studies department at Yarmouk University.

10.   Until now, there is no basic information related to managers in Jordan. The main source of information is the scattered research conducted on an exploratory basis by Jordanian researchers but without any type of coordination. The absence of any type of managerial institute, for example, to follow up on managers' registration, membership and other related issues in Jordan significantly reduce the value of the little and uncoordinated research.

In the banking industry, there is a lack of the availability of basic *information* including written administrative personnel policies mainly due to the, lower concern of human resources development compared, for example, with economic activities. In many local banks there were no personnel departments to deal with employees related issues on professional manner.

Despite the author's connections with bank managers and his previous background in the banking industry, he was unsuccessful in obtaining some basic available information due to the issue of confidentiality. For example, the author was unable to obtain a scale of managers' salary from any bank. Moreover, in most cases, he was unable to obtain a copy of the bank's organizational chart either because of its unavailability or confidentiality. In their justification to the author's inquiry regarding the confidentiality of salaries, for example, some managers gave reasons such as their worries on competition if other banks knew their scale of salaries. Other managers gave the large difference in pay among the three levels of management as a reason which would adversely affect the morale of managers if known. Other managers in the Western (Anglo-American) banks justified that by the strict internal policy applied in these banks in order to enhance managers' motivation and to reward them according to their efforts and productivity.

The little and uncoordinated managerial research in Jordan is reflected in the non-

existence of a coordinating body at national level (or at least among the Jordanian universities) in setting up priorities of research to enhance the collaborative efforts needed to create grounds for management research in the country.

11. The personal contacts with the bank managers helped in creating the "trust" between the author and his respondents. This led to tape recording the interviews and enhanced the atmosphere of openness in revealing the issues related to the research.

12. See section 3.6.1.1 in this chapter for elaboration.

13. See section 3.7 in this chapter for elaboration in the research strategy.

14. See section 3.5.3 in this chapter for elaboration.

15. At this stage, Western theories of motivation and job satisfaction were approached as taken-for-granted, which can be applicable everywhere. In other words, it was not in the author's mind to scrutinize the context of these theories and to discuss their relevance to a varied organizational context (for example, the Jordanian managerial environment) as it was elaborated and presented in Chapter Two.

16. This was decided at the early stages of the research. Hunt's WIS was selected after a comparison with other instruments of measurement including the widely used instruments Porter's need fulfillment deficiency and Job Diagnostic Survey (JDS), because of the many advantages of Hunt's "Work Interest Schedule" (WIS), which made it favourable, as elaborated in Chapter Three (section 3.6.1.1).

17. These were 19 bank branch managers, and 12 managers from the lower managerial ranks including bank branch manager assistants and department heads.

18. In general the ratio of managers (number of managers to total number of employees) in the small banks was more than the ratio in the large banks.

19. This directory is published in Arabic by the Association of Banks in Jordan (The Directory of Banking, Financial Companies and Specialized Lending Institutions in Jordan (1989/1990).

20. Convenience sampling falls under the heading of non probability sampling technique. It is identified by convenience. This means that items are included in the sample without pre-specified or known probabilities of being selected (Anderson et al 1987, pp 231).

21. The pilot group of the in-depth interview of 17 managers were excluded from the in-depth interview sub-sample. Only 47 in-depth interviews were transcribed to generate the required data. See section 3.6.2.1 in this chapter for justification.

22. These include some countries in the Middle East, Africa, Europe and USA.

23. See Appendix B.2 (tables B.2.7, B.2.8 and B.2.9) for elaboration on some main characteristics of this group of managers.

24.   See also Appendix B.3 for a brief background about the banking industry in Jordan.

25.   Same as in note 24 above.

26.   For example, in Citibank N.A., these standardized procedures are contained in a manual called "Accounting and Procedures" (A & B).

27.   These statements are six different ones for dimension A,B and C, seven different ones for dimension E and more than eight different ones for dimension D. See Appendix D.1 for illustration.

28.   For example, option 3b in the questionnaire which relates to pay and comfort dimension is repeated in options 39b, 45a and 50a. Another example option 1a which relates to autonomy and growth dimension is repeated in options 21a, 31b and 53a.

29.   See Appendix E.2 which shows the items of each of the five dimensions.

30.   For a comprehensive discussion of the major instruments developed to measure motivation and job satisfaction and other areas of organizational behaviour, see Cook et al (1981) study.

31.   See Chapter One (section 1.2) for illustration.

32.   For example, Porter's need fulfillment deficiency, which is based on the need-hierarchy theory, is composed of only 13 items [compared with 60 question in Hunt's "Work Interest Schedule" (WIS)] to measure the five need dimensions (security, social, esteem, autonomy and self actualization). See Chapter Two (section 2.3) for an elaboration on the main shortcomings of the instruments of measurement in cross-national organizational behaviour research.

33.   The combination of more than one theory of *motivation and job satisfaction is* stressed in the recommendations of cross-cultural evaluative *reviews regarding the* conceptual frameworks and instruments of measurement in conducting comparative organizational behaviour and management studies [see Chapter Two (section 2.3) for elaboration].

34.   Hunt's "Work Interest Schedule" (WIS) was modified and it becomes six dimensions instead of five. A major difference between the two versions is dimension D (recognition and power) which has become two separate dimensions in the new version. However, the old version is more elaborated.

35.   Reliability refers to the accuracy of the instrument and the extent to which the derived results can be obtained if the instrument is applied by another independent party under similar conditions. Validity refers to the extent which the instrument measures what it aims to measure. Reliability is a requirement of the validity of the instrument.

36.   These two lecturers hold PhD degrees in Management from British universities.

37.   Related documents are available from the author.

38. See note 17 in this chapter for illustration of the structure of these managers.

For the purpose of the presentation, the term manager refers to managers at the three management levels, top, middle and supervisory.

39. Irbid is a government in North Jordan. The branches are in the city itself (25 respondents) and Ramtha city (6 respondents).

40. Approximately one third of the population of Jordan are living in Amman. Except for a few banks, particularly the housing bank, the majority of bank branches are located in Amman.

41. All related letters and their translation are available from the author.

42. The criteria refers to the member's involvement in managing employees and/or functions and who also have a managerial official job title (or a kind of authority).

43. In this case, respondents were first asked about their willingness to participate after a brief telephone discussion about the research objectives and the questionnaire. If agreed, the questionnaire with a proper covering letter containing the author's telephone number and a postage stamp were sent to them. Related documents are available from the author.

44. The bank was Al-Rafedin Bank, an Iraqi bank with 96 employees. The bank was approached by the author and a number of questionnaires were delivered to the bank but there was no response from the bank despite many follow ups by telephone. This might be attributed to the implications of the Gulf War and its direct impact on this bank.

45. It was not possible to reach an accurate number of managers in the studied banks, provided that the author distributed a letter to all banks asking for such information. Hence many banks did not respond to these inquiries. Related documents are available from the author. If, as a rule of thumb, the ratio of bank managers to ordinary employees is estimated as 1:5. The total population of managers can be estimated at 1668 (total employment in the studied banks was 8344). See Appendix B.1 (table B.1.4) which shows the distribution of banks according to the number of employees. The bank managers' sample (of 266 managers) represents more than 15% of the bank managers population. However, if the two banks (Petra and Gulf Jordanian bank) of the sample are excluded because they were only included in the pilot study, the percentage of the bank managers sample becomes more than 18% instead of 15%. The exclusion of these two banks from the bank sample is due to the undergoing liquidation process of these banks at the time of the empirical research.

46. See Appendix E.2 for a brief discussion of Discriminant Analysis technique.

47. See Appendix E.2 for a brief discussion of Kruskal-Wallis technique.

48. See Appendix E.1 for a brief description of the applied test.

49. Many interviews were held after two or three postponements due to the interviewees' circumstances and the effects of the unexpected pressures on banks as a result of the Gulf War.

50. The author had two meetings with Dr Mahmoud Al-Faleh, a lecturer in the Business Administration department of the University of Jordan. Dr Al-Faleh who is the only researcher (to the author's best knowledge) in management who systematically applies the technique of in-depth interview in his research. The author met him in order to learn the implications of in-depth interviews within the Jordanian managerial environment. Dr Al-Faleh told the author that from his experience it is difficult to tape-record interviews with managers. He added that he tried this but was unable to convince his respondents to accept this method, and he usually conducted his interviews without tape-recording. The option of allowing respondents to stop the tape-recording if they wished was helpful in tape-recording the interviews because it alleviated respondents' worries of this method.

51. Questionnaires of respondents who agreed to participate in the in-depth interviews during the administration of the questionnaire were separated.

52. The lengthy time of some interviews is attributed to other aspects rather than the interview itself. These aspects include the elaboration on the interview items which varied from one manager to another, reflecting on managers' diversified experiences and their type of personality. They also include some respondents' desire to talk about general issues (personal or political) not related to the interview and to the interruption of some interviews when conducted in managers' offices. Consequently some interviews took more than one meeting to be completed.

53. The concept of "equivalence" or "functional equivalent" is a fundamental core of matching samples in the comparative (cross-cultural) research. Its base is rooted in the anthropological discipline. It refers to the need for bringing the two (or more) samples involved in the study to be as much as possible close to each other, or to have common elements between them. The more the two (or more) samples are equivalent, the more valid is the matching process. According to some anthropologists, unless the matching of samples is identical the comparison loses its validity. This school of radical thinking is represented in what is called the 'Malowniski' approach.

The 22 managers who combine experience in Anglo-American and Jordanian Arab banks can be viewed as identical functional equivalent. This is represented in these managers' different characteristics including their functions, age, experience, education, qualifications, perception and other relevant factors.

54. See note 9 in this chapter for an elaboration on the author's experience.

55. Emic is synonymous to idiographic and relates to looking for the specific of the phenomenon studied. While etic is synonymous to nomothetic and relates to looking for the general of the phenomenon studied.

56. Examples of relevant research in literature which applied an *a posteriori* strategy include Smith (1955), Friendlander and Walton (1964), Flowers and Hughes (1973), Child (1979), Crozier (1964) and Maurice *et al* (1980).

57. See section 3.5.3 in this chapter for elaboration on the comparative organizational sample of the research.

58. See Appendix B.2 (tables B.2.7 to B.2.9) which show the distribution of these managers according to education, management level and experience.

59. It is to be noted that the measurement of bank managers' attitudes towards motivation and job satisfaction was over a period of approximately five months. Data collection by the in-depth interview was also over a period of more than three months.

Notes Related to Chapter Four:

1.   See Chapter Three (section 3.3) for elaboration on the unavailability of data on managers in Jordan.

2.   Nicholson and West's (1988) research indicated that the starting age of British managers in their sample is 20 years.

3.   In-depth interviews revealed that 62% (26 out of 42) of the interviewed managers considered the banking job as their first choice due to its considerable benefits. This was their response to one of the in-depth interview questions related to the alternative job the respondents would consider if they were to start again.

   The respondents' justification of this choice, according to the importance of the reasoning, are as follows:- Independence in the job; challenge and development; dealing with people; high financial and fringe benefits; respect and social status; prospects for advancement; and importance of money and finance in the world.

4.   Al-Faleh's study was built on a sample of 300 managers including 100 managers from the banking industry. The four industries included in the research are Manufacturing, Banking, Insurance and Services. These industries represent the Jordanian private sector.

   It is to be noted that Al-Faleh's research including this study restricts the selection of the sample to male managers, provided that all of his research is built on the three management levels. This indicates a neglect of women managers by Jordanian researchers.

5.   See Appendix B.2 (table B.2.5) which shows the distribution of the bank managers' sub-sample according to their speciality in the university.

6.   See Chapter Three (section 3.5) for elaboration.

7.   This is basically attributed to the few studies conducted on Jordanian managers and to the difficulty in interviewing women managers in Jordan because of women's social circumstances. It is to be noted that none of the rather limited published research, surveyed by the author and conducted on Jordanian managers, covered women managers in the Jordanian private sector. Samples of all the surveyed studies were exclusively drawn from the male managers population. Examples of these studies are Al-Faleh (1989, 1988, 1987 and 1986); Dahhan (1988); and Al-Bundogji (1988).

8.   See section 4.3.3 in this chapter for elaboration on how the level of management is determined.

9.   See Chapter Six (section 6.2.3) for an elaboration on the obstacles Jordanian women bank managers face at work.

10.   The Association of Banks in Jordan (1990), table 9, pp 39.

11.   The sample of Nicholson and West's (1988) study was a representative of British managers. It was drawn randomly at a national level and consisted of approximately 3%

of the total number of the registered British managers at the British Management Institute (BMI). The number of the registered managers at the time of the study was more than 60,000 members.

While Scase and Goffee's (1989) sample was drawn from six large British organizations on a non representative basis.

12.   It is to be noted that Jordan has one of the highest population growths in the world where the annual increase of population is estimated at about 3 to 3.5%.

13.   For more elaboration on the impact of oil price increases on the Jordanian economy, see Appendix A.

14.   The type of occupation was coded according to the British occupation classification.
Examples from the father's occupation of bank managers are as follows:

Type of occupation	Example
Higher-grade professional, managerial and large scale business proprietor.	Owner of a company, a chief merchant.
Lower-grade professional, managerial and administration, higher grade technical and supervisory.	Physician, high rank officer, top level manager
Routine clerical, sales and routine non manual.	Supervisory jobs in government.
Farmer, small business proprietor and self employed.	Small size farm or business owner
Skilled manual.	Mechanic, blacksmith
Semi and unskilled manual workers. Unemployed	Soldier, farm
Not applicable	Father died.

15.   There were 25 questionnaires which were not coded on this question due to the structure of the question and the completion of the questionnaire. The question regarding father's occupation first stated as "describe your father occupation during the first main part of your childhood"? where answers used to be such as "interesting", "challenging", "unpleasant", "hard" and so on. This made it hard to code these answers according to the adopted classification of occupation. It also led to change the question to "what is your father's occupation ?. In addition to that, some of these questionnaires had no answers.

16. Because of the absence of official national data on social classes in Jordan, the re-classification here is based on the author's judgment of how the composition of social classes in Jordan would be based on the fathers occupation.

17. See note 15 in this chapter for elaboration.

18. This is similar to the pattern of Western managers where the majority of managers came from the middle class. See, for example, McClelland (1960) and Hunt (1986).

19. The Association of Banks in Jordan (1990), table 8, pp 38.

20. For more elaboration on the structure of Jordanian employment, see Appendix A.

21. See note 15 in this chapter for justification.

22. As per the outcomes of the in-depth interviews, the number of managers who financially support dependents is 18 out of 47. Appendix B.2 (table B.2.6) shows the distribution of the financial cost incurred by bank managers towards their dependents.

See also Chapter Eight of the thesis which analyses the major cultural and social dimensions including the significance of the family in Jordanian and Arab societies.

23. The functional classification of the American bank "Citibank N.A." was adopted to specify the functions of bank managers sample.

Examples of these functions are as follows:

Function	Example
Operations	:Letter of credit, transfers managers.
Treasury	:Treasurer, foreign exchange manager.
Personnel	:Personnel manager.
Marketing/credit	:Account officer, credit manager.
Computer	:Analyst, computer division manager.
General services	:Maintenance manager.
General management	:Branch manager, large division manager.
Others	:Public relations, legal affairs, research and studies, bad debts managers.

24. See table 4-24 in this chapter, which shows the size of banks' sample according to the number of employees, and
Appendix B.1 (table B.1.3), which shows the distribution of banks according to the year of their establishment, for details.

25. See note 7 in this chapter for substantiation. See also Chapter Six (section 6.2.3) for clarification.

26. There is no comparative published data on the structure of pay in the private sector in Jordan. The four industries which constitute the private sector in Jordan are

Manufacturing, Insurance, Banking and Services. However, the in-depth interviews reveal, as mentioned in the text, that banking might be considered the highest paying industry in Jordan.

27.   Except for one Jordanian female who was the managing director of Citibank N. A. at the time of empirical research, all managing directors of all banks in Jordan were male managers.

28.   The scale of pay specified in the pay question in the questionnaire was revised after the pilot study on 31 managers and was considered reflective of managers' pay structure in banking in Jordan.

29.   See Chapter Three (section 3.3) which discusses the difficulties the author faced in conducting the empirical research.

30.   The author attempted to combine salary with other important factors to determine the level of management such as number of subordinates and job title. However, the heterogenous structure of banks and the different administrative policies prevented the author to reach a common criteria of more than one major factor to determine the level of management. See Appendix B.1 (table B.1.1) which shows how banks differ in their pay in relation to the number of subordinates. The table shows many bank managers earn top salaries but they are involved in managing few people and vice versa.

      Appendix B.1 (table B.1.2) shows the managerial pay structure according to job title. It shows that some managers are paid less, despite their high managerial title compared with those of lower managerial title who are paid more.

31.   The relative job stability in the current banks is influenced by the job labour market in the Gulf Arab states. This job market has stagnated since the mid 1980's onward. Jordanian manpower including bank managers were, to a considerable extent, dependent on the Arab Gulf labour market. The consequences of the Gulf War have adversely affected the Jordanian labour market, which is now experiencing high unemployment. For more details about the Jordanian labour market, see sections 4.4.1 and 4.4.2 in this chapter and Appendix A.

32.   The questionnaire's question relating to this part was "how many people are directly or indirectly under your management"? in order to determine the level of managers' involvement in managing people. Hence, the number of subordinates directly responsible for a manager might not be considered reflective of the manager's involvement in managing others. The answers to this question were categorized as in table 4-17 in the text, which took into consideration both the small size of many banks and the different administrative policies of banks.

33.   The training question was coded according to the place of training in order to know the scale of training courses attended inside the country or abroad. Hence, many of the banks particularly the Anglo-American banks send their managers abroad to attend training courses. This is due to the importance of these courses and in order to get the most advanced techniques in banking as well as to interact with other banks members from abroad.

34. This was a result of the positive consequences on the Jordanian economy because of the increase in oil prices in 1973 and the civil war in Lebanon. For more elaboration on this point, see Appendix A.

35. To illustrate the scale of training and upon the availability of data, the author refers to the Housing Bank, which is one of the two largest banks in Jordan with more than 1300 employees and has its own training centre. The bank had afforded 6171 different short training courses (ranging from a few days to two weeks) for their employees including managers at all levels of management during the period 1981 to 1990. That is, an average of approximately 5 training courses per employee at the current size of employment (The Housing Bank 1991, pp 1).

36. See Appendix F.1 which contains the items of the in-depth interview.

37. Chapter Eight of the thesis discusses the main social systems including the family in Jordanian and Arab societies.

38. See Chapter Six (section 6.2.3), where the included quotations from the interviewed women managers reflect on these constraints and difficulties.

39. For cross-validation purposes, bank managers' quotations in the text are given numerical numbers. The number at the end of each quotation refers to the number of the brief background about the interviewee concerned. The brief backgrounds of all respondents are contained in Appendix H.

40. The experience of most of bank managers was spent in commercial banks. Based on the outcome of the in-depth interviews, only 16 managers out of 47 managers combined the experience of both bank and non bank organizations. The period of experience in the non bank organizations of these 16 managers is less than 30% of their total experience. Most of the non bank organizations were commercial organizations in the private service sector.

41. See section 4.3.4 and note 3 in this chapter for elaboration. '

42. The substantial majority of Jordanian migrant workers to the Arab Gulf states are men due to the restrictions on women working in these countries.

43. See Appendix A and Appendix B.3 for an elaboration on the reasons behind the expansion and the history of banking industry in Jordan.

44. See Appendix A for elaboration of the adverse consequences of the Gulf War on the Jordanian economy and employment.

45. This includes the liquidation of one large bank (Petra bank) of more than 600 employees and the ongoing process of liquidating another large bank (Jordanian Gulf bank) with more than 500 employees. Reasons for this liquidation are basically attributed to fraud and mismanagement by the senior managers of these two banks.

46.   The World Factbook (1991). The World Factbook is produced annually by the Central Intelligence Agency for the use of USA government officials.

47.   The 15.4% of Jordanian managers of the foreign international banks are represented in the sample by 31 Jordanian managers from three Western (Anglo-American) international banks. These are Citibank N.A. (American), Grindlays ANZ (British) and the British Bank of the Middle East. The remaining 7 managers of the sample came from the Bank of Credit and Commerce International (BCCI). It was decided to include these 7 managers with the Anglo-American banks in the sample, due to the international feature of BCCI and the presence of many Anglo-American managers in the bank top management and consequently the impact of Anglo-American management styles and banking practices on the bank.

48.   For example, there are 18 managers, representing the three levels of management, out of 42 employees at Citibank N.A. Another example, there are 64 managers, representing the three levels of management, out of 178 employees in Grindlays ANZ. The quoted number is based on written replies from these banks (related documents are available from the author).

49.   See Appendix B.1 (tables B.1.3 and B.1.4) for a clarification on the heterogenous structure of the banking industry in Jordan.

50.   This categorization is based on the Amman Financial Market classification of the size of organizations in the private sector in Jordan, which is also followed by all Jordanian researchers.

51.   The small size of the organizations in the Jordanian private sector is obvious through our sample where the total employment of the 21 banks in the sample is only 8344 employees. See also Appendix B.3 for a brief background about the banking industry in Jordan.

52.   This study is Slocum and Strawser (1970).

Notes Related to Chapter Five:

1. See Chapter One (note 37) for an explanation of ethnocentrism.

2. See Chapter Three (section 3.6.2.3) for an elaboration on the content analysis methodology.

3. It is to be noted that this approach could enable to explore the essence of the managerial systems concerned, as managers experienced and perceived them, largely by isolating the impact of a major influential factor, represented in the combination of experience in Anglo-American and Jordanian/Arab banks.

4. See Appendix E.1 for details.

5. See Chapter Three (section 3.6.1.1) for more elaboration on Hunt's WIS structure.

6. Same as in note 5 above.

7. The term "intended behaviour" is synonymous with "covert   attitudes", which Hunt's "Work Interest Schedule" (WIS) attempts to examine. For more elaboration on the WIS, see Chapter Three (section 3.6.1.1).

8. The estimated standard error of the mean average of each dimension also indicates a narrow dispersion from the mean average of each dimension and reflects on the representativeness of the sample. This estimated standard error (rounded to the first decimal place) is 0.6, 0.6, 0.5, 0.5 and 0.7 for dimension A, B, C , D and E respectively.

9. Hunt's data is obtained through personal communications.

10. It is to be noted that Hunt's "Work Interest Schedule" (WIS) was modified and has become six instead of five dimensions. Hunt's measurement in the table was based on the six dimensions and not the five dimensions version. A major difference between the two versions of the instrument relates to dimension D (recognition and power). This dimension has become two separate dimensions in the new version. That is, the recognition dimension and the power dimension. However, the five dimensions version is more elaborated.

In order to conduct a meaningful comparison with Hunt's research findings, the two dimensions of recognition and power of Hunt's measurement were combined to constitute dimension D in the table. This was based on the mean average of the scores of both recognition and power dimensions in the new version.

11. See Chapter Four (sections 4.2.1, 4.2.2, 4.2.6, 4.3.2 and 4.3.3) for a detailed discussion of these factors.

12. See Chapter Two (note 53) for an elaboration on the necessity to base the measurement of attitudes on a group rather than an individual basis because of the ecology fallacy.

13. See Chapter Three (section 3.6.1.1 and note 32) for an elaboration on the differences between Hunt's "Work Interest Schedule" and Porter's need fulfilment deficiency.

