

## The Effect of the Factors leading to Job Satisfaction on the Innovation Level: Study on Workers in Islamic Banks operating in Jordan

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### **Abstract**

*This study aimed to measure four sets of factors that cause Job Satisfaction which are: Salaries and Bonuses, Job Duties and Responsibilities, Relationships with Colleagues and Managers, Appreciation and Self-esteem, on the Innovation Level in Islamic Banks operating in Jordan. The Study population consisted of the whole workers at the Islamic Banks operating in Jordan and they are: Jordan Islamic Bank, Islamic International Arab Bank, AlRajhi Bank, Jordan Dubai Islamic Bank, with an estimated number of 2871 employees according to Jordanian Bank Association Statistics in 2011. The study sample consisted of a simple random sample with a size of 339 from the workers in the Islamic Banks operating in Jordan, where 318 valid analytical questionnaires had been retrieved with a rate of 93.5%. The study results indicated that there is an effect of two sets of factors leading to the job satisfaction: as it found that there was a statistically significant effect of the level of rewards and incentives and Respect & Self Esteem. While there was no effect of the job duties and responsibilities, and the relationships with the managers and colleagues on the Innovation level in Islamic Banks operating in Jordan. The study concluded a set of recommendations that are believed to be important in reinforcing the innovative environment in these Banks, including: establishing special units in the Islamic banks specialized with innovation and leadership, and the necessity of giving attention to the financial Incentives as a way to reinforce the Innovation in the banks work environment.*

### **Introduction**

The main theme of the contemporary creative organizations is based on developing it to an organizational environment that develops creative trends in intellectual and scientific approach, as it is based on the values, standards and practices reflected on improving the performance of employees in the organization in addition to the flexible administrative system which is not characterized by complication , and the organizational atmosphere that is dominated by trust between co-workers being the basis of open communication development , which assists in the flow of information and problem-solving, that will affect both the innovative behavior and improve the organization's performance.

Studies that tried to examine Job satisfaction showed its great impact. This requires a continuous review due to the human nature that changes and varies over time, and due to the developments in the contemporary world where we live. In addition, the topics relating to Job satisfaction remain under constant and continuous search.

From here we can say, that Job Satisfaction according to **Hoppock** represents a group of psychological, functional factors and environmental conditions that makes the employee satisfied about his job, while **Porter & Locke** add that it represents the difference in recognizing the relationship between what is expected of the individual to get it from his job, and what he obtained in reality.

This satisfaction must be reflected in improving the work environment in general, thus will reflect on many variables which includes the Innovation in the Job field, and from here came the idea to conduct this research about Job Satisfaction and its effect on workers Innovation in one of the most important economic sectors which is the Islamic Banking Sector.

Therefore, this study came out trying to measure the effect of factors leading to Job Satisfaction on the Innovation of workers in Islamic Banks in Jordan, and trying to reach results, that might help the workers in other economic sectors.

### **Study Problem**

The Banking Sector in Jordan is considered one of the leading sectors working in Jordan due to its huge participation in the national economy according to its role in employment, economical growth and fulfilling the financial and investment requirements for different sectors in the economy, Thus, the big importance for this sector makes it vulnerable for conducting many studies that increase its competitiveness, and its ability to work in changing environments.

The elements of the study problem is highlighted by trying to answer the question "**Is there an effect on the level of Job satisfaction on the Innovation level in the Islamic Banks operating in Jordan?**", The study elements are as follows:

- What is the effect of satisfaction with the salaries and bonuses on the Innovation in the Islamic Banks operating in Jordan?
- What is the effect of Job tasks and duties on the Innovation in the Islamic Banks operating in Jordan?
- What is the effect of the relationships with colleagues and managers on the Innovation in the Islamic Banks operating in Jordan?
- What is the effect of the appreciation and self-esteem on the Innovation in the Islamic Banks operating in Jordan?