14. See Chapter Three (section 3.6.2.3) for an elaboration on the use of content analysis methodology in analysing the in-depth interviews.

15. See section 5.1 in this chapter for a justification of restricting the quotations to the managers who served only in one type of bank, whether Anglo-American or Jordanian/Arab.

16. The listed number at the end of each quotation refers to the background notes of the interviewed managers included in Appendix H.

17. These quotations are indicative of the different banks, managers levels, functions, ages and gender of the in-depth interview sub-sample.

18. This bank manager's area is not an executive one. In other words, there is a minimal risk in handling the job.

19. It is to be noted that the type of bank (whether Jordanian/Arab or Anglo-American) has no statistical significant impact on managers' intended behaviour towards motivation and job satisfaction. See Chapter Six (section 6.4.3) for elaboration.

20. The purpose here is to give a tentative reasoning to the causes of the lack of delegation of authority. Hence, it is meant to explore the managerial practices related to managers' motivation and job satisfaction in local banks; but a more in-depth study is included in Chapters Seven and Eight of the thesis.

21. See note 15 in this chapter for clarification.

22. See Chapter Four (sections 4.4.2 and 4.5) and Appendix A
for more elaboration on the consequences of the Gulf War on the Jordanian manpower and economy.

23. Success here refers to the profitable operations of this bank.

24. See Chapter Seven (sections 7.3.4 and 7.3.6) and Chapter Eight (section 8.2.5) for a discussion of the impact of the narrow scale of managerial positions, titles and grades on managers' motivation and job satisfaction in the jordanian/Arab banks.

25. See Chapter Six (section 6.2.3) for an elaboration on women's attempts to prove their abilities in the job.

26. These quotations are reflective of the different banks, managers levels, functions, ages and gender of the in-depth interview sub-sample.

27. See note 17 in this chapter for the meaning of indicative.

28. See Chapter Six (section 6.2.3) for more elaboration on Jordanian women bank managers' attempts to prove themselves in the job.

29. See note 26 in this chapter for the meaning of reflective.

30. In contrast to the other higher goals discussed in this part, only a few managers gave incidents or examples to reflect on their interpretation of power in the job, which explains why few quotations are listed in the text.

31. See Appendix F.1 (the items of the in-depth interview).

32. Some parts of the in-depth interview including this section were not completed for 5 respondents due to the lack of time.
It is also to be noted that the managers discussions of the type of relationship in their units (or banks) and between them and their superiors, similar to their interpretation of power, were very brief and were less elaborated.

33. Paternalistic in this context refers to the traditional type of relationship between senior and junior managers in some organizations, where senior managers act as fathers and treat the junior managers as their sons.

34. Quran is the holy book of Muslim people.

35. Non professional here refers to the type of relationship which is largely influenced by the personal relationship rather than the objectivity derived from the requirements of the job including the achievement of the interest of the organization.

36. More elaboration on promotion is found in section 5.6 in this chapter and in Chapter Seven (section 7.2.2).

37. See note 17 in this chapter for the meaning of indicative.

38. See Chapter Three (section 3.6.2.3) for an elaboration on the content analysis methodology.

39. See note 26 in this chapter for the meaning of reflective.

40. It is to be noted that the author's level of interference in guiding respondents and probing their answers in Jordanian/Arab banks (particularly lower managerial levels) was noticeable in this part of the interview, because of the respondents' unfamiliarity with the related terms. This might indicate the lower availability of these structures and systems in their banks. It seems that managers were not experiencing these aspects regularly. It also seems that the related terms and their meanings were, to an extent, not in their minds.

41. More than 72% of the bank managers sample are from large banks according to the adopted categorization of size. See Chapter Four (section 4.4.4) for more information about the distribution of managers according to the size of bank.

42.   The crisis of BCCI refers to the well known worldwide scandal of Bank of Credit and Commercial International (BCCI) which affected the position of many banks, governments and customers including Jordanian banks and customers.

Petra bank is a large Jordanian bank which was liquidated recently after a fraud scandal. The liquidation had an adverse impact on the Jordanian treasury, Jordanian banks and customers. The overall loss of the bank operations was estimated at approximately JD 400 million which represents a substantial amount of money by the Jordanian financial and monetary standards. The Central Bank of Jordan was the chief bearer of the loss in order to prevent a collapse in the Jordanian financial system.

43.   See note 26 in this chapter for the meaning of reflective.

44.   This manager has 10 children.

45.   In Chapter Seven (section 7.2.2, 7.3.4 and 7.3.6), it reveals that, from an organizational perspective, Jordanian bank mangers' noticeable concern for promotion is attributed to fewer managerial positions and the smaller size of banks and the improper grading system. It is also attributed to the conventional application of seniority as a main criteria for promotion and the unaccountability of superior managers towards improving their subordinates' skills and abilities.

46.   Bureaucracy, in a general sense refers to the "rational" mode of social organization structure suitable to the modern type of industrial society.

47.   See Chapter Two (sections 2.3 and 2.4.5) for elaboration.

Notes Related to Chapter Six :

1. See Appendix E.2 for a brief summary of Kruskal-Wallis technique.

2. The non-parametric nature of data refers to the unavailability of the two conditions which are necessary in order to apply the parametric techniques of significance testing. These are the normal distribution of the whole population, and the equality of the variance of both the sample and the whole population (Siegel 1956). It is to be remembered that there is no available data about managers in the banking industry as a whole.

3. See Siegel (1956) or Siegel and Castellan (1988) for an elaborations on the condition for using the technique.

4. See Appendix E.2 for a brief summary on the Discriminant Analysis technique.

5. This stratification is in adherence to the common treatment of these factors in management studies.

6. The choice of 0.05 or less as level of significance follows the main stream of similar research which base its significance testing on this conventional level.

7. "Intended behaviour" rather than the word "perception" is chosen in order to emphasize the action tendency method Hunt's instrument is built upon. The method, as stated in Chapter Three (section 3.6.1.1), focuses on the intended behaviour (i.e. the covert attitudes) rather than the overt attitudes in measuring the patterns of bank managers' motivation and job satisfaction.

8. The two studies applied Porter's instrument of need fulfilment deficiency instrument in measuring job satisfaction. This instrument is based on five dimensions (security, social, esteem, autonomy and self-realization). The instrument excludes the first set of needs in the need-hierarchy theory (the physiological), which is equivalent to the "pay and comfort" dimension in Hunt's *Work Interest Schedule*".
   Need fulfilment deficiency is measured by subtracting the measured values of perceived needs from the measured values of perceived needs fulfilment. The instrument also comprises another part which relates to the need importance a respondent feels towards the instrument's dimensions of job satisfaction.

9. The size of Hunt's relevant sample was 10,600 managers from different industries in different European and non European countries over more than 15 successive years, as in 1986.

10. See Chapter Eight of the thesis for a discussion of the social and cultural systems in Jordan and Arab countries.

11. A discussion of the main social and cultural dimensions of Jordanian and Arab societies is included in Chapter Eight of the thesis.

12. For more elaboration on this point see Chapter One (section 1.5.5).

13.   The non significant impact of social background on the achievement and power dimension, with consideration to the considerable difference in the method of measuring the need for achievement, is not in agreement with the achievement motivation theory. The theory states that social background is of influential impact on the need for achievement. See Chapter One (section 1.5.5) for more details on the methodology used in the theory concerned.

14.   See Chapter Four (section 4.2.6.1, table 4-10 and note 15) for justification.

15.   It is to be remembered that there is no available data on the social classes in Jordan.

16.   Dependents refer to those people who are financially supported by the manager beside his/her children and spouse, such as parents.

17.   Level of management in this research is determined by pay. See Chapter Four (section 4.3.3) for elaboration.

18.   Porter's research was based on his instrument of need fulfilment deficiency in measuring job satisfaction. See note 8 in this chapter for elaboration on the instrument.

19.   It is to be noted that McAlister and Overstreet's (1979) research applied a level of significance of 0.10 instead of 0.05 or less. The researchers also reported a significant impact on esteem (recognition) among American bank managers.

    It is to be noted that this study and Slocum and Strawser (1970) which also investigated patterns of job satisfaction among American bank managers applied the non parametric technique Kruskal-Wallis for the assessment of the significance testing of the related factors on managers' job satisfaction.

    Moreover, Chitiris's (1984) study, similar to this thesis and the above mentioned studies, applied the non parametric technique Kruskal-Wallis in validating the two-factor theory in motivation in the Greek hotel industry and in the assessment of the significant impact of the related factors on employees motivation in the Greek industry.

20.   Euske *et al* (1980) research was based on Porter's need fulfilment deficiency instrument. See note 7 in this chapter for elaboration on the instrument.

21.   For example, the achievement motivation theory revealed that the need for achievement improved through training. See Chapter One (sections 1.5.5 and 1.5.3) for elaboration.

22.   It is to be noted that training courses inside the country are largely held while managers assume their responsibilities in their banks. This, based on the outcome of in-depth interviews [see Chapter Seven (section 7.2.6)], does not allow trainees to benefit from the training courses due to tiredness and lack of time. Moreover, training courses inside the country are often short and many of them are held based on conventional techniques, represented in the form of lecturing without applying modern techniques such as work shops, role play groups, simulation and seminar discussions.

23.   The experience of most of bank managers was spent in commercial banks. Based on the outcome of the in-depth interviews, only 16 managers out of 47 managers combined the experience of both bank and non bank organizations. The period of experience in the non bank organizations of these 16 managers is less than 30% of their total experience. Most of the non bank organizations were commercial organizations in the private service sector.

24.   The highest percentage for reasons for the last job change among British men and women managers based on the outcome of this research relate to:- Looking for more challenging and fulfilling jobs (48% of men, 42% of women) and to improving career objectives (46% for both men and women). For more details about the causes of job changes among British managers, see Nicholson and West's (1988), table 4.4, pp 84 and pp 83 to pp 88).

25.   The highest percentages for the reasons behind the last job change of male managers based on Al-Faleh's (1988) study were to improve long-term career prospects (55%) and dissatisfaction with opportunities in previous firms (35%). For more details about the reasons for job change and mobility among Jordanian managers, see Al-Faleh (1988), table 21 pp 27 and pp 26 to pp 34. Also, it is to be noted that Al-Faleh's research is inclusively built on male managers [see Chapter Four (notes 4 and 7) for details].

26.   Jordanian bank managers ranked the job as the most important source of life satisfaction, prior to family. See Chapter Four (section 4.3.7) for more elaboration.

27.   Type of bank (Anglo-American vis-a-vis Jordanian/Arab) constitutes a main foundation of Chapter Seven of the comparative organizational part of the thesis, because the chapter is built on a comparison of the relevant managerial practices and other organizational variables between the two types of bank.

28.   Porter's (1963) study was built on Porter's instrument of need fulfilment deficiency. See note 8 in this chapter for elaboration on the instrument.

29.   This research is based on Porter's need fulfilment deficiency instrument, but included an additional dimension (compensation). See note 8 in this chapter for an elaboration on the instrument.

30.   The significant impact on autonomy and self realization was attributed by the researchers to the many and varied financial problems American managers in small banks faced. According to the researchers, these, in turn, reflected on their opportunities to develop a wider feeling of self realization compared with managers in larger banks who may work with a limited variety of problems. However, there was no justification for the significant impact of size of bank on the compensation dimension by the researchers.

31.   In the Jordanian banking industry, there are some small banks which were established as investment banks. However, in practice these banks clientele base comprises both corporate and consumer clients.

32.   See note 29 in this chapter for a background about this research.

Notes Related to Chapter Seven:

1.   This also might extend to other types of Jordanian/Arab organizations whose practices and systems are similar to banks.

2.   At the time of interviewing (July to October 1991), 21 out of the 22 interviewed managers were in Jordanian, joint Jordanian/Arab and Arab banks, and one manager was in an Anglo-American bank. However, many of these managers were working in the Anglo-American bank branches in the Middle East, Europe, Africa, and U.S.A. Many of them also were working in Arab banks in some Arab countries.

     · It is also to be noted that these 22 managers reflect on "functional equivalent" phenomenon, a central principal in matching samples in comparative organizational and management research, as was discussed in Chapter Three (section 3.5.3).

3.   This classification is based on these organizational systems and managerial practices close relevance to the main dimensions of motivation and job satisfaction, the implications of these practices and systems which emerged during the empirical research [see Chapter Three (section 3.4) for elaboration], and for the convenience of the presentation. See also Appendix F.1 for a description of the interview items.

4.   See Chapter Three (section 3.6.2.3) for elaboration.

5.   The quotations represent different managerial levels in different Jordanian and Arab banks. In each section in the presentation, the quotations are taken from different managers.

6.   The main factors which contribute to this mentality are discussed in Chapter Eight of the thesis.

7.   Professionalism here refers to those effective approaches adopted in conducting the feedback which are expected to improve managers performance. These include allowing managers to know their strengths and weaknesses, listening to their suggestions, clarifying their goals and career paths and facilitating the achievement of these goals by providing assistance whenever needed.

8.   It is to be noted that the documentation of the performance appraisal is recently introduced in many Jordanian/Arab banks. See section 7.2.3 (quotation 44) in this chapter for elaboration.

9.   See note 5 in this chapter for the meaning of reflective.

10.   The recognition of job achievement is largely restricted to promotion and annual increases in the Jordanian, Jordanian/Arab and Arab banks operating in Jordan. However, it should be noted that the recognition of job achievement vary from one bank to another. For example, in the two largest local banks (the Housing Bank and Arab Bank) there are various training courses available to employees as a form of recognition. Also, in the Housing Bank there is a programme which is based on sending employees and managers abroad for a two weeks training and leisure mission. However, the application of this is

conducted across the board (i.e. based on seniority).

11.   This relates to the issuance of a certificate of recognition for those who serve in the bank for a long period such as 10, 15 or 20 years.

12.   It relates to the evaluation of a person's achievement by viewing it based on a percentile basis compared with others.

13.   Professionalism here refers to the adherence to objectivity derived from the requirements of work including the bank interest rather than the personal views in managers' dealings.

14.   See note 6 in this chapter for the meaning of reflective.

15.   It is to be noted that managers in Jordanian/Arab banks view promotion with particular concern. See Chapter Five (section 5.5.7) and section 7.2.2 in this chapter for more elaboration.

16.   The new investment banks in Jordan, as revealed by the in-depth interviews, are close to Anglo-American banks with regard to openness in the superior/subordinate relationship.

17.   Petra bank is a large Jordanian bank which went bankrupt in 1988/1989. The bankruptcy is due to the fraud admitted by the bank management. The cost of this bankruptcy was more than JD 400 million (a large amount of money by the Jordanian financial standards) and the Central Bank of Jordan was the chief bearer of the loss, in order to prevent a collapse in the Jordanian financial system.

18.   The background of this new management (including the managing director) is based on the experience of an Anglo-American international bank.

19.   For example, at Citibank N.A. there are two basic banking courses all managers of the bank, according to their speciality and their ability, at the early stages of their recruitment attend. These are the normal and the accelerated operations courses and the normal and the accelerated credit courses. The normal course lasts for 6 months and the accelerated for 4 months and are held on a full time learning basis in the banks different training centres in different regions in the world.

20.   See Chapter Eight for a discussion of the causes of this type of mentality.

21.   See note 18 in this chapter for illustration of this new management background.

22.   Among the different factors behind the low investment in training in Jordan is the corporate taxing system. Training expenses, by and large, are not exempted from the taxable amount which discourage banks to invest in training. The exempted amount from taxes, and until the time of the empirical research during 1991, was only JD 8,000, which is hardly adequate for covering the expenses of a normal training course abroad for one person.

23.   See sections 7.3.4 and 7.3.6 in this chapter and Chapter Five (section 5.5.7) for a discussion of the organizational implications related to promotion in Jordanian/Arab banks.

24.   See Chapter Three (section 3.4) for more elaboration.

25.   These factors were first observed during the empirical research, and then they were substantiated by the collected data. See Chapter Three (section 3.4) for elaboration.

26.   The non parametric technique Mann-Whittny is the one which is used to test the significant difference between two groups. However, because both Kruskal-Wallis is an extension to Mann-Whittny and hence the two techniques give the same results, the research has used Kruskal-Wallis to test the significant differences of the relevant variables.

27.   These attempts included written letters sent to all banks requesting the relevant data and the author's personal requests from managers concerned. Related documents are available from the author.

28.   See Chapter Three (section 3.3) for a discussion of the difficulties faced by the author in conducting the empirical research.

29.   For example, at Citibank N.A., as per the bank's reply to the author, the number of employees was 42 and there were 18 managers of whom 69% are women. At another Anglo-American bank, out of the 178 employees in the bank there were 64 managers. Related documents are available from the author.

30.   Chapter Eight of the thesis discusses the major cultural and social dimensions of Jordanian and Arab societies including family structure.

31.   For example, in Citibank N. A. (an American bank), managerial titles comprise Authorized Signer, Assistant Manager, Manager, Resident Vice President, Vice President, Senior Vice President, Executive Senior Vice President. While in Arab Bank Ltd (a large bank), managerial titles comprise Department Head, Assistant Manager, Manager and Executive Manager.

32.   These grades, within the same rank, are either composed of points such as 500, 600, 700 and so on, or letters such as A, B, C, D, E and so on. Accordingly, the higher a manager's grade, the higher his/her rank in the bank.

33.   See Appendix B.1.3 which contains a list of the banks' sample according to nationality.

34.   See section 7.2.3, quotations 44 and 31 which show that documentation in performance appraisal is recently applied in the Jordanian/Arab banks.

35.   Bureaucracy, in a general sense, refers to the rational mode of social organization suitable to the modern type of industrial society. The development of Bureaucracy is largely attributed to the German management theorist Max Weber.

Traditional is used here as a label to characterize the managerial practices and systems revealed in the Jordanian/Arab banks as listed in the text, which largely reflect on people norms and way of thinking and are influenced by the society culture, religion, social structure and heritage.

Notes Related to Chapter Eight:

1. These practices, as was discussed in Chapter Seven of the thesis, include lack of delegation of authority; lack of the systematic conduct of performance appraisal, job recognition and promotion; absence of a career path; lack of the specification of job duties and responsibilities and other related managerial systems.

2. The Western banks in the research sample are British and American.

3. See Chapter Three (section 3.7) for elaboration.

4. As per some bank managers' estimates the following percentages represent family ownership in some Jordanian/Arab banks : Bank of Jordan (40%), Arab Bank (20%), Business Bank (50%), Jordanian National Bank (35%), Cairo Amman Bank (40%), Jordan Investment Bank (25%), Arab Jordanian Investment Bank (20%), Amman Bank (30%). The names of the families were also given by these managers, however, since it was not possible to vindicate the data from an official source, the author has withheld these names unlisted.

It is to be noted that a ceiling on the individual ownership according to the Jordanian law is found, but because of the accumulation of the shares through brothers, spouses, children, relatives, the ownership becomes greater.

5. See Appendix A for more information about the scale of Jordanian manpower in the Gulf Arab states.

6. Due to the limited labour market, Jordan is known traditionally as an exporter of manpower especially to the Arab Gulf countries. The demographic changes mainly as a result of the Arab Israel wars and the expulsion of Palestinian people to Jordan over 1948 and 1967, coupled with the country's limited resources contributed to the chronic facet of the excess of manpower supply in the Jordanian labour market. For more elaboration on the Jordanian labour market, see Appendix A.

7. See Appendix A and Appendix B.3 for elaboration.

8. Non professional practices here refers to the non-adherence to the effective requirements of work including the achievement of the bank interest. These include attempts to block subordinates in order to preserve positions and other non-accountable behaviour towards subordinate managers.

9. It is implied here that the managerial practices are affected by management philosophy and values which are formed through the entire age of an organization.

10. This applies to both conventional Islam and Christianity, but the substantial majority (approximately 90%) of the Arab World are believers of Islam and hence the concerned literature concentrates on Islam, therefore reference will be made here to Islam but also implies the conventional Christian religion in the area.

11. According to Weber (1930), other socio-economic factors which contributed to the Western rationality include the separation of the productive enterprise from the household, the development of the Western city, the inherited tradition of Roman law, the rational-legal system of the Western state, the development of double-entry bookkeeping and the series of changes which prepared the way for the formation of a free mass of wage-labourers. For more details on these factors see "introduction" in Weber (1930).

12. Sources of legislation in Islam are Quran (the holy book), Suna (the prophet sayings), Measurement, Consensus and Judgment or interpretation (Ijtihad).

Ijtihad, the word literally means to exert. In the terminology of Islamic law it means to exert with a view to form an independent judgment on a legal question (Iqbal 1960, pp 148).

13. Neopatriarchy here is the modernized type of society which lacks genuine modernity and the pure traditional form of patriarchy.

14. It is to be noted that the quotation does not mention business organizations among the listed examples of institutions, which is not justified by Sharabi in his book.

15. This facet is built on Ibn Khaldon, the prominent Arab 14th social scientist, who expresses this view of Arab desire to rule and not to submit willingly to another.

16. The assumption here is that the educational system in Western countries encourage the independent thinking and expression of views.

17. See Chapter Two (section 2.2) and Chapter Three (section 3.7) for elaboration.

Notes Related to Chapter Nine:

1.   See Chapter Three (section 3.4) for elaboration.

2.   See Chapter Two (note 53) for an explanation of the ecology fallacy.

3.   It is to be remembered that the current law (as of 1991) of the Jordanian corporate taxing system considers only an allowances of JD 8,000 for training from the taxable revenue. An amount which hardly covers the expenses of a medium term training course abroad.

4.   It is implied here that various facets of development level including experience, rationality, technology, culture and social systems largely form management philosophy and values which reflect on the organization practices and behaviour across boarders.

5.   One of the research objectives is to explore related issues to Jordanian women managers (see the objectives of the research in the introductory part of the thesis).

6.   See Chapter Two (section 2.2) for elaboration.

APPENDICES

Appendix A:-

A General Background about Jordan:

This brief background aims to provide the reader with some basic information related to Jordan. Specifically, it aims to present some broad facts relevant to the countries' main political, demographic, economic, and socio-cultural aspects.

Historical Background.

Jordan was established in 1921 and was known as the Emirate of Trans-Jordan. It came into existence as a political entity after the partition of greater Syria of the Arab World into Syria, Lebanon, Trans-Jordan and Palestine by the French and the British who ruled these countries following the First World War and the defeat of the Ottoman Empire. The country stayed under the British mandate until 1946 when it was declared an Independent State. Following the 1948 Arab-Israel war and the establishment of the state of Israel, the remaining part of Palestine (the West Bank) was joined with the East Bank under the name of the Hashimite Kingdom of Jordan in 1950.

People of Trans-Jordan were basically nomadic/semi-nomadic and are estimated to compose approximately half the Jordanian population. The other half of the Jordanian population are of Palestinian origin who became Jordanian as a result of the expulsion of Palestinian people to Trans-Jordan following the 1948 and 1967 Arab-Israel wars. In the past, Palestinian people were more urbanized in comparison with Trans-Jordanians.

The Political System.

The political system in Jordan is constitutional monarchy with substantial power in the hands of the King, including, the right to dissolve Parliament. The Parliament is

composed of two houses, similar to the British system, the Upper House, the house of *Al-Ayan* (notables) who are appointed by the King, and the Lower House, the house of *Al-Nwab* (representatives) who are elected by the public. Except for a short period in mid 1950's and until very recently, political parties were banned in Jordan. The Jordanian political parties were legitimized and legalized in 1992. The democratic process (the election of the lower house of the parliament) was also paralysed because of the 1967 war and the occupation of the West Bank of Jordan by Israel. Free elections were not conducted from 1967 until 1989 following the dismantling of Jordanian ties with the West Bank, whose responsibility shifted to that of the Palestinian Liberation Organization, and the protest riots in South Jordan in 1989[1].

Demographic and Social Features.

The Jordanian Population is estimated at approximately 3.5 million. This does not include Palestinian people who live in the West Bank and who hold Jordanian passports. The last official census conducted in 1979 put the population of Jordan (who were present in the country at the time of the census) at approximately 2.1 million. In addition to that, it is estimated that about one million Jordanian (340,000 migrants and the their families)[2] were living in the Arab Gulf states during and after the census. The rate of population growth in Jordan, which is estimated at about 3.2% per annum (Birks and Sinclair 1978), is considered one of the highest in the world. According to the 1979 census about 50% of the population is under 15 years of age, reflecting on the younger age, large family number and the subsequent reduced labour force.

The labour force is estimated at about 19-24% of the total population (Horani 1981). This is attributed to the young age structure of the population and the low number of working women. According to some estimates (Ibrahim 1986), the rate of women

participation in the work force is estimated at 10-12%. About one third of the population are at schools (Al-Akhel 1986).

Education expanded substantially during the last few decades in Jordan and the literacy rate, which is estimated at approximately 79% for those aged 15 and above (Encyclopedia Britannica 1989, quoted in Al-Shammari 1990, pp 102) becoming one of the highest ratios in Arab countries. Higher education has also substantially expanded. At present, there are six public universities and more than ten private ones in the country.

Jordan is traditionally known as an exporter of manpower especially to the Arab Gulf states. This is because of the expulsion of the Palestinians to Jordan following 1948 and 1967 Arab-Israel wars and the limited economic resources of the country. Until the Gulf War, approximately 40% of Jordanian manpower were working in Arab Gulf states. The number of Jordanian workers in these states was estimated at the end of 1985 to be about 339,500 (Ibrahim 1986). The majority of these people returned to Jordan after the Gulf War which brought the rate of unemployment to more than 30%, according to some estimates in 1991 (The World Factbook 1991).

The Economy.

The Jordanian economy is characterized as an aid economy, small and highly susceptible to external influences (Birks and Sinclair 1978; Owen 1986). Since the establishment of the country, foreign aid, particularly Arab, has composed a noticeable proportion of the Jordanian government expenditure which is significant in the Jordanian economy. In the mid 1970's onwards until the Gulf War, the Jordanian migrants' remittances were of great help to the economy. They helped in reducing the deficit in the balance of payment, enhancing the foreign exchange position of the country and improved

the economic position of migrants' dependents at home. More importantly, they secured

jobs for the migrants themselves in Arab Gulf states. The service sector which employs

more than 50% of the manpower contributes to about 60% of the gross domestic product

(GDP) as compared to the major industries such as phosphate and potash which

contributed about 15% of the GDP in 1984 (Semadi *et al* 1986).

Since 1988 the Jordanian economy has undergone major adverse developments.

These include: (a) The Jordanian currency lost approximately 50% of its value in 1988.

This was mainly due to the dismantling ties with the West Bank, the uncertain future of

the political situation of Jordan and the announcement of a heavy national debt (Robins

(1989). This led to the weakening of the countries' ability to meet its outside

commitments. It also led to increases in the cost of living due to the growth of the value

of imports which was caused by the sharp decline of the currency value. (b) The return

of the substantial majority of the Jordanian workers from the Arab Gulf states brought

unemployment to more than 30% and the sharp decline of these workers' remittances

weaken the ailing economy. (c) The cut of Arab Gulf states aid to Jordan as a result of

Jordan political position in the Gulf War, which was considered by the Arab Gulf states

as supportive of Iraq and (e) the revealing of a huge national debt by the government

(estimated at approximately $10 billion), almost 6 times the national budget in 1991.

Socio-Cultural Aspects.

Main social and cultural aspects of Jordanian society which are similar to those in

other Arab countries comprise: Islam is the religion of the majority and has an influence

on social relations and social organizations including marriage, inheritance, education,

political representation, the relationship between men and women, and to a lesser extent

on economic aspects (for example, the avoidance of interest bearing loans). Arabic is the formal language, the language of communications, literature, poetry and education. Family significance in the social structure with a tendency of people to affiliate more with the family, the clan (or tribe) and religious and ethnic sects rather than classes or parties. An analysis of the main social and cultural dimensions of the Arab societies is included in Chapter Eight of the thesis

Notes Related to Appendix A:

1. These relate to the Jordanian protest riots in South Jordan, which is the most loyal part to the crown in the country. These riots reflected discontent with government policies including sharp increases in prices and rumours of wide scale corruption.

2. Ibrahim (1986) estimated the number of Jordanian workers in the Arab Gulf states at 339,000.

Appendix B.1:-

Other Job and Organizational Factors Related to the Bank Managers' Sample:

Table B.1.1: The distribution of the bank managers' sample according to the salary and number of subordinates (N=254).

Salary Number of subordinates	JD 12001 or more	JD 9001 to 12000	JD 6001 to 9000	JD 6000 or less	Total
40 persons or more	26	10	7	5	48
16-39 persons	10	15	22	15	62
6-15 persons	9	17	19	24	69
5 persons or less	5	11	18	41	75
Total	50	53	66	85	254*

Notes:

* The figure excludes the 12 managers who have no involvement in managing people.

Table B.1.2: The distribution of the bank managers' sample according to salary and job title (N=266).

Salary Job title	JD 12001 or more	JD 9001 to 12000	JD 6001 to 9000	JD 6000 or less	Total
Group one (1)	22	3	0	1	26
Group Two (2)	23	30	17	2	72
Group three (3)	4	18	44	48	114
Group four (4)	1	3	8	42	54
Total	50	54	69	93	266

Notes:

(1) Group one is represented by these titles: General Manager, Deputy General Manager, Assistant General Manager and Regional Manager.

(2) Group two is represented by these titles: Main Branch Manager, Main Branch Manager Assistant and Division Head.

(3) Group three is represented by these titles: Division Head Assistant, Branch Manager, Branch Manager Assistant, Credit/Marketing Officer, Computer Analyst/Programmer and Controller.

(4) Group four is represented by these titles: Controller Assistant, Department Head, Department Head Assistant and Cash Office Manager.

Table B.1.3: The distribution of the banks' sample according to the year of establishment in Jordan and nationality (N=21).

Name of the bank	Year of establish-ment in Jordan	Nationality
Citibank N.A.	1974	American
Bank Al-Mashrek S.A.	1972	Arab
Amman Bank	1988	Jordanian
Housing Bank	1974	Jordanian
Cairo Amman Bank	1960	Jordanian/Arab
The British Bank of the Middle East	1949	British
Arab Jordan Investment Bank	1978	Jordanian/Arab
Jordan Bank for Investment and Finance	1989	Jordanian
Grindlays Bank ANZ	1969	British
Jordan Islamic Bank for Investment and Finance	1979	Jordanian/Arab
Jordan Kuwait Bank	1977	Jordanian/Arab
The Business Bank	1989	Jordanian
Bank of Jordan	1960	Jordanian
Arab Bank Ltd.	1930	Arab
Jordan National Bank S.A.	1956	Jordanian
Bank of Credit and Commerce International (BCCI) (1)	1975	Multinational
Arab Land Bank	1951	Arab
Petra Bank (2)	1978	Jordanian
Jordan Gulf Bank (3)	1978	Jordanian/Arab
Syrian Jordan Bank	1980	Jordanian/Arab
Arab Banking Corporation (ABC)	1989	Arab

Notes:

Source: Central Bank of Jordan (1989)

(1) This bank is sold recently (1992) to the Business Bank.

(2) This bank is liquidated recently (1992).

(3) The operations of this bank were restrained for a few years hence it was planned to liquidate it. However, the bank has been re-structured with a new management and higher capital very recently (1993).

Table B.1.4: The distribution of the banks' sample according to the number of employees in Jordan, questionnaires and in-depth interviews (N=21).

Name of the bank	Employ-ees(a)	Questi-onnaires	Intervi-ewees(b)	Combine experi-ence(c)
Citibank N.A.	42	7	2	
Bank Al-Mashrek S.A.	79	5	1	
Amman Bank	50	3	1	1
Housing Bank	1349	34	3	1
Cairo Amman Bank	526	13	5	5
The British Bank of the Middle East	171	7	1	1
Arab Jordan Investment Bank	129	11	5	3
Jordan Bank for Investment and Finance	44	5	1	1
Grindlays Bank ANZ	177	17	1	
Jordan Islamic Bank for Investment and Finance	456	27	1	
Jordan Kuwait Bank	498	14	2	2
The Business Bank	48	5	2	
Bank of Jordan	568	27	5	3
Arab Bank Ltd.	1722	44	ʼ 8	3
Jordan National Bank S.A.	720	18	1	
Bank of Credit and Commerce International (BCCI)	94	8	2	
Arab Land Bank	281	11	1	
Petra Bank	694	2*		
Jordan Gulf Bank	538	2*		
Syrian Jordn Bank	38	2	1	
Arab Banking Corporation (ABC)	120	4	4	2
Total	8344	266	47+	

Notes:

(a) The source of the employment figures is The Directory of Amman Financial Market (1989). However, the figures were updated according to the direct contact with the banks' sample during the empirical research in 1991.

(b) The interviews were arranged to include at least one from each bank.

(c) Refers to the 22 managers who combine the experience in Western (Anglo-American) and Jordanian/Arab banks.

* These two banks were excluded from the wider distribution of the questionnaire due to the process of their liquidation at the time of empirical research. They were only included in the pilot study.

+ This does not include the pilot group of 17 managers.

Table B.1.5: The distribution of the bank managers' sample according to the geographical location (N=266).

Name of the city	Number of questionnaires
Irbid	34
Ramtha	6
Amman	184
Zarqa	12
Mafraq	9
Maan	8
Salt	1
Aqaba	3
Karak	4
Madaba	2
Ajlun	1
Jarash	1
North Shona	1
Total	266

Appendix B.2:-

Selected Factors of the Bank managers' Sub-Sample and the Comparative Sample:

Table B.2.1 : The distribution of the bank managers'
sub-sample according to age (N=47).

Age group	In-depth interviews
26-30 years	1
31-35 years	10
36-40 years	16
41-45 years	7
46-50 years	9
51-55 years	2
56 years or more	2
Total	47*

Notes:
* This does not include the pilot group of 17 managers.

Table B.2.2: The distribution of the bank managers' sub-sample according to experience in the current bank and total years of experience (N=47).

Years of experience	Current bank	Total years of experience
Less than one year	5	
1-5 years	18	
6-10 years	10	4
11-15 years	9	11
16-20 years	1	16
21-25 years	3	9
26-30 years		4
31 years or more	1	3
Total	7*	47*

Notes:
* This does not include the pilot group of 17 managers.

Table B.2.3: The distribution of the bank managers'
sample and the sub-sample according to job title (N=266, N=47).

Official job title	Bank managers sample	Bank managers sub-sample
General Manager	2	2
Deputy General Manager	7	5
Assistant General Manager	11	4
Regional Manager	6	
Main Branch Manager	9	
Main Branch Manager Assistant	11	
Division Manager	52	17
Division Manager Assistant	14	3
Branch Manager	45	4
Branch Manager Assistant	15	1
Credit/Marketing Officer	8	6
Computer Programmer/Analyst	2	
Auditor	2	
Controller	28	
Controller Assistant	2	
Department Manager	45	5
Department Manager Assistant	5	
Cash Office Manager	2	
Total	266	47*

Notes:
* This does not include the pilot group of 17 managers.

Table B.2.4: The distribution of the bank managers' sub-sample according to the type of function (N=47).

Type of function	Bank managers sub-sample
Operations	4
Treasury	4
Personnel	5
Marketing/credit	7
Computer	2
General services	1
General management	16
Others	8
Total	47*

Notes:
* This does not include the pilot group of 17 managers.

Table B.2.5: The distribution of bank managers' sub-sample according to the type of university education (N=47).

Field of study	Frequency	%
Business and Management	21	52.5
Economics	6	15.0
Accounting	4	10.0
Political Sciences and Law	4	10.0
Arts and Literature	3	7.5
Computer	1	2.5
Physics	1	2.5
Total	40*	100.0

Notes:
* This figure includes only those managers who have a university first or a higher degree.

Table B.2.6: The distribution of bank managers' sub-sample according to the percentage of income they spend on their dependents (N=47).

Percentage of income %	Frequency
5	4
10	7
15	3
20	2
25	1
50	1
Total	18*

Notes:
* This represents the managers who spend on their dependents.

Table B.2.7: The distrbution of the comparative sample according to the level of education (N=22).

Level of education	Frequency	%
Secondary	1	4.5
Diploma after secondary	2	9.1
First degree	9	40.9
Diploma after first degree	2	9.1
Masters degree	6	27.3
PhD degree	2	9.1
Total	22	100.0

Table B.2.8: The distribution of the comparative sample according to the level of management (N=22).

Level of management	Frequency	%
Top	15	68.2
Middle	7	31.8
Supervisory	-	-
Total	22	100.0

Notes:

* Level of management was specified based on managers' responses and the author's knowledge.

Table B.2.9: The distribution of the comparative sample according to the length of experience in the two types of bank (N=22).

Years of experience	Arab/Jordanian banks	Anglo-American banks
1-5 years	6	7
6-10 years	7	9
11-15 years	6	6
16-20 years	2	-
21-25 years	1	-
Total	22	22

Appendix B.3:-

A Brief Background about the Banking Industry in Jordan:

This part aims to give a brief background about the banking industry in Jordan.

The beginning of the banking industry goes back to 1925 when the Ottoman Bank (Turkish) opened a branch in Amman the capital (Horani 1978, pp 11). By 1948 there were only four banks, Ottoman Bank, Arab Bank, the Umah Bank and the British Bank of the Middle East in Jordan; There were five branches of these banks in the two largest cities in the country, Amman and Irbid (Horani 1978, pp 11).

The Jordanian currency board was established in 1950 but its activities were mainly restricted for quite a long time to the issuing of currency. In 1964 the Central Bank of Jordan was established and start regulating the banking activities including the promulgation of the relevant laws (Hendi and Jasser, 1982, pp 7). As of 1991 (the period of empirical research), there were 22 commercial banks with a network of more than 300 branches, including 100 branches of the Housing Bank, distributed in the different Jordanian cities and towns.

The substantial majority of the commercial banks in Jordan were established in the 1970's and 1980's following the oil boom in the mid 1970's, which had a positive impact on the Jordanian economy. This was reflected in the financial aid from Arab Gulf states and Jordanian migrants' remittances. In addition, the civil war in Lebanon led to a shift of many economic activities including banking from Lebanon to Jordan.

Banks in Jordan can be classified into two main types of nationality. These are: Jordanian/Arab which is composed of Jordanian, Jordanian/Arab and Arab banks; and international Western (Anglo-American) banks. Appendix B.1 (table B.1.3) contains a list of the banks sample according to the year of establishment in Jordan and nationality. The

ownership of many Jordanian banks is concentrated in the hands of a few families [see Chapter Eight (section 8.2.1)]. There are two main types of commercial banks in Jordan: Commercial (retailing) banks which are generally larger in size and investment banks which are mainly represented by the medium and small banks[1]. Despite the large number of banks, the small size is a main characteristic of the banking industry in Jordan. Total employment in the 22 banks is approximately 8400 employees. Appendix B.1 (table B.1.4) shows the distribution of banks based on the number of employees. Except for a very few senior positions in one Western (Anglo-American) bank and three Arab banks, banks are primarily managed by Jordanian managers, who are educated and experienced (see Chapter Four for a detailed background of bank managers). They also have the same patterns of motivation and job satisfaction similar to Western managers. See Chapter Five (section 5.4) for a discussion of bank managers' patterns of motivation and job satisfaction. The thesis demonstrates that, contrary to Western (Anglo-American) banks, traditional and less bureaucratic managerial practices and systems relevant to managers' motivation and job satisfaction largely prevail in the Jordanian/Arab banks. The relevant discussions to these managerial practices are included in chapters Five, Six, Seven and Eight of the thesis.

Notes Related to Appendix B.3:

1.   Size of banks is reflected by the number of employees. The classification which is adopted by the Jordanian researchers is based upon the Amman Financial Market classification. The classification is as follows:

Small :	1-50 employees.
Medium:	51-200 employees.
Large :	201 employees or more.

Appendix C.1:-

The English Version of the Questionnaire:

A translation of the covering letter of the questionnaire

Dear brother.........Dear sister

Greetings,

This questionnaire aims to study the patterns of motivation and job satisfaction among Jordanian bank managers as a requirement for the PhD degree in Management which I am preparing for at the University of Kent at Canterbury in Britain.

Please do not mention your name on the questionnaire hence the treatment of the related data will be undertaken by computer for the purpose of the study and analysis; Knowing that the obtained information are only for the purpose of this study and will not be used for any other purposes.

The questionnaire is divided into two sections: The first section relates to some general information relevant to the study. The second section contains the questions related to the patterns of motivation and job satisfaction.

This study will not be possible without your assistant and cooperation in completing this questionnaire. I am fully hopeful of your good cooperation in supporting a scientific research and in developing Management studies in Jordan and in the Arab World.

With my pure thanking and gratitude.

The researcher
Adel Rasheed

Appendix C.1:-

First Section: General Information.

This section aims to know some general information for the statistical analysis purpose. Please put a circle on the related number for each question or fill the empty space for other questions.

1- What is your official job title?

....

2- In which of the following jobs you mainly work?
- Operations (discounted bills, letter of credit, transfers, opening accounts and so on)   1
- Treasury (foreign exchange and investment)   2
- Personnel   3
- Lending and marketing   4
- Computer   5
- General services   6
- General management   7
- Others, please specify.........   8

3- Number of personnel under your management directly or indirectly:

....

4- Number of years of experience at the bank you work in now:
- Less than one year   1
- From 1-5   years   2
- From 6-10 years   3
- From 11-15 years   4
- From 16-20 years   5
- From 21-25 years   6
- From 26-30 years   7
- 31 years of more   8

5- Number of organizations you worked in during all your job career:
1   2   3   4   5   6   7 or more

6- Have you ever been unemployed?
- Yes   1
- No   2

7- Approximate total annual salary:
- Less than JD 5000   1
- From JD 5001-6000   2
- From JD 6001-7000   3
- From JD 7001-8000   4
- From JD 8001-9000   5
- From JD 9001-10000   6
- From JD 10001-11000   7
- From JD 11001-12000   8
- JD 12001 or more   9

8- Gender:
- Male   1
- Female   2

9- What is your age approximately?
- From 20-25 years   1
- From 26-30 years   2
- From 31-35 years   3
- From 36-40 years   4
- From 41-45 years   5
- From 46-50 years   6
- From 51-55 years   7
- 56 years or more   8

10- What is the highest educational qualification
you have attained?
- Less than secondary   1
- Secondary   2
- First diploma   3
- First degree   4
- Diploma after first degree   5
- Masters degree   6
- PhD   7

11- Any other scientific or training qualification,
please specify ....
....

12- Are you?
- Single   1
- Married   2
- Divorced   3
- Widower   4

13- If married, what is the educational qualification
   of your spouse?
   - Less than secondary   1
   - Secondary   2
   - Diploma   3
   - First degree   4
   - Others, please specify............... 5

14- If married, how many children do you have?
   - None   1
   - One   2
   - Two   3
   - Three   4
   - Four   5
   - Five   6
   - Six   7
   - Seven or more   8

15- If married, how old are your children?
   - All pre-school age   1
   - Pre-school and school age   2
   - All school age   3
   - School or university age   4
   - All post-school/post-university   5
   - Not applicable   6

16- What is the educational qualification
   of your father?
   - Less than secondary   1
   - Secondary   2
   - First degree   3
   - Others, please specify............... 4

17- What is the educational qualification
   of your mother?
   - Less than secondary   1
   - Secondary   2
   - First degree   3
   - Others, please specify............... 4

18- What is your father job (profession) during
   the major part of your childhood?
   ....

19- What is your mother job (profession) during
   the major part of your childhood?
   ....

20- How many people you support financially in
addition to your family (spouse and children)?

....

21- What is your spouse job (profession)?

....

22- Where did you obtain your university
education, if applicable?

....

Appendix C.1:

The Second Section : Hunt's Instrument of Measurement

WORK INTERESTS SCHEDULE

People work for many different reasons. At the most basic level of existence they work for food and survival. But in more affluent societies other reasons such as status, possessions, satisfaction, power, etc. are used to explain work activity beyond the demands of survival.

This questionnaire aims to establish some of the work needs or goals that are important to you now. Clearly what is important now might be different from what was important to you earlier in your life.

The questions do not have correct answers. You are asked to choose between two (A and B) responses on each question. For each question you will have five points to allocate.

		A	B
(1)	If A is completely characteristic of your feelings and B is completely uncharacteristic, write a '5' on your answer sheet under A and a '0' under B, thus;	5	0
(2)	If A is considerably characteristic of your feelings and B is somewhat characteristic, write a '4' on the answer sheet under A and a '1' under B, thus:	4	1
(3)	If A is only slightly more characteristic of your feelings than B is, write a '3' on your answer sheet under A and a '2' under B, thus:	3	2
(4)	Each of the above three combinations may be used in the reverse order: that is, for example, should you feel B is slightly more characteristic of your feedings than A, write a '2' on your answer sheet under A and a '3' under B, thus:	2	3

and so on for A=1, B=4, or A=0, B=5.

That is, there are six possible combinations for responding to the two choices offered to you with each question. Sometimes neither A nor B is characteristic of you. However, you must still allocate points to both A and B. Use only whole numbers. Be sure the numbers you assign add up to 5. There is no time limit. Remember, there are no right or wrong answers. Please be as honest as you can so that the data reflect how you really feel.

Please record your answers on the answer sheet provided not on the questionnaire.

1. IN GENERAL, THE MOST IMPORTANT THING TO ME   A   B
    IN EVALUATING A JOB IS WHETHER OR NOT:

    A. It allows for freedom, independence and an opportunity
        to grow.
OR
    B. It allows for recognition, by others, of my achievements.

2. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT,   A   B
    THE MOST LIKELY CAUSE WOULD BE THAT:

    A. It was a 'high risk' job such as working with inadequate
        equipment and personnel or without adequate protection
        for me.
OR
    B. It was a one-man job in which I had no co-workers with
        whom to talk and plan or share the work.

3. PERSONALLY, I BELIEVE THE REAL REWARDS IN WORKING   A   B
    ARE THOSE WHICH:

    A. Are inherent in the work itself; that is, stimulating and
        meaningful activities which challenge me.
OR
    B. Directly reflect the basic reasons one works; namely a
        pleasant standard of living, a good house and car, and
        good working conditions.

4. I BELIEVE MY JOB SATISFACTION AND OVERALL MOTIVATION A   B
    WOULD SUFFER MOST IN A JOB SITUATION WHEREIN:

    A. My fellow employees were aloof and/or held grudges
        toward me and others over day-to-day disagreements.
OR
    B. I was stressed, under strong pressure to rush and had
        little time for lunch, coffee breaks and my own activities.

5. IN GENERAL, THE MOST IMPORTANT THING TO ME IN   A   B
    EVALUATING A JOB IS WHETHER OR NOT:

    A. It affords good job security and a strong programme of
        pay and fringe benefits.
OR
    B. It allows for fairly rapid advancement or progression
        based on my achievements.

6. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION, I   A   B
    WOULD BE MOST CONCERNED WITH THE EXTENT TO WHICH:

    A. I would like new people I would be working with and
        whether or not we would all get on well together.

OR

    B. Taking the job would constitute a gamble on my part
        and possibly undo much of what I have accomplished so far.

7. I BELIEVE MY JOB SATISFACTION AND OVERALL MOVATION   A   B
    WOULD SUFFER MOST IN A JOB SITUATION WHERE:

    A. I felt that my real talents or skills or capacities were not
        being put to good use.

OR

    B. Other people received attention and promotion when I
        didn't for doing the same quality work.

8. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
    IN A JOB SITUATION WHEREIN:

    A. The working conditions, i.e. office space, equipment,
        supplies and basic physical necessities, are modern and
        plentiful.

OR

    B. Mistakes are not punished and there is little chance of
        losing one's job.

9. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION, I   A   B
    WOULD BE MOST CONCERNED WITH THE EXTENT TO WHICH:

    A. Taking the job would constitute a gamble on my part and
        possibly undo much of what I have accomplished so far.

OR

    B. I would be able to explore new areas and do more creative
        work on my own.

10. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT, THE   A   B
    MOST LIKELY CAUSE WOULD BE THAT:

    A. The job caused me considerable physical discomfort
        because of such factors as poor lighting or heating,
        primitive facilities, no air conditioning, inadequate
        rest rooms.

OR

    B. It was a "high risk" job such as working with inadequate
        equipment and personnel or without adequate security of income.

11. PERSONALLY, I BELIEVE THE REAL REWARDS IN   A   B
WORKING ARE THOSE WHICH:

    A.   Reflect my own competence; that is, being recognised
        by others for a job well done or just knowing that I am
        one of the better producers in my group.

OR

    B.   Stem from the social aspects of working; that is, the
        opportunity to be a valued member of a team.

12. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
IN A JOB SITUATION WHEREIN:

    A.   There is real togetherness in the group as we all share good
        times and get along well with one another.

OR

    B.   There are tangible rewards and recognition for one's
        performance.

13. I BELIEVE MY JOB SATISFACTION AND OVERALL   A   B
MOTIVATION WOULD SUFFER MOST IN A JOB SITUATION
WHEREIN:

    A.   Other people received attention and promotions when I didn't
        for producing the same quality work.

OR

    B.   There was a lot of conflict or my fellow workers were
        aloof and/or held grudges towards me and others over day-
        to -day disagreements.

14. IN GENERAL, THE MOST IMPORTANT THING TO ME IN   A   B
EVALUATING A JOB IS WHETHER OR NOT:

    A.   It allows me to earn enough to satisfy the needs of my
        family and me; to maintain or raise our standard of
        living.

OR

    B.   It affords good job security and a strong programme of
        pay and fringe benefits.

15. PERSONALLY, I BELIEVE THE REAL REWARDS IN WORKING   A   B
ARE THOSE WHICH:

    A.   Reflect my own competence; that is, being recognised by
           others for a job well done or just knowing that I am one
           of the better producers in my group.

OR

    B.   Are inherent in the job; that is, responsible, stimulating
           and meaningful activities which challenge me.

16. I BELIEVE MY JOB SATISFACTION AND OVERALL MOTIVATION A   B
WOULD SUFFER MOST IN A JOB SITUATION WHEREIN:

    A.   I was under strong pressure to rush and had little time
           for lunch, coffee breaks, or my own activities.

OR

    B.   My performance was measured directly in terms of how
           well I met production goals.

17. IN GENERAL, THE MOST IMPORTANT THING TO ME IN   A   B
EVALUATING JOB IS WHETHER OR NOT:

    A.   It allows for fairly rapid advancement based on my
           achievements.

OR

    B.   It allows me to earn enough to satisfy the day-to-day
           needs of my family and me; to maintain or increase our
           standard of living.

18. PERSONALLY, I BELIEVE THE REAL REWARDS IN   A   B
WORKING ARE THOSE WHICH:

    A.   Are provided by the fringe benefits programme; that is,
           such things as superannuation, extended sick leave,
           retirement gratuities, expense accounts, etc.

OR

    B.   Reflect my own competence; that is, being recognised
           by others for a job well done or just knowing that I am
           one of the better producers in my group.

19. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION,   A   B
I WOULD BE MOST CONCERNED WITH THE EXTENT TO WHICH:

    A.   I would be free to explore new areas and do more creative
        work.

OR

    B.   The job would be a source of personal pride and be viewed
        with respect by others.

20. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT,   A   B
THE MOST LIKELY CAUSE WOULD BE THAT:

    A.   It was a one-man job in which I had no co-workers with
        whom to chat or share the work.

OR

    B.   It was a job that was personally degrading in some respect.

21. IN GENERAL, THE MOST IMPORTANT THING TO ME IN   A   B
EVALUATING A JOB IS WHETHER OR NOT:

    A.   It allows me freedom, independence, and the
        opportunity to grow.

OR

    B.   It affords good job security and a strong programme
        of pay and fringe benefits.

22. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT,   A   B
THE MOST LIKELY CAUSE WOULD BE THAT:

    A.   I found the work petty and not a real test of my skills.

OR

    B.   It was a job that was personally degrading in some respect.

23. I BELIEVE THAT MY JOB SATISFACTION AND OVERALL   A   B
MOTIVATION WOULD SUFFER MOST IN A JOB SITUATION
WHEREIN:

    A.   My managerial or supervisory talents were not recognised.

OR

    B.   I was under strong pressure to rush and had little time
        for lunch, coffee breaks, or my own hygiene.

24. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
IN A JOB SITUATION WHEREIN:

    A.   There is real team spirit in the group and we all share good
         times and get along well with one another.
OR
    B.   The working conditions, i.e. office space, equipment,
         supplies, and the basic physical necessities are modern
         and plentiful.

25. PERSONALLY, I BELIEVE THE REAL REWARDS IN WORK ARE   A   B
THOSE WHICH:

    A.   Stem from the social aspects of working; that is, the
         opportunity to be a valued member of a team.
OR
    B.   Are provided by the fringe benefits programme, i.e.
         such things as superannuation, extended sick leave,
         retirement gratuities, expense accounts, etc.

26. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION,   A   B
I WOULD BE MOST CONCERNED WITH THE EXTENT TO
WHICH:

    A.   The job would require more work and stress on my
         part and cut into the time I would have for my own
         personal pleasures.
OR
    B.   I would be able to do my 'own thing', explore new
         areas and do more creative work.

27. IN GENERAL, THE MOST IMPORTANT THING TO ME IN   A   B
EVALUATING A JOB IS WHETHER OR NOT:

    A.   It allows me to manage or supervise other people.
OR
    B.   It provides the conditions for good fellowship,
         harmonious relationships and very few conflicts.

28. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT,   A   B
THE MOST LIKELY CAUSE WOULD BE THAT:

    A.   It was a 'high risk' job such as working with inadequate
         equipment and personnel or without adequate protection
         for me.
OR
    B.   I found the work petty and not a real test of my skills.

29. I BELIEVE MY SATISFACTION AND OVERALL MOTIVATION   A   B
WOULD SUFFER MOST IN A JOB SITUATION WHEREIN:

    A.   I felt that my real skills, talents or capacities were not
being put to good use.

OR

    B.   My fellow workers were aloof and/or held grudges toward
me and others over day-to-day disagreements.

30. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
IN A JOB SITUATION WHEREIN:

    A.   There are opportunities to influence other people to
achieve more output.

OR

    B.   Mistakes are not punished and there is little chance of
losing one's job.

31. IN DECIDING WETHER OR NOT TO TAKE A PROMOTION,   A   B
I WOULD BE MOST CONCERNED WITH THE EXTENT TO
WHICH:

    A.   Taking the job would constitute a gamble on my part and
possibly undo of what I have accomplished so far.

OR

    B.   The job would require more work and stress on my part
and cut into the time I would have for my own personal
pleasures.

32. PERSONALLY, I BELIEVE THE REAL REWARDS IN WORKING   A   B
ARE THOSE WHICH:

    A.   Are inherent in the work itself; that is, stimulating and
meaningful activities which challenge me and the group
I work with.

OR

    B.   Stem from the social aspects of working; that is, the
opportunity to be a valued member of a team, to enjoy
the companionship of others.

33. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT,   A   B
THE MOST LIKELY CAUSE WOULD BE THAT:

    A.   It was a job that gave me no opportunity to manage or
        influence the activities of other people either above or
        below me in the hierarchy.

OR

    B.   It was a 'high risk' job such as working with inadequate
        equipment and personnel or without adequate security
        of income.

34. IN GENERAL, THE MOST IMPORTANT THING TO ME IN   A   B
EVALUATING A JOB IS WHETHER OR NOT:

    A.   It provides the conditions for good fellowship, harmonious
        relationships and team work.

OR

    B.   It allows me freedom, independence and an opportunity to
        grow as much as I can.

35. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
IN A JOB SITUATION WHEREIN:

    A.   Mistakes are not punished and there is little chance of
        losing one's job.

OR

    B.   There is a real team spirit in the group and we all share
        good times and get along well with one another.

36. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION,   A   B
I WOULD BE MOST CONCERNED WITH THE EXTENT TO
WHICH:

    A.   The job would enable me to earn the respect of others as
        a supervisor or manager.

OR

    B.   Taking the job would constitute a gamble on my part and
        possibly undo much of what I have accomplished so far.

37. I BELIEVE MY JOB SATISFACTION AND OVERALL   A   B
MOTIVATION WOULD SUFFER MOST IN A JOB
SITUATION WHEREIN:

     A.   My performance was measured directly in terms of how
         well I met production goals.

OR

     B.   My fellow workers were aloof and/or held grudges toward
         me and others over day-to-day disagreements.

38. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT,   A   B
THE MOST LIKELY CAUSE WOULD BE THAT:

     A.   It was a job that gave me no opportunity to manage
         others now or in the future.

OR

     B.   The job caused considerable physical discomfort because
         of such factors as dirt, poor lighting, no heating, primitive
         facilities, no air conditioning, etc.

39. PERSONALLY, I BELIEVE THE REAL REWARDS IN WORKING   A   B
TO BE THOSE WHICH:

     A.   Come from leading a team and being recognised by
         others for a job well done.

OR

     B.   Directly reflect the basic reasons one works; namely
         a pleasant life style, a good house and car, and good
         working conditions.

40. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
IN A JOB SITUATION WHEREIN:

     A.   I could see the returns on my work from the standpoint
         of personal interest and growth.

OR

     B.   Mistakes are not punished and there is little chance of
         losing one's job.

41. IN GENERAL, THE MOST IMPORTANT THING TO ME   A   B
IN EVALUATING A JOB IS WHETHER OR NOT:

     A.   It affords good job security and a strong programme
         of pay and fringe benefits.

OR

     B.   It provides the conditions for good fellowship,
         harmonious relationships and co-operation.

42. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT,   A   B
THE MOST LIKELY CAUSE WOULD BE THAT:

   A.   It was a one-man job in which I had no mates or co-
workers with whom to discuss and plan or share the work.

OR

   B.   I did not feel my talents and capacities were fully utilised.

43. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
IN A JOB SITUATION WHEREIN:

   A.   There are opportunities to influence or organise the
activities of others for a better result.

OR

   B.   The working conditions, i.e. office space, equipment,
supplies and basic physical necessities are modern and
plentiful.

44. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION,   A   B
I WOULD BE MOST CONCERNED WITH THE EXTENT TO
WHICH:

   A.   I would have the independence to explore new areas and
do more creative work on my own or in a small team.

OR

   B.   I would like the new people I would be working with
and whether or not we would get on well together.

45. PERSONALLY, I BELIEVE THE REAL REWARDS IN WORKING   A   B
TO BE THOSE WHICH:

   A.   Directly reflect the basic reasons one works; namely such
things as a pleasant life style, a good house and car and
good working conditions.

OR

   B.   Are provided by the fringe benefits programme, i.e. such
things as superannuation, extended sick leave, retirement
gratuities, expense accounts, etc.

46. IN GENERAL, THE MOST IMPORTANT THING TO ME IN   A   B
EVALUATING A JOB IS WHETHER OR NOT:

   A.   I earn enough to satisfy the day-to-day needs of my
family and me; to maintain or raise our standard of living.

OR

   B.   It provides the conditions for good fellowship,
harmonious relations and teamwork.

47. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
IN A JOB SITUATION WHEREIN:

    A.   The rewards for good performance are more responsibility
         and more people to manage.

OR

    B.   I could see the returns on my work from the stand-point of
         personal interest, growth and satisfaction.

48. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT, THE   A   B
MOST LIKELY CAUSE WOULD BE THAT:

    A.   I found the work petty and not a real test of my skills.

OR

    B.   The job caused considerable physical discomfort because
         of such factors as poor lighting, no heating, dirt,
         primitive facilities, no air conditioning, etc.

49. I BELIEVE MY JOB SATISFACTION AND OVERALL   A   B
MOTIVATION WOULD SUFFER MOST IN A JOB SITUATION
WHEREIN:

    A.   My managerial and/or supervisory talents were not recognised.

OR

    B.   My performance was measured or judged directly in terms
         of how well I met production goals.

50. PERSONALLY, I BELIEVE THE REAL REWARDS IN WORKING   A   B
TO BE THOSE WHICH:

    A.   Directly reflect the basic reasons one works; namely
         such things as a pleasant life style, a good house and
         car and good working conditions.

OR

    B.   Stem from the social aspects of working, i.e. the
         opportunity to be a valued member of a team.

51. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
IN A JOB SITUATION WHEREIN:

    A.   There is a real togetherness in the group and we all share
         good times and get along well with one another.

OR

    B.   I could see the returns on my work from the standpoint
         of personal interest and growth.

52. IF I SHOULD EVER DECIDE TO QUIT A JOB OUTRIGHT, THE   A   B
MOST LIKELY CAUSE WOULD BE THAT:

     A.   It was a one-man job in which I had no co-workers with
           whom to chat or share the work.

OR

     B.   The job caused considerable physical discomfort because
           of such factors as dirt, poor lighting, no heating,
           primitive facilities, no air conditioning, etc.

53. IN GENERAL, THE MOST IMPORTANT THING TO ME IN   A   B
EVALUATING A JOB IS WHETHER OR NOT:

     A.   It allows me freedom, creativity and an opportunity to grow.

OR

     B.   I earn enough to satisfy the day-to-day needs of my family
           and me; to maintain or raise our standard of living.

54. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION,   A   B
I WOULD BE MOST CONCERNED WITH THE EXTENT TO
WHICH:

     A.   The job gave me the opportunity to manage or influence
           the activities of other people either above or below me,
           in the hierarchy.

OR

     B.   I would like the new people I would be working with,
           and whether or not we would all get on well.

55. I BELIEVE MY JOB SATISFACTION AND OVERALL   '   A   B
MOTIVATION WOULD SUFFER MOST IN A JOB SITUATION
WHEREIN:

     A.   I felt my real skills, talents or capacities were not
           being put to good use.

OR

     B.   My performance was judged directly in terms of how
           well I met production goals.

56. PERSONALLY, I BELIEVE THE REAL REWARDS IN WORKING   A   B
    ARE THOSE WHICH:

     A.   Are provided by the fringe benefits programme; that
    is such things as superannuation, extended sick leave,
    retirement gratuities, expense accounts, etc.

OR

     B.   Are inherent in the job; that is, stimulating, and
    meaningful activities which challenge me.

57. I AM LIKELY TO WORK HARDEST AND ACCOMPLISH MOST   A   B
    IN A JOB SITUATION WHEREIN:

     A.   The working conditions, i.e. office space, equipment,
    supplies and basic physical necessities are modern and
    plentiful.

OR

     B.   I could see the returns on my work from the standpoint
    of personal interest, challenge and growth.

58. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION,I   A   B
    WOULD BE MOST CONCERNED WITH THE EXTENT TO WHICH:

     A.   The job allowed me to really influence the organisation
    and earn the respect of others.

OR

     B.   The job would require more on my part and cut into
    the time I would have for my own personal sporting or
    leisure pleasures.

59. I BELIEVE MY SATISFACTION AND OVERALL MOVATION   A   B
    WOULD SUFFER MOST IN A JOB SITUATION WHEREIN:

     A.   I was stressed, under strong pressure to rush and had
    little time for lunch, coffee breaks, or my own needs.

OR

     B.   I felt that my real skills and capacities were not being
    put to good use.

60. IN DECIDING WHETHER OR NOT TO TAKE A PROMOTION, I   A   B
    WOULD BE MOST CONCERNED WITH THE EXTENT TO WHICH:

     A.   I would like the new people I would be working with and
    whether or not we would get on well together.

OR

     B.   The job would require more time on my part and cut into
    the time I would have for my own personal pleasures.

Appendix C.1:

WORK INTERESTS SCHEDULE
ANSWER SHEET

Record your answer for each question in the spaces provided below.

	A	B		A	B		A	B		A	B
1			16			31			46		
2			17			32			47		
3			18			33			48		
4			19			34			49		
5			20			35			50		
6			21			36			51		
7			22			37			52		
8			23			38			53		
9			24			39			54	,	
10			25			40			55		
11			26			41			56		
12			27			42			57		
13			28			43			58		
14			29			44			59		
15			30			45			60		

Appendix C.2:-

The Arabic Version of the Questionnaire

The Covering letter

أختي الكريمة ......   أخي الكريم .....

تحية طيبة وبعد،

يهدف هذا الاستبيان الى التعرف على انماط (نماذج) الحافزية والرضاء الوظيفي لدى المسؤولين والمدراء في البنوك الاردنية كجزء من متطلبات درجة الدكتوراة في ادارة الاعمال والتي احضر لها في جامعة كنت في كانتربرى البريطانية.

يرجى عدم ذكر اسمك على ورقة الاستبيان لان معالجة البيانات الواردة سيتم بواسطة الحاسوب لغايات التحليل والدراسة وعلما بأن المعلومات المستوفاة هي فقط لأغراض هذه الدراسة ولن تستخدخ لاي غرض آخر.

الاستبيان مقسم الى جزئين: الجزء الأول يتعلق ببعض المعلومات العامة ذات العلاقة بموضوع الدراسة والجزء الثاني يتعلق بمعرفة انماط الحافزية والرضاء الوظيفي لدى المدراء والمسؤولون.

ان هذه الدراسة لا يمكن ان تتم بدون مساعدتكم وتعاونكم في تعبئة هذا الاستبيان فكلي امل بحسن تعاونكم خدمة للبحث العلمي وتطويرا لعلم الادارة في الاردن والعالم العربي.

وتقبلوا مني خالص الشكر والعرفان

الباحث
عادل رشيد

Appendix C.2:

الجزء الأول: معلومات عامة.

يهدف هذا الجزء الى التعريف على بعض المعلومات العامة بهدف التحليل الاحصائي فقط، الرجاء وضع دائرة حول رقم الاجابة الصحيحة او تعبئة الفراغ لبعض الاسئلة:

لاستخدام الحاسوب	
1	
4	
5	
6	
7	
8	
9	
10	
11	

1- ما هو مسمى وظيفتك الرسمي:

....

2- في اي من الوظائف التالية تعمل بشكل رئيسي

1 – تنفيذ العمليات (كمبيالات، اعتمادات حوالات، فتح الحسابات ... الخ).

2 – الخزينة (ادارة القطع الاجنبي والاستثمار)

3 – شؤون الموظفين.

4 – الاقراض والتسويق.

5 – الحاسب الآلي (الكمبيوتر).

6 – الخدمات العامة.

7 – الادارة العامة.

8 – غيرها، الرجاء حدد ....

3- عدد الافراد الموجودين تحت ادارتك، مباشرة او غير مباشرة:

....

4- عدد سنوات العمل في البنك الذي تعمل فيه الآن:

1 – اقل من سنة واحدة.

2 – من 1 - 5 سنوات.

3 – من 6 - 10 سنوات.

4 – من 11 - 15 سنة.

5 – من 16 - 20 سنة.

6 – من 21 - 25 سنة.

7 – من 26 - 30 سنة.

8 – 31 سنة فأكثر.

5- عدد المؤسسات التي عملت فيها خلال مسيرتك الوظيفية:

1   2   3   4   5   6   7 أو اكثر

6- هل سبق وان كنت بدون عمل في فترة من فترات مسيرتك الوظيفية:
1   – نعم
2   – لا

7- الراتب السنوي الاجمالي الذي تحصل عليه تقريبا:
1   – أقل من 5000 دينار.
2   – من 6000-5001 دينار.
3   – من 7000-6001 دينار.
4   – من 8000-7001 دينار.
5   – من 9000-8001 دينار.
6   – من 10000-9001 دينار.
7   – من 11000-10001 دينار.
8   – من 12000-11001 دينار.
9   – 12001 دينار فأكثر.

8- الجنس:
1   – ذكر
2   – انثى

9- كم هو عمرك تقريبا:
1   – من 25-20 سنة
2   – من 30-26 سنة
3   – من 35-31 سنة
4   – من 40-36 سنة
5   – من 45-41 سنة
6   – من 50-46 سنة
7   – من 55-51 سنة
8   – 56 سنة فأكثر.

12	
13	
14	
15	
16	

10- ما هو اعلى مستوى تعليمي حصلت عليه:

1 - اقل من ثانوي
2 - ثانوي
3 - دبلوم
4 - الشهادة الجامعية الاولى
5 - دبلوم بعد الشهادة الجامعية الاولى
6 - ماجستير
7 - دكتوراة

11- اية مؤهلات علمية او تدريبية اخرى، رجاء حدد:

....

....

12- هل انت:

1 - اعزب
2 - متزوج
3 - مطلق
4 - ارمل

13- اذا كنت متزوجا، ما هو المستوى التعليمي للزوج/ الزوجة:

1 - اقل من ثانوي
2 - ثانوي
3 - دبلوم
4 - الشهادة الجامعية الاولى
5 - غير ذلك، رجاء حدد ....

14- اذا كنت متزوجا، كم عدد الابناء:

1 - لا احد
2 - واحد
3 - اثنان
4 - ثلاثة
5 - اربعة
6 - خمسة
7 - ستة
8 - سبعة أو أكثر

		17
		18
		19
		20
		21

15- كم هو عمر الابناء تقريبا:

1 – كلهم ليسوا في سن المدرسة

2 – بعضهم في المدرسة وبعضهم ليس في سن المدرسة

3 – كلهم في المدرسة

4 – بعضهم في المدرسة وبعضهم في الجامعة

5 – كلهم انهوا المدرسة او الجامعة

6 – لا ينطبق

16- ما هو المستوى التعليمي للوالد:

1 – اقل من ثانوي

2 – ثانوي

3 – الشهادة الجامعية الاولى

4 – غير ذلك، رجاء حدد ....

17- ما هو المستوى التعليمي للوالدة:

1 – اقل من ثانوي

2 – ثانوي

3 – الشهادة الجامعية الاولى

4 – غير ذلك، رجاء حدد ....

18- ما هي وظيفة (مهنة) الوالد خلال الجزء الرئيسي من طفولتك:

....

19- ما هي وظيفة (مهنة) الوالدة خلال الجزء الرئيسي من طفولتك:

....

20- ما هو عدد الافراد الذين تعيلهم اضافة الى افراد اسرتك المباشرة (الزوجة والابناء) – ان وجد:

....