### **Study Importance**

The current study derives its importance from the following:

1. This study is considered one of the first studies that looked at the effect of Job Satisfaction on the Innovation Level in Islamic Banks operating specifically in Jordan.
2. The Importance of the Study Topic; by trying to measure the effect between two important variables in the organizations work environment which are: Job Satisfaction & Innovation.
3. Trying to measure the effect of all factors leading to Job Satisfaction on the Innovation Level in the research sample

### **Study Objectives**

This Study aimed to define the following:

- Determine the effect of the Salaries and Bonuses on the Innovation in the Islamic Banks operating in Jordan?
- Determine the effect of the Contents of Job Duties and Responsibilities on the Innovation in the Islamic Banks operating in Jordan?
- Determine the Effect of Relationships with Colleagues and Managers on the Innovation in the Islamic Banks operating in Jordan?
- Determine the Effect of Appreciation and Self-esteem on the Innovation in the Islamic Banks operating in Jordan?

### **Theoretical Framework and Previous Studies**

#### **Job Satisfaction Concept**

The Job Satisfaction Concept was subjected to many ideological visions, derived from the evolution in its own environmental factors and its principals, so the researchers' ideas differed towards a specific definition for this concept. **Vroom** believes that Worker's Satisfaction according to the Justice Yield Theory occurs when the comparison conducted by the employee between what he expects from the return of the behavior he follows, and the personal benefit he really achieves .And after this comparison, the employee starts to differentiate between different alternatives to select particular activity to achieve the expected return, which matches the benefit he gets indeed, and this benefit includes both the Financial and the Moral sides together. Moreover, this theory assumes in its explanation of Job Satisfaction that the individual is trying to get a return while conducting certain work, and then his Job Satisfaction stops on the extent of the revenue that he gets from his work with what he thinks he deserves ( **Alshekh & Shrir , 2008**).

On the other side, (**Adams, 1963**), made a research on the Justice Yield Theory, in which he considered there is a correlation between the employee and the organization he works for, where the employee provides his efforts and experience in exchange for returns such as salary and promotions, health insurances and others from this organization, so the employee starts to perform a balance between his average returns and what he gives to the organization, and the average returns of what others are giving to the organization. In case the two averages were equal, the individual feels satisfied about his work, and if there was any difference between them from his point of view, he feels injustice, which affects his Job Performance and increases his absence from work, and pushes him to leave his work later.

**Vroom** indicates in another study that Job Satisfaction is a positive direction from the individual to the work he practices, and **Stone** adds that Job Satisfaction " is a situation that integrates the individual with his Job and work, where he becomes a human dominated by this job, and interacts with it through the career ambition, his desire in growing and development, and achieving his social objectives through it."

In addition, the definition of the Research Center at **Michigan University** indicates that Job Satisfaction is that relief the worker concludes from the various aspects of his belonging to the project", and **William et al** agree that Job Satisfaction is the difference between what the individual awaits from his job and what he finds indeed.

(**AlMuamer, 1993**) adds that Job Satisfaction represents the status in which the individual achieves himself and fulfills his desires, which makes him work with more enthusiasm and desire, and pushes him to increase his production efficiency. While (**Bukhari, 1986**) considered it as the acceptance & adherence of the individual to his work, and the reflection of this on his performance and personal life.

Moreover, (**Abu Sheikha, 1998**) believes that Job satisfaction represents a Positive Attitude towards the job of the individual, where he feels satisfied about different environmental, social, economic, managerial, and technical factors related to the job. While (**Tuijari, 1998**) believes it is person's attitude towards the work he is doing, as a result of realizing his work.

Based on the above, we can conclude that job satisfaction is the mental state or pleasant emotional status the employee reaches, upon certain degree of satisfaction, occurring due to his exposure to group of psychological, social, professional, and financial factors. And this definition agrees largely with what the Researcher **Tala'at Lutfi** indicated that job satisfaction is a group of positive emotional feelings that the individual senses towards his work or Job, which reveal the degree of satisfaction of the work for the individual."

### **Elements of Job Satisfaction**

Studies and researches that tried to exploit the general level for satisfaction, by reflecting on what the members decide regard the different job factors, or the degree of Satisfaction of members about other work factors affecting the degree of satisfaction, these factors were determined as follows:

**1-Satisfaction with pay:** Many researchers found a proportional relationship between the income Level, and the individual's job satisfaction.

**2-Satisfaction with the Work Content:** Some researchers have found that the content of work is the main factor for contentment at work, yet it might be the only one for some workers, Many variables can be connected to the Content of Work:

-Degree of Job Tasks Diversity: If the job tasks varied, no boredom will affect the employee on the short term, and this will let him feel more satisfied.