21- ما هي وظيفة (مهنة) الزوج/الزوجة:-

....

22- اين حصلت على تعليمك الجامعي – ان وجد:

....

	22
	23
	24
	25
	26
	27
	28
	29

Appendix C.2

The Second Section: Hunt's Instrument of Measurement.

الجزء الثاني: استبيان اهتمامات العمل للبروفسور هنت

مقدمة:

يعمل الناس لاسباب مختلفة عديدة، فعلى المستوى الاساسي الاقصى للوجود يعملون من اجل الطعام والبقاء، ولكن في المجتمعات الاكثر رفاهية هناك اسباب عديدة كالمكانة، التملك، الرضاء، القوة .. الخ تستخدم لتفسير نشاط العمل فيما وراء متطلبات البقاء.

هذا الاستبيان يهدف الى تأسيس بعض حاجات العمل (أو اهدافه) والتي تهمك انت الآن. طبعا واضح ما هو مهم الآن لك قد يكون مختلفا عمّا هو مهم لك في سنوات حياتك الاولى.

اسئلة هذا الاستبيان ليس لها اجوبة صحيحة. عليك ان تختار بين خيارين فقط (أ،ب) لكل سؤال. ولكل سؤال سوف تقوم بتخصيص خمس نقاط ما بين الخياران (أ،ب) كما هو موضح في الحالات التالية ادناه:

(1) فاذا كانت (أ) صفة مميزة تماما لشعورك و (ب) ليست صفة
مميزة بتاتا لشعورك، ضع خمس نقاط في ورقة الاجابة
المرفقة تحت (أ) وصفر تحت (ب)، وهكذا:

أ   ب
5   0

(2) لو كانت (أ) صفة مميزة بدرجة كبيرة لشعورك و (ب) صفة
مميزة لشعورك الى حد ما، ضع أربعة نقاط على ورقة
الاجابة تحت (أ)، وواحد تحت (ب)، وهكذا:

4   1

(3) لو كانت (أ) صفة مميزة لشعورك بدرجة طفيفة أكثر من ب،
ضع ثلاث نقاط على ورقة الاجابة المرفقة تحت (أ)
ونقطتان تحت (ب)، وهكذا:

3   2

(4) كل من الثلاث حالات المدرجة اعلاه يمكن ان تستخدم
بشكل معكوس، بمعنى على سبيل المثال لو شعرت ان (ب)
صفة مميزة لشعورك بدرجة طفيفة أكثر من (أ)، ضع نقطتان
على ورقة الاجابة المرفقة تحت (أ) وثلاث نقاط تحت (ب)،
وهكذا:

2   3

وعلى هذا الاساس فاذا كانت أ = 1 فان ب = 4 أو اذا كانت أ = 0 فان ب = 5 أي انه، هناك ستة توافقات (تركيبات) ممكنة للاجابة على الخياران المقدمان لكل سؤال من الاسئلة. احيانا لا تجد (أ) أو (ب) صفة مميزة لشعورك ولكن ومع ذلك يجب ان تخصص النقاط الخمس لكل من (أ)، (ب) حسب ما تعتقده. استخدم فقط نقاط كاملة وتأكد بان النقاط التي تخصصها لكل سؤال مجموعها عبارة عن خمس نقاط. ليس هناك وقت محدد للاجابة على هذا الاستبيان وتذكر أنه ليس هناك اجابة صحيحة أو اجابة خاطئة. الرجاء توخي الصدق في الاجابة قدر الامكان حتى تعكس المعلومات المتوفرة حقيقة ما تشعر به.

اسئلة الاستبيان:
الرجاء تسجيل اجاباتك على ورقة الاجابة المرفقة <u>وليس</u> على ورق الاستبيان.

ب   أ   1- بـشكل عـام، فـان الشيء الاكـثر اهـمـيـة بـالنـسبـة لـي في تقيـيمي لـوظيفة مـا هـو كون الـوظيفة او عدم كونها:

أ- تـسمـح لي بالحرية والاسـتقلالـية بـالعمـل وتعـطيني الفرصة للتقدم وظيفياً.

أو

ب- تـسمـح لي بـان يعـترف الاخرين بأنجازاتي في العمل.

ب   أ   2- فيـمـا لو قـررت بـدون تحفـظ الاسـتقالـة من وظيفـة مـا، فـان الـسبب الاكثر احتـمالا لذلك قـد يعـزى الى:

أ- ان الوظـيـفـة الـتـي اقـوم بـها ذات «مجازفـة عـالـيـة» كالعمل بدون ادوات (معدات) وافراد كافيـين أو انه لا يـوجد هناك حماية كافية لي.

أو

ب- ان الوظـيفة تؤدي من قبل شخص واحد حيث لا يـوجد مـعـانـون في الـعـمـل للحديث مـعـهم ولتـخـطـيط أو لمشاركة العمل معهم.

أ   ب   3- شخصيا، اعتقد بان المكافآت الحقيقيةفي العمل هي تلك التي:

أ- تكون متأصلة في العمل نـفسـه، أي ان الـعـمل يـقـوم على نشاطات محفزة وذات معنى والتي بدورها تمثل تحدّيا لي.

أو

ب- تعكس مباشرة الاسباب الرئيسية لعمل الفرد، تحديدا، مـستوى معيـشـة مُرض، بيـت جيـد وسيـارة، وظـروف عمل جيدة.

ب   أ   4- اعـتـقد بـان رضـائـي الـوظـيفي وحافزيتـي عـمـومـا يمكن ان تعاني الى أبعد حد في موقف وظيفي حيث:

أ- يكون زمـلائي في الـعمـل منـعزلون و/أو مـتـذمـرون مني ومن آخرين في العمل من خلال معـارضتهم للاداء من يوم لآخر.

أو

ب- اكون مجهد وتحت ضغط شديد لاسرع بتأدية العمـل وحيـث يكون لدي وقت قليـل لتناول الغداء ولفترات الاستراحة القصيرة وللقيام بنشاطاتي الخاصة.

ب   أ   5- بشكل عـام، فان الشيء الاكـثر اهـمـيـة لـي في تقييـمـي لوظيفة ما هو كون الوظيفة او عدم كونها:

أ- تـوفـر لـي ضمـان وظيفي جـيـد وبرنامـج قـوي للـرواتـب وغيرها من المزايا الاضافية الاخرى.

أو

ب- تـسـمـح لي بتـقدم وظيـفـي سريـع عـادل أو ترقيـات قائمة على اساس الانجاز في العمل.

ب   أ   6- في تقريري السعي للحصول على ترقـية او عـدم الحصـول عليها، أكون مهتمـا الى ابعد حد بالمدى الذي:

أ- أميل فيه الى الاشخاص الجدد الذين سوف اعمل معـهم وسـواء سنكون منسجمون مع بعضنا البـعض ام لا.

أو

ب- يكون فيه قبول الوظيفة الجديدة سيشكل مقامرة من جانبي ومن المـمكن ان يـفـسد كثيرا مما انجـزتـه لحين حصولي على الترقية.

ب   أ   7- اعتـقد ان رضائي الوظيفي وحافزيتي عموما يمكن ان تعاني الى ابعد حد في موقف وظيفي حيث:

أ- شـعـوري ان قـدراتـي الحقيـقيـة أو مـهـاراتي أو طاقاتي لم توظف لاستخدامها جيداً.

أو

ب- ان الآخرين في العمـل يـلقون الاهـتمـام ويتـم ترقيتهم، بخلافي انا، للقيام بنفس نوعية العمل.

8- انني من المرجح ان ابذل اقصى طاقتي وأنجز الى ابعد
حد في موقف وظيفي حيث:　　　　　أ　　ب

أ- متطلبات العمل مثل سعة المكتب والادوات
المستخدمة والتجهيزات والضروريات المادية
الاساسية تكون حديثة ووافرة.

أو

ب- اخطاء العمل لا يعاقب عليها وهناك احتمال قليل
لان يفقد الفرد وظيفته.

9- في تقريري السعي للحصول على ترقية او عدم
الحصول عليها، اكون مهتما الى أبعد حد بالمدى الذي:　　　أ　　ب

أ- يكون فيه قبول الوظيفة الجديدة سيشكل مقامرة
من جانبي ومن الممكن ان يفسد كثيرا مما انجزته
لحين حصولي على الترقية.

أو

ب- اكون فيه حرا في بلورة مجالات جديدة واتمكن
من القيام بعمل خلاّق اكثر.

10- فيما لو قررت بدون تحفظ الاستقالة من وظيفة
ما، فان السبب الاكثر احتمالا لذلك قد يعزى الى:　　　أ　　ب

أ- ان الوظيفة سببت لي مشقة جسمية واضحة
بسبب عدة عوامل مثل رداءة الاضاءة او التدفئة،
التسهيلات العتيقة، عدم وجود تكييف وعدم
كفاية حجرات التواليت.

أو

ب- ان الوظيفة التي اقوم بها ذات «مجازفة عالية»
كالعمل بادوات غير كافية ووجود افراد غير كاف
أو كالعمل بدون دخل مضمون كاف.

11- شخصيا، اعتقد بان المكافآت الحقيقية في العمل هي   أ   ب
تلك التي:

أ-   تعكس جدارتي، بمعنى، الاعتراف من قبل الآخرين
باتقاني للعمل أو فقط ان اعرف بانني احد افضل
الاشخاص المنتجين في مجموعتي.

أو

ب-   تنجم من المظاهر الاجتماعية للعمل، بمعنى، وجود
الفرصة لي لكي اكون فرد ذو قيمة (اهمية) في
فريق العمل.

12- انني من المرجح ان ابذل اقصى طاقتي وأنجز الى أبعد   أ   ب
حد في موقف وظيفي حيث:

أ-   وجود علاقات حميمة بين مجموعة العمل كما ان
كل افراد المجموعة يمضون اوقات جيدة
ومنسجمون مع بعضهم البعض.

أو

ب-   هناك مكافآت مادية ملموسة واعتراف بانجاز الفرد.

13- اعتقد ان رضائي الوظيفي وحافزيني عموما يمكن ان   أ   ب
تعاني الى ابعد حد في موقف وظيفي حيث:

أ-   ان الاخرين في العمل يلقون الاهتمام ويتم
ترقيتهم، بخلافي انا، للقيام بنفس نوعية العمل.

أو

ب-   هناك تضارب كبير بين افراد مجموعة العمل أو
زملائي في العمل منعزلون و/أو متذمرون مني
ومن آخرين من خلال معارضتهم على الاداء من يوم
لآخر.

14- بشكل عام، فان الشيء الاكثر اهمية بالنسبة لي في   أ   ب
تقييمي لوظيفة ما هو كون الوظيفة او عدم كونها:

أ-   تسمح لي ان اكسب ما فيه الكفاية لاشباع حاجاتي
وحاجات عائلتي وللحفاظ على/أو لرفع مستوى
معيشتنا.

أو

ب-   توفر لي ضمان وظيفي جيد وبرنامج قوي
للرواتب وغيرها من المزايا الاضافية الاخرى.

15- شخصيا، اعتقد ان المكافآت الحقيقية في العمل هي   أ   ب
تلك التي:

أ-   تعكس جدارتي، بمعنى، اعتراف الاخرين باتقاني
للعمل او فقط أن اعرف بانني احد افضل
الاشخاص المنتجين في مجموعتي.

أو

ب-   متأصلة في العمل نفسه، بمعنى، ان العمل يقوم
على نشاطات مسؤولة، محفزة وذات معنى والتي بدورها
تمثل تحدّيا لي.

16- اعتقد ان رضُائي الوظيفي وحافزيني عموما يمكن ان   أ   ب
تعاني الى ابعد حد في موقف وظيفي حيث:

أ-   اكون مجهد وتحت وطأة ضغط شديد لاسرع بالاداء
وحيث يكون لدي وقت قليل لتناول الغداء
ولفترات الاستراحة القصيرة وللقيام بنشاطاتي
الخاصة.

أو

ب-   ان انجازي يتم قياسه مباشرة من خلال ما يتم
تحقيقه من اهداف الانتاج (العمل).

17- بشكل عام، فان الشيء الاكثر اهمية بالنسبة لي في   أ   ب
تقييمي لوظيفة ما هو كون الوظيفة او عدم كونها:

أ- تسمح لي بتقدم وظيفي سريع عادل قائم على
اساس انجازاتي في العمل.

أو

ب- تسمح لي بان اكسب ما فيه الكفاية لاشباع
حاجاتي وحاجات عائلتي من يوم لآخر والمحافظة
على/أو لرفع مستوى معيشتنا.

18- شخصيا،اعتقد ان المكافآت الحقيقية في العمل هي   أ   ب
تلك التي:

أ- يتم تزويدها عن طريق برامج المزايا الاضافية
الاخرى، اي اشياء كبرنامج التقاعد وراتبه،
الاجازات المرضية الممتدة، الاعتزل وتعويضاته
المجزية، حسابات المصاريف الشخصية.. الخ.

أو

ب- تعكس جدارتي، بمعنى، اعتراف الاخرين باتقاني
للعمل أو فقط ان اعرف بانني من افضل المنتجين
في مجموعتي.
،

19- في تقريري الحصول على ترقية او عدم الحصول عليها،   أ   ب
اكون مهتما الى ابعد حد بالمدى الذي:

أ- اكون فيه حرا في بلورة مجالات جديدة واتمكن
من القيام بعمل خلّاق اكثر.

أو

ب- تكون الوظيفة مصدر فخر (اعتزاز) شخصي لي
وينظر اليها باحترام من قبل الآخرين.

20- فيما لو قررت بدون تحفظ الاستقالة من وظيفة ما،   ب   أ
فان السبب الاكثر احتمالا لذلك قد يعزى الى:

أ- ان الوظيفة تؤدى من قبل شخص واحد حيث لا
يوجد معانون للتحدث معهم بدون كلفة او
لمشاركتهم اداء العمل.

أو

ب- ان الوظيفة تحط من قدر الشخص الذي يؤديها في
بعض جوانبها.

21- بشكل عام، فان الشيء الاكثر اهمية بالنسبة لي في   ب   أ
تقييمي لوظيفة ما هو كون الوظيفة او عدم كونها:

أ- تسمح لي بالحرية والاستقلالية بالعمل وتعطيني
الفرصة للتقدم وظيفيا.

أو

ب- توفر لي ضمان وظيفي جيد وبرنامج قوي
للرواتب والمزايا الوظيفية الاخرى.

22- فيما لو قررت بدون تحفظ الاستقالة من وظيفة ما،   أ   ب
فان السبب الاكثر احتمالا لذلك قد يعزى الى:

أ- انني وجدت العمل تافه ولا يعبر عن اختبار
حقيقي لمهاراتي.

أو

ب- ان الوظيفة تحط من قدر الشخص الذي يؤديها
في بعض جوانبها.

23- اعتقد ان رضائي الوظيفي وحافزيني عموما يمكن ان   أ   ب
تعاني الى ابعد حد في موقف وظيفي حيث:

أ- ان قدراتي الادارية والاشرافية لم يتم الاعتراف بها.

أو

ب- اكون تحت وطأة ضغط شديد لاسرع بالاداء وحيث
يكون لدي وقت قليل لتناول الغداء ولفترات
الاستراحة القصيرة أو لممارسة النشاطات التي
تحافظ على صحتي.

24- انني مـن المرجـح ان ابـذل اقصـى طـاقـتي وأنجـز الـى   ب   أ
ابعد حد في موقف وظيفي حيث:

أ-   هناك روح فريق حقيقية في مجموعة العمل وكل
افراد المجمـوعـة يشتركون بقضـاء اوقـات جيـدة
ومنسجمون مع بعضهم البعض.

أو

ب-   متطلبـات الـعمـل مثـل سعـة المكتـب، الادوات
المستخدمـة التجهيـزات والـضـروريـات المـاديـة
الاساسية تكون حديثة ووافرة.

25- شخصياً، اعتقد ان المكافآت الحقيقية في العمل هـي   ب   أ
تلك التي:

أ-   تنجم من المظاهر الاجتماعية للعمل، بمعني، وجود
الفرصـة لي لكي اكون فرد ذو قيمـة (اهمـية) فـي
فريق العمل.

أو

ب-   يتم تزويدهـا عن طـريـق بـرامـج المزايا الاضافية
الاخرى كبـرنامـج التـقاعـد وراتبـه، الاجازات
المرضية الممتدة، الاعتـزال وتـعويضـاتـه الجزيـة،
حسابات المصاريف الشخصية ... الخ.

26- في تقريري السعي للحصول على ترقية او عدم الحصول   ب   أ
عليها، اكون مهتماً الى ابعد حد بالمدى الذي:

أ-   تتطلب فيه الوظيفـة ان أعمـل اكثر واتحمـل ضغط
عمـل اكثر وان اقتطـع مـن الـوقـت المتـاح لـي
للاستمتاع الشخصي.

أو

ب-   يكون باستطاعتي عمـل الاشيـاء التي تخصـني،
بلورة مجالات جديدة وتادية عمل مبدع اكثر.

27- بشكل عام، فان الشيء الأكثر اهمية لي في تقييمي   ا   ب
لوظيفة ما هو كون الوظيفة او عدم كونها:

أ- تسمح لي بادارة الاخرين او الاشراف عليهم.

أو

ب- توفر لي الظروف لزمالة جيدة، وعلاقات
متناغمة بين الافراد وقليل جدا من التضارب.

28- فيما لو قررت بدون تحفظ الاستقالة من وظيفة ما،   ا   ب
فان السبب الاكثر احتمالا لذلك يمكن ان يعزى الى:

أ- ان الوظيفة التي اقوم بها ذات «مجازفة عالية»
كالعمل بدون وجود تجهيزات كافية وبدون وجود
افراد كاف او بدون حماية كافية لي.

أو

ب- انني وجدت العمل تافه وليس فيه اختبار حقيقي
لمهاراتي.

29- اعتقد ان رضائي الوظيفي وحافزيني عموما يمكن ان   ا   ب
تعاني الى ابعد حد في موقف وظيفي حيث:

أ- انني شُعرت بان مهاراتي الحقيقية وقدراتي أو
طاقاتي لم توظف لاستخدامها جيدا.

أو

ب- يكون زملائي في العمل منعزلون و/أو متذمرون
مني ومن آخرين في العمل من خلال معارضتهم
للاداء من يوم لآخر.

30- انني من المرجح ان ابذل اقصى طاقتي وأن أنجز الى   ا   ب
ابعد حد في موقف وظيفي حيث:

أ- يكون هناك فرص للتأثير علي الآخرين لتحقيق
مزيد من الانتاج.

أو

ب- اخطاء العمل لا يعاقب عليها وهناك احتمال قليل
لان يفقد الفرد وظيفته.

ب   أ   31- في تقريري السعي للحصول على ترقية او عدم الحصول عليها، اكون مهتما الى ابعد حد بالمدى الذي يكون فيه:

أ- قبول الوظيفة الجديدة سيشكل مقامرة من جانبي ومـن المـمكـن ان يفسـد كثيـرا مما انجزتـه لحـين حصولي على الترقية.

أو

ب- ان الوظيفـة تتطلب ان اعمـل اكثر واكـون تحـت وطأة عمل شديدة وعلي ان اقتطع من الوقت المتاح لي للاستمتاع الشخصي.

ب   أ   32- شخصيا، اعتقد ان المكافآت الحقيقية في العمل هي تلك التي:

أ- تكون متأصلة في العمل نفسه، بمعنى، النشاطات المحفزة وذات المعنى والتي تمثل تحدّيا لي ولمجموعة العمل التي اعمل معها.

أو

ب- تنجم من المظاهـر الاجتماعيـة للعمـل، اي، وجود الفرصـة للفرد لكي يكون له قيـمـة (اهميـة) فـي مجموعة العمل، وللاستمتاع برفقة الآخرين.

ب   أ   33- فيما لو قررت بدون تحفظ الاستقالة من وظيفة ما، فان السبب الاكثر احتمالا لذلك قد يُعزى الى:

أ- ان الوظيفـة لم تعطني الفرصـة لادارة الآخـرين او للتأثيـر على النشاطـات التـي يقومـون بـها سـواء كانوا أعلى أو أقل مني في السلم الاداري.

أو

ب- ان الوظيفة ذات «مجـازفـة عاليـة» كالعـمـل بدون وجود ادوات كافيـة وافراد كاف أو بـدون ضـمانات دخل كافية.

34- بشكل عام، فـان الشـيء الاكثر اهميـة بـالنسبـة لـي في   أ   ب
تقييمي لوظيفة ما هو كون الوظيفة او عدم كونها:

أ- توفر لي زمالة جيدة، وعلاقات متناغمة بـين أفراد
فريق العمل.

أو

ب- تسمـح لـي بالحرية والاستقلاليـة في العمل وتعطيني
الفرصة للتقدم وظيفيا بالقدر الذي استطيع.

35- انني من المرجع ان ابذل اقصى طـاقتي وأنجز الى ابـعد   أ   ب
حد في موقف وظيفي حيث:

أ- اخطاء العمل لا يعاقب عليها وهناك احتمال قليل
لان يفقد الفرد وظيفته.

أو

ب- يكون هنـاك روح الفريـق الحقيقـي في مجمـوعـة
العمل وكل افراد المجموعة يشتركون بقضاء اوقات
جيدة ومنسجمون مع بعضهم البعض.

36- في تقريري السعي للحصول على ترقيـة او عدم الحصول   أ   ب
عليها، اكون مهتمـا الى ابـعد حد بالمدى الذي يكون فيـه:

أ- حصـولي على الوظيفـة الجديـدة يمكنـني من كسب
احترام الاخرين كمشرف أو كمدير.

أو

ب- الحصـول على الوظيفة الجديدة يشكل مقامـرة مـن
جانبي ومـن الممكن ان يُفسد كثيـرا مما انجزته
لحين حصولي على الترقيـة.

37- اعتقد بـان رضائي الوظيفي وحافزيتي عمومـا يمكن ان   أ   ب
تعاني الى ابعد حد في موقف وظيفي حيث:

أ- يتم قياس انجازي بالعمل مباشرة من خلال مـا يتم
تحقيقه من اهداف الانتاج (العمل).

أو

ب- يكون زملائي في العمل منـعزلون و/أو متذمـرون
منـي ومـن آخرين من خلال معـارضتـهـم لـلاداء مـن
يوم لآخر.

38- فيما لو قررت بدون تحفظ الاستقالة من وظيفة ما، ب أ
فان السبب الاكثر احتمالا لذلك قد يُعزى الى:

أ- ان الوظيفة لم تعطني اي فرصة لادارة آخرين الآن
أو في المستقبل.

أو

ب- ان الوظيفة سببت لي مشقة جسمية واضحة بسبب
عوامل عدة مثل القذارة، الاضاءة الرديئة، عدم وجود
تدفئة، خدمات عتيقة، عدم وجود تكييف ... الخ.

39- شخصيا، اعتقد ان المكافآت الحقيقية في العمل هي تلك ب أ
التي:

أ- تأتي من خلال قيادة فريق عمل ومن خلال اعتراف
الآخرين بالاداء الجيد للوظيفة.

أو

ب- تعكس مباشرة الاسباب الرئيسية لعمل الفرد،
تحديدا، نمط حياة مُرضٍ، بيت جيد وسيارة،
وظروف عمل جيدة.

40- من المرجح أن أبذل اقصى طاقتي وأنجز الى ابعد حد في ب أ
موقف وظيفي حيث:

أ- أتمكن من رؤية المردود على العمل الذي اقوم به من
وجهة نظر اهتمام شخصي ومن خلال تقدمي
الوظيفي.

أو

ب- اخطاء العمل لا يعاقب عليها وهناك احتمال قليل
لان يفقد الفرد وظيفته.

41- بشكل عام، فان الشيء الاكثر اهمية بالنسبة لي في ب أ
تقييمي لوظيفة ما هو كون الوظيفة او عدم كونها:

أ- توفر لي ضمان وظيفي جيد وبرنامج قوي
للرواتب والمزايا الوظيفية الاخرى.

أو

ب- تزود الظروف لزمالة جيدة في العمل وعلاقات
متناغمة وتعاون بين افراد مجموعة العمل.

42- فيما لو قررت بدون تحفظ الاستقالة من وظيفة أ   ب
ما، فان السبب الاكثر احتمالا لذلك قد يُعزى الى:

أ-   ان الوظيفة تؤدى من قبل فرد واحد حيث لا يوجد
زملاء أو معانون في العمل لمناقشة وتخطيط
العمل أو لمشاركة اداء العمل.

أو

ب- انني لم اشعر بان قدراتي وطاقاتي تم توظيفها
بشكل كامل.

43- انني من المرجح ان ابذل اقصى طاقتي وأنجز الى ابعد أ   ب
حد في موقف وظيفي حيث:

أ-   يكون هناك فرص للتأثير على الآخرين أو لتنظيم
نشاطاتهم للوصول الى نتائج افضل.

أو

ب- متطلبات العمل مثل سعة المكتب، الادوات
والتجهيزات والضروريات المادية الاساسية تكون
حديثة ووافرة.

44- في تقريري السعي للحصول على ترقية أو عدم أ   ب
الحصول عليها، اكون مهتما الي ابعد حد بالمدى
الذي:

أ-   اكون فيه مستقلا لبلورة مجالات جديدة والقيام
بعمل خلّاق اكثر بنفسي او تأديته من خلال فريق
عمل صغير.

أو

ب- أميل فيه الى الاشخاص الجدد الذين ساعمل معهم
وسواء سنكون منسجمون مع بعضنا البعض ام لا.

45- شخصيا، اعتقد ان المكافآت الحقيقية في العمل هي   أ   ب
تلك التي :

أ-   تعكس مباشرة الاسباب الرئيسية لعمل الفرد،
تحديدا، عوامل كنمط الحياة المرضي، بيت جيد
وسيارة، وظروف عمل جيدة.

أو

ب-   يتم تزويدها عن طريق برنامج المزايا الاضافية
الاخرى كتلك المتمثلة بالتقاعد وراتبه، الاجازات
المرضية الممتدة، الاعتزال وتعويضاته المجزية،
حسابات المصاريف الشخصية ... الخ.

46- بشكل عام، فان الشيء الاكثر اهمية لي في تقييمي   أ   ب
لوظيفة ما هو كون الوظيفة او عدم كونها:

أ-   تمكنني ان اكسب ما فيه الكفاية لكي اشبع حاجاتي
وحاجات عائلتي من يوم لآخر، وللمحافظة على/أو
لرفع مستوى معيشتنا.

أو

ب-   توفر الظروف لزمالة جيدة ولعلاقات متناغمة بين
الافراد وتجسيد مفهوم فريق العمل.

47- من المرجح ان ابذل اقصى طاقتي وأنجز الى ابعد حد في   أ   ب
موقف وظيفي حيث:

أ-   المكافآت للانجاز الجيد مرتبطة بمسؤولية اكبر في
العمل وبادارة عدد اكبر من الافراد.

أو

ب-   اتمكن من رؤية المردود على عملي من خلال وجهة
نظر اهتمام شخصي ومن خلال تقدمي ورضائي
الوظيفي.

48- فيـما لو قررت بدون تحفظ الاستقالة من وظيفة مـا، فان   أ   ب
السبب الاكثر احتمـالا لذلك قد يـعزى الى:

أ- اننـي وجدت العمل تافه وليس به اختبار حقيـقي
لمهاراتي.

أو

ب- ان الوظيفة سببت لي مشقــة جسمية واضحــة
بسبب عوامل مثـل الاضاءة الرديئــة، عــدم وجود
تدفئة، القذارة، التجهيزات العتيقة، وعدم وجود
التكييف ... الخ.

49- اعتقد ان رضائي الوظيفي وحافزيتي عموما يمكـــن   أ   ب
ان تعاني الى ابعد حد في موفق وظيفي حيث:

أ- تكون قدراتي الادارية و/أو الاشرافية غير معترف بها.

أو

ب- يتم قياس انجازي او يحكم عليه مباشرة من خلال
حسن تحقيقي لاهداف الانتاج (العمل).

50- شخصيا، أعتقد ان المكافآت الحقيقية في العمل هي تلك   أ   ب
التي: ،

أ- تعكس مباشــرة الأسباب الرئيسية لـعمل الفـرد،
تحديدا، أشياء كنمط حياة مُرضٍ، سيارة جيده وبيت،
وظروف عمل جيدة.

أو

ب- تنجم من المظاهر الاجتماعية للعمل، بمعنــى، وجــود
الفرصة لكي يعتبر الفرد شخص لـه قيمة (اهميـة) في
فريق العمل.

ب   أ

51- إنني من المرجح أن أبذل أقصى طاقتي وأنجز الى أبعد حد
في موقف وظيفي حيث:

أ- يكون هناك التقاء حقيقي بين مجموعة العمل وكلنـا
في المجموعة نشترك بقضاء أوقات جيدة ومنسجمون
مع بعضنا البعض بشكل جيد.

أو

ب- أتمكن من رؤية المردود على عملي من وجهة نظر
اهتمام شخصي وتقدم وظيفي.

ب   أ

52- فيما لو قررت بدون تحفظ الإستقالة من وظيفة ما، فإن
السبب الأكثر إحتمالا لذلك قد يُعزى الى:

أ- إن الوظيفة تؤدى من قبل فرد واحد حيث لا يوجد
معاونون أتحدث معهم بغير كلفة أو أتقاسم معهم
العمل.

أو

ب- إن الوظيفة سببت لي مشقة جسمية واضحة بسبب
عوامل عدة مثل القذارة، الإضاءة الرديئة، عدم وجود
تدفئة، تجهيزات عتيقة، عدم وجود تكييف ... الخ.

ب   أ

53- بشكل عام، فإن الشيء الأكثر أهمية بالنسبة لي في
تقييمي لوظيفة ما هو كون الوظيفة أو عدم كونها:

أ- تسمح لي بالحرية والإبداع في العمل وتوفر لي فرصة
للتقدم وظيفيا.

أو

ب- تمكنني من كسب ما فيه الكفاية لإشباع حاجاتي
وحاجات عائلتي من يوم لآخر وللمحافظة على/أو
لرفع مستوى معيشتنا.

54- في تقريري السعي للحصول على ترقية أو عدم الحصول   ب   أ
عليها، أكون مهتماً الى أبعد حد بالمدى الذي يكون فيه:

أ-   إن الوظيفة قدمت لي الفرصة لادارة الآخرين أو
التأثير على نشاطاتهم سواء كانوا أعلى أو أقل مني
رتبة في السلم الإداري.

أو

ب-   أميل للأشخاص الجدد الذين سأعمل معهم وسواء كنا
سننسجم مع بعضنا البعض أم لا.

55- أعتقد أن رضائي الوظيفي وحافزيتي عموما يمكن أن تعاني   ب   أ
الى أبعد حد في موقف وظيفي حيث:

أ-   أشعر بأن مهاراتي الحقيقية وقدراتي وطاقاتي لم
توظف لاستخدامها جيدا.

أو

ب-   يتم الحكم على إنجازاتي مباشرة من خلال حسن تحقيقي
لاهداف الإنتاج (العمل).

56- شخصيا، أعتقد أن المكافآت الحقيقية في العمل هي تلك   ب   أ
التي:

أ-   يتم تزويدها عن طريق برامج المزايا الإضافية الأخرى
كتلك المتمثلة بالتقاعد وراتبه، الإجازات المرضية
الممتدة، الإعتزال وتعويضاته المجزية، حسابات
المصاريف الشخصية ... الخ.

أو

ب-   تكون متأصلة في الوظيفة نفسها، أي النشاطات المحفزة
وذات المعنى والتي بدورها تمثل تحدياً لي.

57- إنني من المرجح أن أبذل أقصى طاقتي في العمل وأنجز الى   ب   أ
أبعد حد في موقف وظيفي حيث:

أ-   متطلبات العمل، مثل سعة المكتب، الأدوات والتجهيزات
والضروريات المادية الأساسية تكون حديثة ووافرة.

أو

ب-   أتمكن من رؤية المردود على عملي من وجهة نظر إهتمام
شخصي ومن خلال التحدي والتقدم الوظيفي.

58- فـي تقريـري السعي للحصـول على ترقيـة أو عـدم الحصـول   أ   ب
عليها، أكون مهتما الى أبعد حد بالمدى الذي:

أ- تسمـح بـه الوظيـفة لـي بالتأثيـر الحقيقـي على تنظيـم
الآخرين ولكسب احترامهم.

أو

ب- تتطلب فيه الوظيفة عمل أكثر من جانبي وأن اقتطع مـن
الوقـت المتـاح لـي لمـارسـة النشاطـات الرياضيـة أو
الإقتطاع مـن الوقـت المتاح لـي للإستمتـاع في أوقـات
فراغـي.

59- أعتقد أن رضائي الوظيفي وحافزيتـي عمومـا يمكن أن تعانـي   أ   ب
الى أبعد حد في موقف وظيفي حيث:

أ- أكون مجهد وتحت ضغط شديد لأسرع بـالأداء ويكـون لـدي
وقت قليل لتناول الغداء، ولفترات الإستراحـة القصيـرة
أو لتلبية حاجاتي الخاصة.

أو

ب- أشـعـر أن مـهاراتـي الحقيقيـة وطـاقـاتـي لـم توظـف
لاستخدامها جيدا.

60- في تقريري السعي على ترقية أو عدم الحصول عليها، أكــون   أ   ب
مهتما الى أبعد حد بالمدى الذي:

أ- أميل فيـه للأشخـاص الجـدد الذيـن سأعمـل معهـم وسـواء
سنكون منسجمون مع بعضنا البعض أم لا.

أو

ب- تتطلب فيـه الوظيفة وقت أكثر من جانبي وأن أقتطع من
الوقت المتاح لـي للإستمتـاع بأوقات فراغي.

Appendix C.2:

<div dir="rtl">

استبيان إهتمامات العمل
ورقة الإجابة

الرجاء تسجيل اجابتك لكل سؤال من اسئلة الاستبيان في الفراغات الموجودة
ادناه

</div>

	أ	ب		أ	ب		أ	ب		أ	ب
1			16			31			46		
2			17			32			47		
3			18			33			48		
4			19			34			49		
5			20			35			50		
6			21			36			51		
7			22			37			52		
8			23			38			53		
9			24			39			54		
10			25			40			55		
11			26			41			56		
12			27			42			57		
13			28			43			58		
14			29			44			59		
15			30			45			60		

Appendix D.1:

The Description of the Items of Hunt's Work Interest Schedule (WIS):

The meanings of the dimensions in the five tables listed below are extracted from Hunt (1986, pp 8 to 22).

Dimension A (Pay and Comfort).

Meaning:

This group of goals refer to income and other financial rewards of the job, the physiological comfort of pleasant working conditions, and the avoidance of stress caused by illness or shortage of money.

Description of the items:

Table D.1.1: The description of the items of dimension A (Pay and Comfort) of Hunt's WIS.

Number of items in the questionnaire	The statement item	Related job situation
3b, 39b 45a,50a	Directly reflect the basic reasons one works; namely a pleasant standard of living, a good house and car and good working conditions.	Real rewards
4b, 16a 23b,59a	I was stressed, under strong pressure to rush and had little time for lunch, coffee breaks and my own activities.	Overall job satisfaction and motivation
8a, 24b 43b,57a	The working conditions, i.e. office space, equipment, supplies and basic physical necessities, are modern and plentiful.	Accomplishment
10a,38b 48b,52b	The job caused me considerable physical discomfort because of such factors as poor lighting or heating, primitive facilities, no air conditioning, inadequate rest rooms...etc.	Quit a job
14a,17b 47a,53b	It allows me to earn enough to satisfy the needs of my family and me; to maintain or raise our standard of living.	Evaluation of a job

Number of items in the questionnaire	The statement item	Related job situation
26a,31b 58b,60b	The job would require more work and stress on my part and cut into the time I would have for my own personal pleasures.	Promotion

Dimension B (Security and Structure).

Meaning:

This group of goals refer to aspects related to job security and level of uncertainty within the job such as: protection, fringe benefits, level of risk and level of routine.

Description of the items:

Table D.1.2: The description of the items of dimension B (Security and Structure) of Hunt's WIS.

Number of items in the questionnaire	The statement item	Related job situation
2a,10b 28a,33b	It was a 'high risk' job as working with inadequate equipment and personnel or without adequate protection for me.	Quit a job
5a,14b 21b,41a	It affords good job security and a strong programme of pay and fringe benefits.	Evaluation of a job
6b,9a 31a,36b	Taking the job would constitute a gamble on my part and possibly undo much of what I have accomplished so far.	Promotion
8b,30b 35a,40b	Mistakes are not punished and there is little chance of losing one's job.	Accomplishment

Number of items in the questionnaire	The statement item	Related job situation
16b,37a 49b,55b	My performance was measured directly in terms of how well I met production goals.	Overall job satisfaction and motivation
18a,25b 45b,56a	Are provided by the fringe benefits programme; that is, such things as superannuation, extended sick leave, retirement gratuities, expense accounts, etc.	Real rewards

Dimension C (Relationship and Affiliation).

Meaning:

This group of goals refer to the level of attachment and type of relationship with others within the job, and the desired prevailing atmosphere at work such as team work spirit and reduced conflict.

Description of the items:

Table D.1.3:- The description of the items of dimension C (Relationship and Affiliation) of Hunt's WIS.

Number of items in the questionnaire	The statement item	Related job situation
2b,20a 42a,52a	It was a one-man job in which I had no co-workers with whom to talk and plan or share the work.	Quit a job
4a,13b 29b,37b	My fellow employees were aloof and/or held grudges toward me and others over day-to-day disagreements.	Overall job satisfaction and motivation

Number of items in the questionnaire	The statement item	Related job situation
6a,44b 54b,60a	I would like the new people I would be working with and whether or not we would all get on well together.	Promotion
11b,25a 32b,50b	from the social aspects of working; that is, the opportunity to be a valued member of a team.	Real rewards
12a,24a 35b,51a	There is real togetherness in the group as we all share good times and get along well with one another.	Accomplishment
27b,34a 41b,46b	It provides the conditions for good fellowship, harmonious relationship and very few conflicts (or team work).	Evaluation of a job

Dimension D (Achievement and Power).

Meaning:

This group of goals refer to those goals which reflect a desire for recognition from others, and those goals which reflect a desire to manage and control the activities of others.

Description of the items:

Table D.1.4: The description of the items of dimension D (Achievement and Power) of Hunt's WIS.

Number of items in the questionnaire	The statement item	Related job situation
1b	It allows for recognition, by others of my achievements.	Evaluation of a job

Number of items in the questionnaire	The statement item	Related job situation
5b, 17a	It allows for fairly rapid advancement or progression based on my achievements.	Evaluation of a job
27a	It allows me to manage or supervise other people.	Evaluation of a job
7b,13a	Other people received attention and promotion when I didn't for doing the same quality work.	Overall job satisfaction and motivation
23a,49a	My managerial or supervisory talents were not recognized.	Overall job satisfaction and motivation
11a,15a 18b	Reflect my own competence; that is, being recognized by others for a job well done or just knowing that I am one of the better producers in my group.	Real rewards
39a	Come from leading a team and being recognized by others for a job well done.	Real rewards
12b	There are tangible rewards and recognition for one's performance.	Accomplishment
30a,43a	There are opportunities to influence other people to achieve more output.	Accomplishment
47a	The rewards for good performance are more responsibility and more people to manage.	Accomplishment
19b	The job would be a source of personal pride and be viewed with respect by others.	Promotion

Continued from page 420

Number of items in the questionnaire	The statement item	Related job situation
36a	The job would enable me to earn the respect of others as a supervisor or manager.	Promotion
54a	The job gave me the opportunity to manage or influence the activities of other people either above or below me, in the hierarchy.	Promotion
58a	The job allowed me to really influence the organization and earn the respect of others.	Promotion
20b,22b	It was a job that was personally degrading in some respects.	Quit a job
33a	It was a job that gave me no opportunity to manage or influence the activities of other people either above or below me in the hierarchy.	Quit a job
38a	It was a job that gave me no opportunities to manage others now, or in the future.	Quit a job

Dimension E (Autonomy and Growth).

Meaning:

This group of goals refer to autonomy, creativity and growth goals. The meaning of these terms is as follows:

Autonomy: A search for independence rather than dependence, for control over self rather than control by others.

Creativity: A search for opportunities for originality and creativity.

Growth: A search for growth and challenge; extending the boundaries of the self; stretching the options; experiencing novelty.

Description of the items:

Table D.1.5: The description of the items of dimension
E (Autonomy and Growth) of Hunt's WIS.

Number of items in the questionnaire	The statement item	Related job situation
1a,21a 34b,53a	It allows for freedom, independence and an opportunity to grow.	Evaluation of a job
3a,15b 32a,56b	Are inherent in the work itself; that is, stimulating and meaningful activities which challenge me (and/or the group I work with).	Real rewards
7a,29a 59b,55a	I felt that my real talents or skills or capacities were not being put to good use.	Overall job satisfaction and motivation
9b,19a 26b,44a	I would be able to explore new areas and do more creative work on my own (or in a small group).	Promotion
22a,28b 48a	I found the work petty and not a real test of my skills.	Quit a job
42b	I did not feel my talents and capacities were fully utilized.	Quit a job
40a,47b 51b,57b	I could see the returns on my work from the standpoint of personal interest and growth.	Accomplishment

Appendix D.2:

The Composition of the Five Dimensions of Hunt's Work interest Schedule (WIS).

<u>Dimension A</u>

is the summation of the related points allocated to the following 24 options: B3, B4, A8, A10, A14, A16, B17, B23, B24, A26, B31, B38, B39, B43, A45, A46, B48, A50, B52, B53, A57, B58, A59, B60.

<u>Dimension B</u>

is the summation of the related points allocated to the following 24 options: A2, A5, B6, B8, A9, B10, B14, B16, A18, B21, B25, A28, B30, A31, B33, A35, B36, A37, B40, A41, B45, B49, B55, A56.

<u>Dimension C</u>

is the summation of the related points allocated to the following 24 options: B2, A4, A6, B11, A12, B13, A20, A24, A25, B27, B29, B32, A34, B35, B37, B41, A42, B44, B46, B50, A51, A52, B54, A60.

<u>Dimension D</u>

is the summation of the related points allocated to the following 24 options: B1, B5, B7, A11, B12, A13, A15, A17, B18, B19, B20, B22, A23, A27, A30, A33, A36, A38, A39, A43, A47, A49, A54, A58.

<u>Dimension E</u>

is the summation of the related points allocated to the following 24 options: A1, A3, A7, B9, B15, A19, A21, A22, B26, B28, A29, A32, B34, A40, B42, A44, B47, A48, B51, A53, A55, B56, B57, B59.

Appendix E.1:-

Cronbach Alpha Reliability Test Applied to Hunt's Instrument of Measurement.

"The reliability test aims to assess the degree to which responses to a certain research instrument consistently measure what is intended to measure (Al-Shammari 1990, pp 192)". "A scale or a test is reliable to the extent that repeat measurements made by it under constant conditions will give the same results, assuming no change in the basic characteristics for example, attitudes being measured" (Moser and Kalton 1971, pp 353). This can be achieved by applying either a test-retest experiment or the alternate forms method using similar versions of the same instrument. Such methods have their implications including the impact of remembering and the change of views in the former and the difficulty of separating differences derived because of the non reliability of the test from differences between the items themselves when the two sets are correlated in the later[1].

In the absence of the above two mentioned methods, and for practical reasons, researchers assess the reliability of an instrument through the measurement of the reliability coefficient of each of the instrument's dimensions. The reliability coefficient of each dimension shows the correlation amongst the items constitute the dimension and reflects on the internal reliability (the level of accuracy) of the instrument. In other words, how congruent are the items in measuring what is intended to measure.

The value of the reliability coefficient varies from zero to one. "Values greater than or equal 0.5 are commonly considered acceptable levels of congruence in measurement" (Al-Shammari 1990, pp 192).

The common used reliability coefficient "Cronbach's Alpha" (Cronbach 1951) was used to test the internal reliability of Hunt's instrument in measuring Jordanian bank

managers' intended behaviour towards motivation and job satisfaction. Table E.1.1 below

shows the result of the test.

Table E.1.1: The results of the reliability test applied to Hunt's instrument in measuring Jordanian bank managers' patterns of motivation and job satisfaction (N=266).

Dimension		Cronbach Alpha
Pay and Comfort	(A)	0.69
Security and Structure	(B)	0.53
Relationship and Affiliation	(C)	0.51
Achievement and Power	(D)	0.48
Autonomy and Growth	(E)	0.71

Notes:
Figures are rounded to the second decimal place.

As table E.1.1 shows the acceptable level of testing (i.e. 0.5 or more) the internal

reliability of the instrument applies on all dimensions except dimension D which is

marginally below the acceptable level. The combination of two, but not strongly

connected, dimensions (i.e. power and achievement) in motivation and job satisfaction

literature into one dimension might be the reason for this relatively low coefficient value[2].

Based on the results of the reliability test, it can be concluded that Hunt's

instrument of measurement is scientifically reliable in measuring Jordanian bank

managers' patterns of motivation and job satisfaction.

Appendix E.2:-

A Brief Summary of the Statistical Techniques Applied to the Research Data:

<u>**Kruskal-Wallis:**</u>

This brief summary of Kruskal-Wallis is based on Siegel and Castellaw (1988) and Siegel's (1956) illustration of the non parametric techniques. The non parametric technique Kruskal-Wallis one-way analysis of variance (ANOVA) is used to assess the significant difference among the different groups of a specific factor in question (for example, age). The technique is the suitable one for testing the significant difference of 3 independent groups or more and are measured at least by ordinal scale of measurement. The proper technique for testing the significant difference of two groups only is Mann-Wittney U test. However, since Kruskal-Wallis technique is an extension of Mann-Wittney U test and hence the same results are obtained by the two techniques when applied to test the significant difference of two groups. Therefore, the research has also applied Kruskal-Wallis technique to test the significant difference between two groups.

Kruskal-Wallis technique tests the significant difference based on the ranks of the mean scores instead of the mean scores themselves. The technique ranks the mean scores of all groups combined for computation purpose by giving rank 1 to the smallest score and rank 2 to the next smallest score and so on up to the largest scores of all groups. Then the ranks of the mean scores of each group are summated separately. The technique determines whether these sums of ranks are likely (or not likely) to have come from samples which were all drawn from the same population. The testing under this technique take the form of hypothesis testing based on the value of the statistic (H) used in the technique. The H statistic is distributed as Chi square (X^2) with degree of freedom (df)=

K-1, provided that the sizes of the various K samples are not too small (not less than 5

in each sample). Within a specific level of significance (for example, 0.05) the null

hypothesis Ho is accepted or rejected.