-Degree of Self Control given for Individual: whenever the employee was given the freedom to choose methods of work performance, this directly affected the speed of work performance, and is due to his ability to select the way he feels the best and fastest, to finish the requested work.

-Individual Utilization for his Abilities: When the employee applies his skills and experiences and abilities at work, the more his Job Satisfaction increases.

### **3-Satisfaction with Opportunities for Promotion**

Whenever the employee feels that the work he is doing focuses on acknowledgement & appreciation and the chance to promoted ; this would enable him to improve his position, and thus increase his efficiency at work

**4-Satisfaction with Supervision:** the presence of supervisors who are able to absorb their subordinates would affect the satisfaction of subordinates their work, where they can perform their duties without expecting surprises from their supervisors

**5-Satisfaction about the Working group:** if the employee works in a comfortable environment, and with employees he can communicate and get along with, he will be satisfied about his job consequently, and this factor might become a strong indicator about his Job Satisfaction.

**6-Satisfaction with Working Hours:** whenever the working hours were compatible with the employee's time off, the more the employee becomes satisfied about his Job, and vice versa.

**7-Satisfaction with working conditions:** Physical working conditions such as: temperature, ventilation, humidity and cleanliness; affect the degree of employee satisfaction regarding the work environment. And studies indicate that the degree of the physical working conditions quality affects the force of attraction that binds the employee work.

For the Purposes of this study, the previous variables were collected, basing on their effect on the innovation level, and they were divided in four main groups, which are:

- Salaries & Bonuses to reflect the Financial Incentives.

- Job Duties & Responsibilities to reflect the Job Content.

- Relationship with Managers and Colleagues to express the Social Relationships content.

- Respect& Self-Esteem to express Appreciation and Respect content.

**Effects of Job Satisfaction (Dissatisfaction):** Many studies and theoretical literature show that there are many effects caused by job satisfaction on the lives of workers within the institutions in which they work, which can be used to illustrate the effect of job satisfaction in a better way, and these ideas can be summarized as follows:

**1-Absence and work Turnover:** Absence and work Turnover constitutes two costly phenomena for any organization no matter how described, since they lead to increase unemployment, thereby productivity reduction in addition to the cost-effectiveness of the worker on one hand, and on the other hand the costs incurred by the organization; including the disposal of its funds in the recruitment and training of replacing workers leaving the job or being absent from work.

a.Absence: Absence is defined in general as: "the inherent lack of work that requires permanent presence"; the causes of this phenomenon, according to Hailbronz are: sickness, maternity leave, work Accidents, family vacations, leaves for administrative reasons, and unapproved vacations or configuration outside the organization. According to Jardilliller and Baudwin, absence factors were classified to personal and other professional factors as follows:

- Personal Factors, including age, health status, gender, marital status, educational level, seniority, personal activities at work, housing and transportation conditions.

- Professional Factors: including the effect of the level of work in various types of production, and educational levels, and the effect of the surrounding conditions on performance, labor times, then the effect of the social conditions of work, such as communication, style and way of bonus, and procedures with psychological effect such as the way of dealing at work, supervision, and group work.

**2.Labor turnover:** expresses leaving work by resignation of worker voluntarily from the organization, this resignation has a collective cost the organization has to bear such as the cost of replacement, and the cost of training and recruitment, which increases while occurring in higher levels in the organizational hierarchy, in addition to the intangible costs the organization incurs,(Hidden costs in the human resources), such as the distribution of the work on the working group where the resigned individual was working .These costs get higher if the work leaver was one of the individuals had high experience and performance level , and logical thinking leads to the assumption that the greater the job satisfaction of the individual, the more motivated he is to stay in his work, and the less likely for him to leave the job voluntarily.

**3-Calling in Sick (faking) & Injuries:** They are means of indirect withdrawal from work by taking the excuses and arguments, so faking sickness is pretending to be sick.