The calculation of H statistics is derived from the following formula:

$$H = \frac{12}{N(N+1)} \sum_{j=1}^{k} \frac{R_{j2}}{n_j} - 3(N+1)$$

where K = number of samples

    n_j = number of cases in $_j$th samples.

    N = $\sum n_j$ the number of cases in all samples combined

    R_{j2} = sum of ranks in $_j$th sample (column)

$\sum_{j=1}^{k}$ directs one to sum over the K samples (columns).

Discriminant Analysis:

This brief summary of Discriminant Analysis technique is based on extractions from Hair *et al* (1979, pp 85-91).

"Discriminant Analysis is the appropriate statistical technique for testing the hypothesis that the group means at the two or more groups are equal", p 85.

"Discriminant Analysis can be applied for the following objectives (Hair *et al* (1979, pp 90):

1) Determining if statistically significant difference exist between the average score profile of the two (or more) an *a priori* defined groups.

2) Establishing procedures classifying statistical units (individuals or objects) into groups on the basis of their scores on several variables.

3) Determining which of the independent variables account most for the differences in the average scores profiles of the two or more groups".

In this research, Kruskal-Wallis, as the suitable technique for the nature of data of the thesis, is chosen to test the relevant statistical significant differences. Therefore, only objective (2) above, classifying statistical units into groups on the basis of their scores on several variables is applied in this research. Discriminant Analysis technique requires certain conditions in order to be applied for significance testing purpose. These conditions relate to the parametric data, which is represented in the normality of the distribution, scale of measurement (interval at least) and the equal variance of both the sample and the whole population (Siegel 1956).

Notes Related to Appendix E.1:

1.   For more details about the two methods of testing reliability and their implications see Moser and Kalton (1971, pp 352-355).

2.   It is to be noted that the new version of Hunt's "Work Interest Schedule" is built on six instead of five dimensions, where each of achievement and power composes a separate dimension.

Appendix F.1:-

The English Version of the Items of In-depth Interview:

This consists of two sections, a background and the items of in-depth interview. Below are the details of each section.

First Section: A Background:

- No. .....
- Date.....
- Place:- 1- Work   2-Respondent house   3- Researcher house   4- Others

Demographic and Social Aspects:

- Age:-......
- Gender:-   1- Male   2- Female
- Salary:-.......
- Other sources of income:-......
- Social status:-   1- Married   2- Single   3-Divorced

- Number of children:-......
- Number of dependents:-.....
- Degree of relativeness:-   1- Parents   2- Brothers/sisters   3- Others
- Percentage of income spent on dependents:-.....

- Education:- 1- Secondary   2- Diploma   3-University   4- Higher
- University speciality:-.....
- Type of university:-   1- Arab   2- Western   3- Others
- Language in addition to Arabic:-.....

Job Related Aspects:

Training: The most important three courses:
<u>Local:</u>

Subject	Institute	Period
1.		
2.		
3.		

Abroad:

   Subject   Institute   Period
1.
2.
3.

- Name of bank:....
- Age of bank:....
- Size of bank: 1- Large   2- Medium   3- Small
- Total years of experience......of which in current bank.... - Official job title:-
- Level of management:-   1- Higher   2- Middle   3- Supervisory
- Position of supervisor:-....
- Number of subordinate managers:-....
- Nature of current job:-...
- Period of doing current job:-....
- Main duties:-.....

Previous jobs:

Same bank:

         Job title   Position   Period   Reason for change
1-
2-
3-
4-

Other organizations:

     Type of organization   Job/position Period   Reason for change
1-
2-
3-
4-

- If unemployed

     Date   Period   Reason
1-
2-
3-

- Comments about the respondent and the interview in general:

Second Section: The Interview questions:

Meaning of the Higher Goals of the Job:

What does each of the following concepts mean to you and how each concept affect your performance, job satisfaction and motivation towards work. Please give an example or an incident if possible to reflect the meaning of the concept as you perceive it?

- Independence or autonomy in the job.
- Challenge in the job.
- Innovation in the job.
- Growth or advancement in the job.
- Power (or exercising power) in the job.
- Achievement in the job.

Types of Recognition of Job Achievement:

How achievement in the job is recognized? what are the sources of this recognition? What is the most effective type of achievement recognition and its sources on your performance and job satisfaction in general? Examples or incidents if possible.

Some Organizational Aspects:

How do you assess the impact of the following organizational aspects on your performance, job satisfaction and motivation? Please give an example or an incident if possible.

- Clarity of job duties, goals and plans, their variety and significance.
- The availability and clarity of organizational chart and the flow of authority and responsibilities between the different managerial levels.
- The delegation of authority.
- The type of relationship at work between you and your supervisor

Reasons for Job Change:

What are the main reasons which led you to change your job from the perspective of your motivation and job satisfaction? Please give an example or an incident if possible.
If you were to start your job again, would you choose banking? Why?

Managers' Roles:

How do you distribute your time in order to perform your roles towards the following functions?

<div align="center">

Approximate importance
percentage%

</div>

- Family
- Job
- Social activities (friends, relatives, entertainment)
- Religious activities

Which is of the following contribute most to your personal satisfaction and why? Please rank them according to their importance.

- Family relations.
- Job and its achievements
- entertainment and leisure.
- Social activities including friendship and work relations.
- Others, please specify.

The Comparative Part Questions:-

This part relates to the 22 managers who combine experience in Western (Anglo-American) and Jordanian/Arab banks.

What are the major differences derived from the work values and management philosophy which you can specify between your previous work in Western banks and your present work in Jordanian/Arab banks regarding the following aspects? Please give examples. What would be the factors behind this?

- Independence (autonomy) in the job.
- Opportunities for advancement and promotion in the job.
- Feedback, performance appraisal and recognition of job achievement.
- Level of trust and cooperation prevailing in the bank and relationship between you and your superior.
- Clarity and availability of organizational structure including job duties and plans and the organization chart.
- The delegation of authority.
- Training policies

Appendix F.2:-
The Arabic Version of the Items of the In-depth Interviews:

<div dir="rtl">

بنود المقابلة المعمقة

الجزء الاول: الخلفية

- الرقم: ....

- التاريخ: / /

- مدة المقابلة: ....

- مكان المقابلة:- ١-العمـــل   ٢-بيت المستجوب   ٣-بيت الباحث   ٤-غيرها

- العمر:

- الجنس:-   ١-ذكر   ٢-انثى

- الدين :-   ١-مسلم   ٢-مسيحي   ٣-غيرها

- الراتب:-

- مصادر دخل أخرى:-

العوامل الاجتماعية والديمغرافية:

- الحالة الاجتماعية:-   ١-متزوج   ٢- أعزب   ٣-مطلق

- الزوجة/الزوج:-   ١-تعمل/يعمل   ٢-لا تعمل/لا يعمل

- تعليم الزوجة/الزوج:- ١- أقل من ثانوي   ٢-ثانوي   ٣-دبلوم   ٤-جامـعي

٥-أعلى

- عدد الاطفال:

- عدد المعالين:

- درجة القرابة:- ١- والدين   ٢- اخوة/اخوات   ٣-غيرها

- نسبة الدخل المقدرة للانفاق على المعالين:

- التعليم:-   ١-ثانوي   ٢-دبلوم   ٣-جامعي   ٤-أعلى

- تخصص الجامعة:

- نوع الجامعة:- ١-عربية   ٢-غربية   ٣-أخرى

- اللغات: إضافة للغة العربية ....

</div>

العوامل المتعلقة بالوظيفة:

– التدريب:– (أهم ثلاث دورات)

مدته	مؤسسة التدريب	موضوعه	أ– محلي
			١–
			٢–
			٣–

مدته	مؤسسة التدريب	موضوعه	ب– خارجي
			١–
			٢–
			٣–

– اسم البنك:

– عمر البنك:

– حجم البنك:– ١–كبير   ٢–وسط   ٣–صغير

– مكان العمل:– ١–الادارة العامة   ٢–فرع رئيسي   ٣–فرع عادي

– سنوات الخبرة الكلية:– منها في المؤسسة التي تعمل فيها الآن:

– مسمى الوظيفة الرسمي:

– المستوى الاداري الذي تضع نفسك به:– ١–الاعلى   ٢–الوسط   ٣–الادنى

– مركز الشخص المسؤول عنك مباشرة:

– عدد الاشخاص الذين تشرف عليهم مباشرة او غير مباشرة:

– عدد المدراء أو المسؤولينُ المرؤوسين:

– طبيعة الوظيفة الحالية:– ١–ادارة عامة   ٢–تخصص

– مدة وجودك في الوظيفة الحالية:

– المهام الرئيسية التي تؤدى:

– الوظائف السابقة:

أ– نفس البنك:

سبب التغيير	المدة	المركز	مسمى الوظيفة
			١–
			٢–
			٣–
			٤–

ب- مؤسسات أخرى:-

سبب التغيير	المدة	الوظيفة/المركز	نوع المؤسسة
			١-
			٢-
			٣-
			٤-
			٥-

- اذا كنت بدون عمل سابقا:-

السبب	المدة	التاريخ
		١-
		٢-
		٣-
		٤-

ملاحظات عامة:-

١- مدى فهم المستجوب لاسئلة المقابلة:-
- مفهوم بشكل واضح.
- مفهوم بشكل معقول لمعظم الاسئلة.
- كان هناك بعض الصعوبة لبعض الاسئلة.

٢- تعاون المستجوب:-
- عالي
- متوسط
- قليل

٣- تعليقات ذات علاقة ببعض بنود المقابلة (مشكلة الكلمات، فهم المشاكل، عدم الاجابة لبعض الاسئلة ... الخ).

٤- تعليق عن المستجوب والمقابلة بشكل عام:-

الجزء الثاني:

أسئلة المقابلة المعمقة

معاني الأبعاد العليا للوظيفة:

ماذا يعني، تعني لك كل من المفاهيم التالية وكيف تؤثر على أداءك ورضائك الوظيفي وحافزيتك نحو العمل مع اعطاء مثال/حادثة اذا أمكن ليعكس معنى المفهوم كما تراه:

١- الاستقلالية في العمل.

٢- التحدي الوظيفي.

٣- الابداع الوظيفي.

٤- النمو/التقدم الوظيفي.

٥- النفوذ الوظيفي (ممارسة النفوذ الوظيفي).

٦- الإنجاز الوظيفي.

أشكال الاعتراف بالانجاز الوظيفي:

كيف يتم الاعتراف بالانجاز الوظيفي؟، وما هي مصادره؟ وما هو شكل ومصدر الاعتراف بالانجاز الوظيفي الأكثر تأثيرا على ادائك ورضائك الوظيفي بشكل عام (أمثلة/حوادث إذا أمكن)!:

بعض العوامل المؤسسية ذات العلاقة:

كيف ترى مدى تأثير المتغيرات المؤسسية التالية على اداءك ورضاءك الوظيفي وحافزيتك مع إعطاء مثال/أو حادثة إذا أمكن.

- وضوح المهام الوظيفية وتنوعها واهمية هذه المهام بما فيها خطة العمل واهدافه.

- وجود الخارطة التنظيمية Org. Chart وتبيان تسلسل السلطة والمسؤولية بين المستويات الإدارية المختلفة.

- تفويض السلطة (النفوذ الوظيفي).

- طبيعة العلاقة في العمل بينك وبين رئيسك.

اسباب التنقل بين عدة مؤسسات:

- ما هي الاسباب التي جعلتك تنتقل بين عدة مؤسسات/بنوك من منظور حافزيتك ورضائك الوظيفي-الرجاء ذكرها حسب الاهمية:-

- فيما لو فكرت باختيار العمل من جديد، هل تختار العمل البنكي؟ ولماذا؟

أدوار المدير:

- كيف توزع الوقت المتاح لك القيام بأدوارك اتجاه الفعاليات التالية:

<u>أهمية نسبية ٪</u>

- العائلة ....
- الوظيفة ....
- النشاطات الاجتماعية (لقاء الاصدقاء، اقارب، نادي، تسلية) ....
- النشاطات الدينية   ....

٢- أعلى مصادر الرضاء الشخصي:

أي من المصادر التالية تحقق لك أعلى نسبة من الرضاء الشخصي ولماذا؟ الرجاء ترتيبها حسب الأولوية.

- العلاقات العائلية
- الوظيفة والانجاز الوظيفي
- الاستمتاع باوقات الفراغ والنشاطات الترويحية
- النشاطات الاجتماعية الاخرى بما فيها علاقات الصداقة والعمل
- غيرها حدد ....

أسئلة المقارنة

بالنسبة للمدراء الذين جمعوا تجربة العمل في البنك الغربي والعربي:

ما هي الفروق الاساسية (الجوهرية) والمتأثرة/الناجمة عن قيم العمل وفلسفة الإدارة والتي تستطيع تعيينها بين عملك السابق في البنوك الغربية وعملك الحالي في البنوك الأردنية والعربية فيما يتعلق بالعوامل التالية، مع إعطاء أمثلة اذا امكن :-

١- الاستقلالية في العمل:-

٢- فرص التقدم الوظيفي والترقيات:-

٣- التغذية الراجعة والتقييم المتعلق بالانجاز الوظيفي والاعتراف بهذا الانجاز:-

٤- مستوى الثقة والتعاون السائدان في جو العمل والعلاقات بين الرئيس والمرؤوس:-

٥- الخارطة التنظيمية ووضوح المهام الوظيفية (وتنوعها وأهميتها) :-

٦- تفويض السلطة:-

٧-سياسات التدريب:-

ملاحظة: هؤلاء المدراء عملوا أولاً في البنوك الاجنبية ثم انتقلوا للعمل في البنوك الأردنية والعربية ما عدا مدير واحد عمل في عدة بنوك أجنبية ومحلية وكان في بنك أجنبي وقت إجراء المقابلة.

Appendix G.1:-

Other Indicators of Demographic and Social Background of the Bank Managers' Sample.

Table G.1.1: The distribution of the bank managers' sample according to the age of their children (N=230).

Age of children	Frequency	%
Pre-school age	23	10.0
Pre-school/school age	94	40.9
All in school age	56	24.3
School/university age	44	19.1
Finish school/university	5	2.2
Inapplicable	8	3.5
Total	230	100.0

Table G.1.2: The distribution of the bank managers' sample according to the number of their dependents (N=264).

Number of dependents	Frequency	%
No body	149	56.4
One dependent	46	17.4
Two dependents	36	13.7
Three dependents	14	5.3
Four dependents or more	19	7.2
Total	264*	100.0

Notes:
* There were two questionnaires without an answer on this question.

Table G.1.3: The distribution of the bank managers' sample according to the level of education of their spouses (N=231).

Level of spouse education	Frequency	%
Less than secondary	39	16.9
Secondary	84	36.4
Diploma	45	19.5
First degree	51	22.1
Higher degrees	12	5.1
Total	231*	100.0

Notes:
* This figure represents those managers who are married. There are 31 single managers in the sample. The remaining five questionnaires were without an answer on this question.

Table G.1.4: The distribution of the bank managers' sample according to the level of education of their fathers (N=263).

Level of father education	Frequency	%
Illiterate	19	7.2
Less than secondary	179	68.1
Secondary	40	15.2
Diploma	7	2.7
First degree	14	5.3
Masters degree	4	1.5
Total	263*	100.0

Notes:
* There were 3 questionnaires without an answer on this question.

Table G.1.5: The distribution of the bank managers' sample according to the level of education of their mothers (N=263).

Level of mother education	Frequency	%
Illiterate	66	25.0
Less than secondary	172	65.4
Secondary	21	8.0
Diploma	2	0.8
First degree	2	0.8
Total	263*	100.0

Notes:
* There were 3 questionnaires without an answer on this question.

Appendix G.2:-

The Assessment of the Impact of other Demographic and Social Factors on Bank Managers' Motivation and Job Satisfaction.

Introduction:

The purpose of the following three sections is to know whether the number of children, age of children and the number of dependents have a significant impact on bank managers' intended behaviour towards pay and comfort dimension. It is expected that the greater the number and age of children and the greater the number of dependents the higher the financial responsibility towards them by bank managers, which in turn is expected to affect the concern for pay and comfort dimension.

Number of Children

Table G.2.1 below shows the patterns of bank managers' motivation and job satisfaction according to the number of their children.

Table G.2.1: Bank managers' intended behaviour towards motivation and job satisfaction according to the number of their children (N=231).

Number of children		No child N=8	3 or less N=100	4 or more N=123	Chi square (X^2) df=2	Level of signif- icance
Dimension						
Pay and Comfort	(A)	55.3	51.7	52.0	0.4685	0.7912
Security and Structure	(B)	53.6	50.3	51.2	1.4649	0.4807
Relationship and Affiliation	(C)	57.5	55.8	54.8	1.7647	0.4138
Achievement and Power	(D)	63.3	68.1	68.3	0.4392	0.4870
Autonomy and Growth	(E)	. 70.6	74.2	73.6	0.5360	0.7649
Total		300.3	300.1	299.9		

Notes:

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the mean scores is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) Number of children are condensed to three groups for the convenience of presentation.

Table G.2.1 shows that number of children has no statistical significant impact on bank managers' intended behaviour towards pay and comfort dimension at the pre-determined level of significance 0.05 or less. The higher mean scores on the pay and comfort dimension by managers who have no children might be attributed to the younger age of those who have no children, their lower salaries and their need for more money to meet the requirements of their new marriages.

Age of Children.

Table G.2.2 below shows the patterns of bank managers' motivation and job satisfaction according to the age of their children.

Table G.2.2: Bank managers' intended behaviour towards motivation and job satisfaction according to the age of their children (N=230).

Age of children	Young N=173	Old N=57	Chi square (X^2) df=1	Level of significance
Dimension				
Pay and Comfort (A)	51.8	52.3	0.0615	0.8041
Security and Structure (B)	50.8	51.1	0.0151	0.9022
Relationship and Affiliation (C)	55.5	54.7	0.0100	0.9204
Achievement and Power (D)	68.5	66.8	1.7175	0.1900
Autonomy and Growth (E)	73.5	75.9	1.2356	0.2663
Total	300.1	300.8		

Notes:

a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.

b) Figures of the mean scores are rounded to the first decimal place.

c) Scale of measurement of the mean scores is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.

d) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference amongst two groups as well as amongst three groups or more.

f) Age of children is condensed to two groups: Young (school age or less) and old (school/university age or more) for the convenience of presentation.

Table G.2.2 shows that age of children has no statistical significant impact on bank managers' intended behaviour towards pay and comfort at the pre-determined level of significance 0.05 or less. Based on the mean scores, the table shows that managers who have older children are more concern with pay and comfort compared with those who have younger children. This might be attributed to the greater financial responsibility incurred by managers towards older children.

Number of Dependents.

Table G.2.3 below shows the patterns of bank managers' motivation and job satisfaction according to the number of their dependents.

Table G.2.3: Bank managers' intended behaviour towards motivation and job satisfaction according to the number of their dependents (N=265).

Number of dependents	None N=149	2-4 N=96	5 or more N=20	Chi square (X^2) df=2	Level of signif- icance
Dimension					
Pay and Comfort (A)	52.0	50.9	54.2	1.3742	0.5030
Security and Structure (B)	51.2	50.5	50.6	0.2531	0.8811
Relationship and Affiliation (C)	54.6	56.5	57.9	4.0123	0.1345
Achievement and Power (D)	68.3	67.9	66.0	2.5367	0.2813
Autonomy and Growth (E)	73.9	74.0	71.4	1.4618	0.4815
Total	300.0	299.8	300.1		

Notes:
a) The mean scores of the dimensions instead of the ranks of the mean scores are used for the convenience of presentation.
b) Figures of the mean scores are rounded to the first decimal place.
c) Scale of measurement of the mean scores is out of 120 points. Discrepancies from the 300 total are due to the rounding of figures.
d) df refers to the degree of freedom (k-1), where k refers to number of

samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

e) Number of dependents are condensed to three groups for the convenience of presentation.

Table G.2.3 shows that number of dependents has no statistical significant impact on bank managers' intended behaviour towards pay and comfort at the pre-determined level of significance 0.05 or less.

Appendix H:-

A Brief Background about the Interviewed Bank Managers' Sub-Sample (the 47 managers).

The following is a brief background about the research sub-sample who submitted for an in-depth interview for the purpose of cross referencing the managers' quotations. It contains all managers who were interviewed except the pilot group. This is because of the development of the interview items in the pilot study. Due to confidentiality the information is presented so as to prevent the identification of individuals[1].

Manager No. 1
He is in his late 40's, married and holds a post graduate degree. He considers himself at the middle management level. He is a division head in a large local bank with responsibility for 80 employees[2]. He has spent his 30 years of experience in five Arab organizations in Jordan and Arab countries. He has attended various training courses abroad and obtained his degrees from a Western country.

Manager No. 2
She is in her early 30's, married and holds a lower diploma[3]. She considers herself at middle management level. She practices her managerial responsibilities on her own in a medium local bank[4], in which she spent 10 years. She also served in a Western (Anglo-American) bank for 4 years. She has attended various training courses both within Jordan and abroad.

Manager No. 3
He is in his late 30's, married and holds a post graduate degree. He considers himself at middle management level. He is an assistant branch manager in a medium international bank with responsibility for 15 employees. He has been with this bank for 13 years. He has attended various training courses both within the country and abroad and obtained his higher degree from a Western country.

Manager No. 4
He is in his late 40's, married and holds a post graduate degree. He holds a senior top level position in a large local bank with responsibility of more than 650 employees. His 25 years of experience have been spent in two local banks including this one. He has attended various training courses abroad and obtained his higher degree from a Western country.

Manager No. 5
She is in her early 30's, single and holds a first degree. She considers herself at supervisory management level and assists a division manager in a large local bank, being responsible for one employee. She has spent 12 years in this bank and has attended different training courses in Jordan.

Manager No. 6

She is in her early 30's, single and holds a first degree. She considers herself at supervisory management level and is a department head in a medium international bank, responsible for 7 employees. Most of her 13 years of experience have been spent in this bank. She has attended various training courses inside the country.

Manager No. 7

She is in her late 40's, married and has only attained a secondary education. She considers herself at middle management level and is a division head in a medium Western (Anglo-American) bank with 3 employees report to her. Almost all of her 27 years of experience have been spent in this bank. She has attended various training courses both within the country and abroad.

Manager No. 8

She is in her late 20's, single and holds a post graduate degree. She considers herself at supervisory management level and is a department head in a large local bank with two employees report to her. Her 9 years of experience have been spent in this bank. She has attended various training course in the country.

Manager No. 9

He is in his late 40's, married and holds a first degree. He is a top level manager in a large local bank and is a division head with 13 subordinates under him, having served in 4 local banks in Jordan and abroad for 23 years. He has attended various training courses both within Jordan and abroad.

Manager No. 10

She is in her late 30's, married and holds a first degree. She considers herself at top management level and is a branch manager of a large local bank with responsibility for 22 employees. The bulk of her 17 years of experience has been spent in two local banks. She has attended various training courses locally.

Manager No. 11

He is in his late 40's, married and holds a first degree. He considers himself at middle management level and is a branch manager in a large local bank with 19 employees under his responsibility. Most of his 23 years of experience have been spent in this bank. He has attended various training courses both within Jordan and abroad.

Manager No. 12

She is in her mid 30's, single and holds a first degree. She considers herself at middle management level, being a department head in a small local bank with two employees reporting to her. She has served in five local (Arab) organizations both in Jordan and abroad and has attended various training courses within the country and abroad.

Manager No. 13

She is in her early 30's, engaged and holds a lower diploma. She considers herself at middle management level and is a department head in a small Western (Anglo-American) bank with two employees reporting to her. She has spent her 13 years of experience in this bank. She has attended various training courses both within the country and abroad.

Manager No. 14

She is in her late 30's, married and holds a higher diploma[5]. She is a senior top level manager in a small Western (Anglo-American) bank with 24 employees under her responsibility. The bulk of her 17 years of experience have been spent in this bank. She also served in another medium Anglo-American bank in the country for two years and has attended various training courses abroad.

Manager No. 15

He is in his early 40's, married and holds a post graduate degree. He considers himself at middle management level. A division head in a large local bank with 17 employees under his responsibility, he has served in 3 local organizations for 19 years and has attended various training courses both in Jordan and abroad. He has obtained his higher degree from a Western country.

Manager No. 16

He is in his early 60's, married and holds a lower diploma. He considers himself at middle management level. A division head in a small local bank, he is responsible for 15 employees. Most of his 47 years of experience is spent in local banks in Jordan.

Manager No. 17

He is in his late 40's, married and holds a first degree. He is a top level manager and a division head in a large local bank with responsibility for 18 employees. Most of his 23 years of experience have been within this bank. He also served in 2 local organizations for some years and attended various training courses both in Jordan and abroad.

Manager No. 18

He is in his early 40's, married and holds a higher diploma. He is a top level manager in a large local bank. A division head with responsibility for 10 employees, most of his 20 years of experience have been spent with this bank. He also served in a local organization for a number of years outside Jordan, and has attended various training courses both in Jordan and abroad.

Manager No. 19

He is in his early 40's, married and holds a first degree. He considers himself at middle management level, being a branch manager assistant in a large local bank with responsibility for 20 employees. The 16 years of his experience are with five banks both in Jordan and abroad, of which one and a half years were spent in a Western (Anglo-American) bank in Jordan. He has attended various training courses locally.

Manager No. 20

She is in her early 30's, married and holds a first degree. She considers herself at middle management level. A department head in a small local bank with responsibility for 4 employees, she has been with this bank for all of her 11 years of experience. She has attended various training courses locally.

Manager No. 21

She is in her late 50's, single and holds a university degree. She considers herself at supervisory management level. A department head with 20 employees under her responsibility in a large local bank, she has spent her 35 years of experience within this bank. She has attended various training courses both in Jordan and abroad.

Manager No. 22

She is in her early 30's, married and holds a first degree. She considers herself at middle management level, being a department head in a small local bank with responsibility for 10 employees. Most of her 11 years of experience have been spent in this bank. She has attended various training courses in Jordan and obtained her degree from a Western University.

Manager No. 23

He is in his late 40's, married and holds a post graduate degree. He is a top level manager in a large local bank. A division head with responsibility for 25 employee, he has served in five local organizations for 30 years. He has attended various training courses outside the country and obtained his higher degrees from a Western country.

Manager No. 24

She is in her mid 30's, married and holds a first degree. She considers herself at top management level, being a division head in a medium size local bank with responsibility for 7 employees. She has been working with this bank for 11 years and has attended various training courses both in Jordan and abroad and obtained her degree from a Western University.

Manager No. 25

He is in his early 50's, married and holds a first degree. A senior top level manager in a medium size local bank with responsibility for 108 employees, he has served as a senior top level manager in different local banks both within the country and abroad. He spent most of his 31 years of experience in the banking sector and has attended various training courses abroad.

Manager No. 26

He is in his early 40's, married and holds a first degree. He is a top level manager in a medium local bank where he assists the general managers and is responsible for 45 employees. His 21 years of experience have been spent almost equally in a Western (Anglo-American) bank and three local banks. He has attended various training courses abroad.

Manager No. 27

He is in his late 30's, married and holds a higher diploma. He is a top level manager in a large local bank where he is a division head with responsibility for 4 people. Four years have been spent in an Anglo-American bank and 12 years in four local banks both in Jordan and abroad. He has attended various training courses outside the country and obtained his diploma from a Western country.

Manager No. 28

She is in her late 30's, married and holds a first degree. She is a top level manager in a large local bank where she is a division head with responsibility for 6 employees, having also served 12 years in an Anglo-American bank in Jordan and 4 years in this local bank. She has attended various training courses both within Jordan and abroad.

Manager No. 29

He is in his late 40's, married and holds a first degree. He considers himself at middle management level. A branch manager assistant in a large local bank with responsibility for 23 employees, he spent 9 years in an Anglo-American bank before joining this bank in which he has been working for 13 years. He has attended different training courses in Jordan.

Manager No. 30

He is in his late 40's, married and holds a higher diploma. He considers himself at middle management level. A department head in a medium local bank, he practices his managerial responsibilities on his own. He has served in two Western organizations including a bank for 11 years and about the same period in local banks both in Jordan and abroad. Attendance of various training courses both within the country and abroad are coupled with a diploma obtained from a Western country.

Manager No. 31

He is in his early 40's, married and holds a first degree. He is a top level manager in a medium size local bank where he assists the general manager and is responsible for 80 employees. Most of his 21 years of experience have been spent in three Western banks both in Jordan and abroad. He has been with this bank for 4 years and attended various training courses abroad.

Manager No. 32

He is in his early 40's, married and holds a post graduate degree. He is a senior top level manager in a medium size local bank and responsible for 76 employees. The bulk of his 19 years of experience has been spent with five local banks. Two years of his experience were spent in an industrial organization in a Western country. He has attended various training courses both within Jordan and abroad and has obtained his degrees from a Western country.

Manager No. 33

She is in her late 30's, married and has only attained a secondary education. She considers herself at middle management level. A branch manager assistant responsible for 10 employees, she spent 5 years in a Western (Anglo-American) bank and about 12 years with this bank. She has attended one training course abroad.

Manager No. 34

He is in his late 30's, married and holds a post graduate degree. He considers himself at middle management level and assists a division head in a large local bank with responsibility for 29 employees. Having served in an Anglo-American organization for about 2 years abroad and about 10 years in different local organizations, he has attended different training courses both within Jordan and abroad and obtained his higher degrees from a Western country.

Manager No. 35

He is in his late 30's, married and holds a first degree. He considers himself at middle management level in a large local bank with responsibility for 3 employees. Most of his 16 years of experience was spent in an Anglo-American bank abroad. He has been with this bank for about 3 years and attended different training courses both within the country and abroad.

Manager No. 36

He is in his late 30's, married and holds a first degree. He is a top level manager in a large local bank, assists the deputy general manager and is responsible for more than 100 employees. Almost half of his 13 years of experience was spent in an Anglo-American bank in the country and abroad. The other half is spent with two local banks. He has attended various training courses both within Jordan and abroad and obtained his degree from a Western country.

Manager No. 37

He is in his late 30's, married and holds a lower diploma. He is a top level manager in a medium Western bank. A division head, responsible for 5 employees, he has served in three Anglo-American banks including this bank for 14 years and about four years in two local banks. He has attended various training courses both within Jordan and abroad.

Manager No. 38

She is in her early 30's, single and holds a post graduate degree. She is a top level manager in a large local bank where she is a division head responsible for 8 employees. Two years have been spent in a Western (Anglo-American) bank in Jordan and about 5 years in two local banks including this bank. She has attended various training courses abroad and obtained her degrees from a Western country.

Manager No. 39

She is in her early 30's, single and holds a post graduate degree. She considers herself at middle management level. A division head in a large local bank with responsibility for 4 employees, she has served in a Western organization abroad for 3 years and about 4 years in two local banks. She has attended various training courses locally and obtained her higher degree from a Western University.

Manager No. 40

He is in his late 30's, married and holds a first degree. He is a top level manager in a small local bank with responsibility for 40 employees. Seven years were served with two Western (Anglo-American) banks and about 9 years in three local banks both in

Jordan and abroad. He has attended various training courses abroad.

Manager No. 41

He is in his late 30's, married and holds a first degree. He is a senior top level manager in a large local bank responsible for more than 650 employees. The bulk of his 15 years of experience was spent in a Western (Anglo-American) bank both in the country and abroad. He has attended various training courses abroad.

Manager No. 42

He is in his early 40's, married and holds a post graduate degree. He is a top level manager in a large local bank. A division head responsible for 29 employees, he has served in a Western (Anglo-American)_bank in Jordan for about 8 years and about 12 years in two local banks including this bank and has attended various training courses both within Jordan and abroad. He has obtained his degrees from a Western university.

Manager No. 43

He is in his late 40's, married and holds a post graduate degree. He is a senior top level manager in a large local bank and responsible for 550 employees. Seven years were served in a senior position in a Western (Anglo-American) bank abroad together with 11 years in a senior position in local banks abroad. He has attended various training courses abroad and obtained his higher degree from a Western country.

Manager No. 44

He is in his late 30's, married and holds a lower diploma. He is a top level manager in a large local bank. A division head responsible for 5 employees, he has served in two Western (Anglo-American) banks in Jordan for 16 years and about 5 years in this bank. He has attended various training courses abroad.

Manager No. 45

He is in his late 30's, married and holds a lower diploma. He considers himself at middle management level in a large local bank where 'he is a department head responsible for 35 employees. Thirteen years were spent with a Western (Anglo-American) bank in Jordan and about 6 years in two local banks. He has attended various training courses both within Jordan and abroad.

Manager No. 46

He is in his early 50's, married and holds a post graduate degree. A senior top level manager in a medium local bank responsible for more than 100 employees, he has served in a Western (Anglo-American) bank for 5 years and about 12 years in this bank. He has attended various training courses abroad and obtained his higher degrees from Western countries.

Manager No. 47

He is in his late 30's, married and holds a first degree. A top level manager in a large local bank assisting the managing director, he is responsible for 11 employees. He has served in a Western (Anglo-American) bank in Jordan for 10 years and about 5 years in this bank and has attended various training courses both within Jordan and abroad.

Notes Related to Appendix H:

1.   It is to be noted that the information presented in the appendix related to bank managers as of 1991, the period of the empirical research.

2.   Size of bank is based on number of employees. According to the standard classification of the Amman Financial Market, which is adopted by the Jordanian researchers, the classification is as follows:

Small	50 employees or less
Medium	51 to 200 employees
Large	201 or more employees

3.   Lower diploma refers to the degree which is usually obtained upon the completion of two years of college education after the secondary education.

4.   Local refers to Jordanian, Jordanian/Arab and Arab banks.

5.   Higher diploma refers to the degree which is usually obtained upon the completion of one year of higher education after first degree.

Appendix I:-

Bank Managers' Patterns of Motivation and Job Satisfaction Based on the "Ranks" of Mean Scores as Produced by the Kruskal-Wallis, According to the Main Related Factors.

Table I.1: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to their age groups (N=266).

Age category Dimension	Senior N=80	Middle N=17	Young N=14	Chi square (X²) df=2	Level of signif-icance
Pay and Comfort (A)	132.5	131.9	158.9	1.6154	0.4459
Security and Structure (B)	130.2	136.1	120.6	0.7310	0.6938
Relationship and Affiliation (C)	135.2	131.3	150.5	0.8629	0.6496
Achievement and Power (D)	125.0	138.3	122.5	1.9452	0.3781
Autonomy and Growth (E)	148.2	127.9	118.6	4.3927	0.1112

Notes:
a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) Age categories are condensed to three groups: Senior, 46 years or more; middle, 31-45 years; and young, 30 years or less for the convenience of presentation.

Table I.2: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the level of education (N=266).

Level of education	Higher degree N=51	First degree N=115	Dipl- oma N=60	Seco- ndary N=40	Chi square (X^2) df=3	Level of signif- icance
Dimension*						
(A)	133.1	140.3	125.0	127.4	1.8808	0.5975
(B)	121.2	128.8	142.6	149.2	4.2578	0.2349
(C)	121.2	138.6	144.6	117.9	4.7166	0.1938
(D)	143.7	121.3	140.3	145.4	5.2400	0.1550
(E)	149.2	135.4	117.8	131.6	4.7304	0.1926

Notes:

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) Levels of education are condensed to four groups for the convenience of presentation.

Table I.3: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to their gender (N=266).

Gender Dimension		Male N=219	Female N=47	Chi square (X^2) df=1	Level of signif- icance
Pay and Comfort	(A)	136.6	119.3	1.9534	0.1622
Security and Structure	(B)	131.3	143.6	0.9846	0.3211
Relationship and Affiliation	(C)	133.3	134.6	0.0123	0.9117
Achievement and Power	(D)	131.3	143.9	1.0522	0.3050
Autonomy and Growth	(E)	133.6	133.0	0.0020	0.9641

Notes:

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference amongst two groups as well as amongst three groups or more.

Table I.4: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to their social classes (N=238)+.

Social class Dimension	Upper N=28	Middle N=166	Lower N=44	Chi square (X²) df=2	Level of signif- icance
Pay and Comfort (A)	109.7	128.0	93.6	9.3778	0.0092**
Security and Structure (B)	87.4	128.4	106.4	10.4401	0.0054**
Relationship and Affiliation (C)	126.4	113.7	137.0	4.3145	0.1156
Achievement and Power (D)	119.8	114.2	139.4	4.6896	0.0959
Autonomy and Growth (E)	157.0	111.4	126.4	11.0679	0.0400**

Notes:

** 0.01 level of significance.

+ There were 28 questionnaires without an answer on father's occupation item.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) Social class, in this research, is determined by the father's occupation. Type of father's occupation was coded according to the British occupation classification. Upper class is represented in higher-grade professional, managerial and large scale business proprietor. Middle class is represented in: (1) Lower-grade professional, managerial and administration, higher grade technical and supervisory. (2) Routine clerical, sales and routine non manual, and (3) farmer, small business proprietor and self employed. Lower class is represented in (1) skilled manual, (2) semi and unskilled manual and (3) unemployed. This classification took into consideration the Jordanian social context.

Table I.5: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to their managerial official job titles (N=266).

Manag-erial title	Top N=26	Upper middle N=72	Lower middle N=114	Super-visory N=54	Chi square (X^2) df=3	Level of signif-icance
Dimen-sion*						
(A)	127.8	119.7	143.6	133.4	4.4124	0.2202
(B)	87.0	140.6	139.0	134.8	10.7288	0.0133*
(C)	144.6	121.1	127.7	157.0	8.1048	0.0439*
(D)	136.6	134.9	129.9	137.6	0.4677	0.9259
(E)	173.9	148.6	122.2	117.8	14.6932	0.0021**

Notes:

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

* 0.05 level of significance.

** 0.01 level of significance.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) Managerial official job titles are condensed to four groups reflecting on level of management and for the convenience of presentation. These groups are: Top titles cover General Manager, Deputy (or Assistant General Manager) and Regional Manager. Upper middle titles cover Main Branch Manager (or Assistant) and Division Manager. Lower middle titles cover Division Manager Assistant, Branch Manager (or Assistant), Credit Officer, Computer Analyst, Auditor, and Controller. And supervisory titles cover Controller Assistant, Department Head and Cash Office Manager.

Table I.6: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to their function (N=266).

Function	Special- ists N=138	Gener- alists N=128	Chi square (X^2) df=1	Level of signif- icance
Dimension				
Pay and Comfort (A)	131.6	135.5	0.1669	0.6829
Security and Structure (B)	136.2	130.6	0.3489	0.5548
Relationship and Affiliation (C)	130.3	137.0	0.5013	0.4789
Achievement and Power (D)	143.4	122.9	4.7345	0.0296*
Autonomy and Growth (E)	128.0	139.4	1.4578	0.2273

Notes:

* 0.05 level of significance.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference amongst two groups as well as amongst three groups or more.

d Function is condensed into two groups. Generalists cover those managers who perform general management jobs (e.g. general manager, branch manager, division manager of different departments) and specialists cover those managers who perform specialized jobs such as treasury, operations, marketing, computer, auditing, personnel and similar functions.

Table I.7: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to their level of management (N=266).

Level of management / Dimen-sion*	Top N=50	Upper middle N=54	Lower middle N=69	Super-visory N=93	Chi square (X^2) df=3	Level of signif-icance
(A)	127.1	130.9	139.1	134.3	0.7791	0.8545
(B)	118.3	129.9	137.5	140.8	3.0849	0.3787
(C)	134.5	122.5	116.3	152.1	10.0239	0.0184*
(D)	131.3	139.7	131.0	132.9	0.4740	0.9246
(E)	161.0	140.3	137.4	111.9	14.3876	0.0024**

Notes:

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

* 0.05 level of significance.

** 0.01 level of significance.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.'

c) Levels of management are determined, in this research, by annual pay (salary) and are categorized into four groups. Top level JD 12001 or more, Upper middle level JD 9001 to JD 12000, Lower middle level JD 6001-JD 9000 and Supervisory level JD 6000 or less.

Table I.8: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the length of experience in their present banks (N=266).

Length of exper-ience Dimen-sion*	21 years or more N=51	11-20 years N=106	1-10 years N=93	Less than one year N=16	Chi square (X²) df=3	Level of signif-icance
(A)	145.8	134.2	126.1	132.4	2.1746	0.5370
(B)	130.9	143.3	124.5	129.5	3.1003	0.3764
(C)	118.4	134.8	135.8	163.3	4.4814	0.2140
(D)	136.9	133.2	132.3	131.5	0.1362	0.9872
(E)	138.3	122.1	144.1	131.8	4.3026	0.2306

Notes:

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) Length of experience is condensed to four levels for the convenience of presentation.

Table I.9: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the number of their subordinates (N=254)+.

Number of subord-inates / Dimen-sion*	40 or more N=48	16-39 N=62	6-15 N=69	5 or less N=75	Chi s quare (X^2) df=3	Level of signif-icance
(A)	124.9	132.3	124.2	128.2	0.4720	0.9250
(B)	120.0	134.7	114.4	138.4	4.9201	0.1777
(C)	113.8	118.1	135.1	137.0	4.6912	0.1959
(D)	127.4	125.7	122.6	133.6	0.8562	0.8360
(E)	148.6	125.8	133.3	110.1	8.6079	0.0350*

Notes:

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

* 0.05 level of significance.

+ The sample excludes the 12 managers without subordinates.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) Number of subordinates is categorized into four groups: 40 persons or more, 16-39 persons, 6-15 persons, and 5 persons or less with the consideration to the size of banks sample and the managerial levels in these banks.

Table I.10: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the type of training (N=266).

Training category	Inside/out-side N=47	Outside N=26	Inside N=97	No training N=96	Chi square (X^2) df=3	Level of signif-icance
Dimen-sion*						
(A)	122.5	128.1	138.7	135.1	1.5760	0.6649
(B)	108.4	131.3	145.5	134.2	7.4220	0.0596
(C)	145.4	125.2	125.1	138.4	2.9702	0.3962
(D)	135.1	143.1	136.1	127.5	1.1181	0.7727
(E)	156.8	139.9	127.5	126.4	5.9008	0.1165

Notes:

A refers to Pay and Comfort; B to Security and Structure; C to Relationship and Affiliation; D to Achievement and Power and E to Autonomy and Growth.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) Training is classified into four categories: Training outside and inside Jordan, training outside Jordan, training inside Jordan only and no training to reflect on the diversity of training.

Table I.11: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the number of organizations they served in (N=266).

Number of organizations	One N=82	2-3 N=137	4 or more N=47	Chi square (X^2) df=2	Level of signif- icance
Dimension					
Pay and Comfort (A)	146.1	136.7	102.3	10.1893	0.0061**
Security and Structure (B)	142.7	131.0	124.7	1.9309	0.3808
Relationship and Affiliation (C)	139.9	124.4	148.9	4.3680	0.1126
Achievement and Power (D)	128.2	133.9	141.5	0.8994	0.6378
Autonomy and Growth (E)	113.6	136.1	160.7	11.4957	0.0032**

Notes:
** 0.01 level of significance.
a) Figures of the mean scores are rounded to the first decimal place.
b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.
c) Number of organizations (significantly banks) bank managers served in is condensed to three groups: One organization, 2-4 organizations and 4 or more organizations for the convenience of presentation.

Table I.12: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the type of employment (N=266).

Type of employment	Continuous employment N=241	Experienced unemployment N=25	Chi square (X^2) df=1	Level of significance
Dimension				
Pay and Comfort (A)	133.6	132.5	0.0050	0.9434
Security and Structure (B)	133.6	133.0	0.0010	0.9749
Relationship and Affiliation (C)	129.8	169.5	6.0454	0.0139*
Achievement and Power (D)	134.8	121.2	0.7019	0.4021
Autonomy and Growth (E)	134.8	121.2	0.7016	0.4023

Notes:

* 0.05 level of significance.

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference amongst two groups as well as amongst three groups or more.

Table I.13: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the type of bank (N=266).

Type of bank		Jordanian Arab N=225	Anglo-American N=41	Chi square (X^2) df=1	Level of signif-icance
Dimension					
Pay and Comfort	(A)	132.9	136.7	0.0837	0.7723
Security and Structure	(B)	134.2	129.7	0.1180	0.7312
Relationship and Affiliation	(C)	132.7	137.9	0.1555	0.6933
Achievement and Power	(D)	133.0	136.0	0.0523	0.8192
Autonomy and Growth	(E)	135.1	124.7	0.6357	0.4253

Notes:

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference amongst two groups as well as amongst three groups or more.

Table I.14: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the size of bank (N=266).

Size of bank Dimension	Small N=20	Medium N=53	Large N=193	Chi square (X^2) df=2	Level of signif-icance
Pay and Comfort (A)	135.9	130.6	134.0	0.1042	0.9492
Security and Structure (B)	131.4	129.4	134.9	0.2293	0.8917
Relationship and Affiliation(C)	125.1	146.4	130.8	1.9735	0.3728
Achievement and Power (D)	124.0	135.0	134.1	0.3365	0.8451
Autonomy and Growth (E)	140.0	126.8	134.7	0.5909	0.7442

Notes:

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) Size of the bank is categorized according to the number of employees, small 50 employees or less, medium 51-200 employees and large 201 or more. This categorization is based on Amman Financial Market classification. This classification is adopted by all Jordanian researchers.

Table I.15: The ranks of the mean scores of bank managers' intended behavior towards motivation and job satisfaction according to the location of bank (N=266).

Location of bank		Amman N=184	Other cities N=82	Chi square (X^2) df=1	Level of signif- icance
Dimension					
Pay and Comfort	(A)	131.2	138.6	0.5298	0.4667
Security and Structure	(B)	134.3	131.6	0.0712	0.7896
Relationship and Affiliation	(C)	132.3	136.2	0.1484	0.7001
Achievement and Power	(D)	133.7	133.0	0.0058	0.9394
Autonomy and Growth	(E)	136.0	127.8	0.6421	0.4230

Notes:

a) Figures of the mean scores are rounded to the first decimal place.

b) df refers to the degree of freedom (k-1), where k refers to number of samples (groups) X^2 values are specified accordingly at a given level of probability (level of significance) in their relevant tables.

c) The non parametric technique Mann-Wittney is the one used for testing the significant difference between two groups. However, because Kruskal-Wallis is an extension of Mann-Wittney and because the two techniques give the same results when applied on two groups, Kruskal-Wallis is used in this research for testing the significant difference amongst two groups as well as amongst three groups or more.

d) The location of bank is classified into two groups: Amman, the capital of Jordan, where all headquarters of commercial banks, the majority of managers and more than one third of population are found, and other cities in Jordan.

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