This phenomenon often reflects worker dissatisfaction; through psychological pressure faced within the organization or outside, where the worker resorts to faking sick cases to get away from the work environment to escape the living reality in the work, or to reduce the negative consequences that he faces during his work, while injuries are similar to the absence or work leave, but it is a partial expression of individual Job Dissatisfaction, And hence the lack of motivation to perform his work efficiently and unwillingness of work, the researchers tend

to assume a negative relationship between the degree of job satisfaction and between accidents and injuries rates at work, and this phenomenon explains that the worker who does not feel a high degree of satisfaction is found to be closer to injury; as it is the process of moving away from the work atmosphere that he does not like, but this explanation is not acceptable by some writers, so we find Vroom likely view the opinion saying that injuries are one of the sources of the job dissatisfaction and not vice versa.

**4. Complaints, Strike & Indifference:** Complaints, Strike and Indifference are protest means that workers use as a reaction for job dissatisfaction. Studies showed that the rise of Complaints and grievances appears in the organizations dominated by dissatisfaction with supervisory style , so the worker uses the complaints as a last action to express the reasons of his dissatisfaction at his job or others aiming to attract the attention of the supervisors and managers. Regardless of the objective of these complaints, the organization is requested to pay attention and study and analyze the complaints carefully in order to avoid disturbances and tensions that may arise and adversely affect its performance. On the other hand, the strike is one of the strongest indicators of dissatisfaction which expresses the discontent, chaos and ignorance that the worker lives inside the organization. The workers resort to this form (Strike) whether in small or large groups numbers, in response to a situation in which they live (Low Income, Supervisory Ways, Promotions, etc.) reflecting their ambitions and aspiration to increase wages, improving work conditions or demanding changes. Strikes do not cause losses for the organization only, but even causes instability for countries' economies as well.

**5-Indifference and vandalism:** Officials usually give attention to the maintenance of machinery malfunctions, so as not to affect the safety of products and equipment of the organization, but they do not realize that the cornerstone of the organization is the Worker, and that the low degree of satisfaction is reflected in the extent of his interest & discipline during performing duties, which in turn lead the worker to sabotaging production tools, or even causing damage to the product itself.

### **Innovation Concept**

The English term of (**Innovate**) indicates the meaning of renewal, and as stated in the Glossary of Social Sciences. The word Innovation according to (**Torrance,1993:p46**) is: " Process of Problem Detection, and awareness to the weaknesses and gaps, and inconsistence and lack of information, and searching for solutions and predicting them, and conveying or delivering the results to others". **Hegan, 1999** believes that it is a process of multiple stages, resulting in an idea or a new concept, featuring the greatest fluency, flexibility, and authenticity, and problem detection, and this innovative power can be developed and enhanced, according to the abilities and potential of the individuals and groups and organizations.

And we add that Innovation is any idea or behavior or renewal that differs qualitatively in existing manners, and many studies indicated that the words Innovation, and Creation, and Creativity indicates in their concept the way of looking into Things and Matters in a new and different way (**Alsarn, 2001**) . Innovation might occur through the scientific research results, individuals' leadership or through strategic decisions within the organization (**Sundbo, 1997**).

And (**Shammari, 2002**) defines innovation as the optimal employment of mental and intellectual capacity, which is characterized by the fluency, flexibility, originality, and sensitivity to problems and the ability to analyze them, leading to the formation of linkages, the discovery of relationships, new ideas or new working methods within the administrative organizations" .

Additionally, (**Jerwan,2002**) defines innovation as "a combination of capacity, preparations and personal characteristics which, if found in a suitable administrative environment, can progress to mental processes leading to a genuine and useful concepts, whether for the previous individual experiences, or for institution or society or the world experiences, if the output level of creative breakthrough is in the fields of human life. "

And innovation is also an integrated unit of subjective and objective factors, leading to the achievement of a new production and a value of authentic individual and the community, and contribute to finding new solutions to the ideas, problems and methods (**Suwaidan and Adlouni ,2004**).

As for (**Awad, 2005**) he identified administrative innovation as "a set of procedures, processes and behaviors" that lead to improve the overall environment in the organization, and activating the creative performance through motivating employees to solve problems, and make decisions in a more creative manner and in an unusual way of thinking".

From here we state that innovation is the "process that characterizes the individual when facing situations, where he reacts to normally, but his response comes different, and This process includes products or new business techniques, or new tools and administrative operations and also includes thought leadership to bring new ideas (**Soo et.al,2002**).

Innovation is the individual's vision to a phenomenon in a new way which requires the ability to sense the existence of a problem, and the need to be addressed through different and creative thinking to find the right solution. And the concept of Innovation might contain both known types which are: **Administrative Innovation**, which includes the organizational structure, rules, tools, procedures, re-design work, new policies and strategies as well as new control systems along with creative activities which aim to improve relations between individuals and interact with each other to achieve the desired goals, and **Technical innovation** which includes new products innovations, and old products development and make changes to means and tools Organization (**harem,1997**).

### Previous Studies

Despite the extended research in Journals and theses, and according to the researcher knowledge we could not find any directly related studies to the research subject, and what has been collected was in general related to study for the Job Satisfaction concept and the factors causing it separately, or the Innovation study with other variables and separately as well, therefor highlights on these studies helps in drawing the applicable framework for the study as follows:

-**(Naseer, Azzawi ,2011) Study** entitled "the impact of administrative innovation in improving human resources management performance level in the Jordanian commercial banks", which aimed to identify the level of importance of giving attention to administrative innovation in Jordanian commercial banks, and the statement of the level of importance of improving the performance of human resources, as well as to determine the impact of administrative innovation on improving the performance of human resources in Jordanian commercial banks.

The study found a set of results, highlighted in the presence of a statistically significant relationship between independent variable of administrative innovations on the dependent variable to improve the performance of human resources. Finally, the study recommended the need to encourage employees to generate new ideas that contribute to increase in revenues, achieve survival and growth, increase expertise among managers and workers in the banks, and the benefit of their employees from harvesting their business so that they are able to cope with the problems and develop appropriate solutions that contribute to the process of achieving customers satisfaction, and encourage their employees to generate new ideas and implement change to solve problems and suggest strategic solutions, and to increase interest in bonuses power, and provide all kinds of bonuses to its talented and creative employees.

-**Hweiji Study (2008)**, entitled " the effect of the factors causing Job Satisfaction on the desire of employees to pursue working "", where this study aimed to define the effect of the relationship between the factors causing Job Satisfaction and the employees' desire to keep on working in the union of Health Work Committees in Gaza Strip, and identifying the best ways to improve the Job Satisfaction Level for them. The Study Results showed that there is a statistically significant relationship between the Factors causing Job Satisfaction and the desire to continue working under the current working conditions in addition to the job stability, managers and employees' salaries and incentives, employee expectations, achieving value, and justice.

The results also showed that there is no statistically significant difference in the response of the study sample on the effect of the factors causing Job Satisfaction and the desire of the employees to continue working which was explained due to personal variations represented by gender, age, marital Status, number of family members, educational level, years of experience, salary, job level and job nature. The Study pointed to the existence of statistically significant differences in the responses of the study sample regarding the effect of the factors causing Job Satisfaction on the desire of the employees to keep on working attributed to the workplace, and the study also showed that the level of job stability, working conditions, the relationship with the managers, salaries and incentives and the level of justice should be dealt with as a complete set.

The points of view were gathered from the respondents working in the Union, and the ones who left their Jobs about the importance of the reasons that made them leave the work, also the ones that possibly could make the ones who are currently working to think of leaving the Union. The Researcher suggested many recommendations that can improve the level of Job Satisfaction in the Union and the most important is working on updating the office technical means, developing the tools & equipment, improving the job stability Level, finding unified

salary scheme, providing training opportunities, developing the motivational means and tools, providing a performance evaluation system, and finally providing an atmosphere of equal treatment.

-The Study of (**AlMuhtaseb & Jaloud**) entitled "The Factors Affecting the Development in the Bank Employees Performance, An applied study in Hebron - Palestine and its relationship with Job Satisfaction". This study aimed to identify the relationship between job satisfaction and all of the following factors: Incentives & training, job nature, relationship with colleagues at work, the relationship with the Direct Manager, and the impact of job Satisfaction on the each of the following: Productivity, Loyalty, Absenteeism and Labor turnover rate. The study Sample consisted of 210 employees (Male & Females) including all employees in the Banking Sector in Hebron. The most important results of this study were: the presence of an effective impact for each of: incentives, direct manager, job nature, training, and the Colleagues at work on Job Satisfaction (The Factors are ranked in a descending manner according to its strength of impact). It was found that there was a variation on the level of importance for each of the Incentives, Direct Manager, Loyalty, Job Nature & Training, Colleagues at Work, and the Work environment on Job Satisfaction (Descending Order). Also it was found that there is a Positive relationship between Job Satisfaction and Productivity and Loyalty, while there was a negative relationship between Job Satisfaction and each of the Absenteeism and Labor turnover rate.

-**AlModlaj** Study entitled "Measuring the level of Job Satisfaction among the technical workers in the Military Medical Services". This study aimed to identify the level of Job Satisfaction among the surveyed group, and to identify the relationship between job satisfaction and the financial dimensions, the working environment, the administrative process, self and professional development and labor relations. The study also aimed to identify the relation between job satisfaction and the personal factors of the studies group. The study sample consisted of 190 of the Military Male Health Technical Workers belonging to the Civil Service Bureau, and civilian staff of the system of self-employment. The study results revealed that there was dissatisfaction among study members towards the salary scheme, and the degree of dissatisfaction reached its most with the Technical workers belonging to the Civil Service Bureau due to the dissatisfaction for the bonuses scheme. In addition, the tendency of satisfaction was related to the time available to them to complete the work efficiently, the available possibilities to complete the job, the dissatisfaction with the internal & external training program, opportunities to attend Conferences and Seminars, promotion opportunities. while the factors affecting Job Satisfaction in order: suitability of the current job to the years of experience, allowing sufficient time to complete the work efficiently, the adequacy of the salary and allowances earned, in-house training programs, society's perception of the work being done, and promotion opportunities available in the business.

**IShahri** Study entitled "Job Satisfaction and its relationship with productivity", which aimed to define the reality of dominant job satisfaction and job satisfaction level and productivity level according to the personal and functional Variables as following: gender, years of experience, educational level, age, salary, job security, work Conditions - relationship between Managers and employees, and promotion and progress at work. The Study sample consisted of 233 customs inspectors representing all workers in customs in the Riyadh region. The most important results are as the following: the presence of a relationship between job satisfaction level and productivity level, also it was found that productivity is affected by the work environment, and promotion is not linked to work efficiency which aims to reduce the frequency of satisfaction, and the salary the employees occupied the last rank of the sample distribution according to the Satisfaction Measurement. The study also showed Lack of management commitment to health insurance for employees. In addition, there are statistically significant differences related to gender differences, age, and those with high salaries, and finally increased satisfaction was found with the minimum qualifications.

### **Study Methodology**

To achieve the objectives of the study, the descriptive methodology was used as an attempt to describe the phenomenon, and to answer the questions and analyze the collected data, and explain them to reach the results that may contribute to improve the relationship between Job satisfaction and innovation in Islamic banks operating in Jordan.

## 1. Study Population & Sample

- a. Study Population: The Study Population consists of the whole workers in the Islamic Banks operating in Jordan: Jordan Islamic Bank, International Islamic Arab Bank, Al Rajhi Bank, Jordan Dubai Islamic Bank, in which they were estimated according to the records of Jordanian Banking Association in the year 2011 to be around 2871 employee.
- b. Type & size of the Study Sample: a Simple Random Sample of 339 workers was selected from the workers in the Islamic Banks operating in Jordan, in which 318 questionnaire were retained representing a percentage of 93.5%.

(The Sample Size can be calculated applying the **Sample Size Calculator**)

## 2. Study Tool

The study used the questionnaire survey to verify the hypotheses and research framework .The questionnaire was divided into two sections as the following

- a) Section one: it is about the Personal data which was represented by age, gender, educational level, and the number of years of experience, Job Title
- b) Section two: it is the form that was allocated for the collection of raw data from the study sample, and were as follows:
  - First Hypothesis Questions: Salaries & Bonuses and expressed in items 1-5.
  - Second Hypothesis Questions: Job Duties & Responsibilities contents and expressed in items 6-10.
  - Third Hypothesis Questions: Relationships with Colleagues & Managers and expressed in items 11-16.
  - Fourth Hypothesis Questions: Appreciation and self-esteem and expressed in items 17-22

The study used a ‘five-point Likert scale from 1 to 5’ rating from strong disagreement to strong agreement to measure the questionnaire items. It has become quite common to use the five-point Likert scale measure in many studies.

### Reliability of the Study Tool

Cronbach's Alpha Test was used to measure the Tool reliability .Table (1) showed the results of Cronbach's alpha to measure the internal consistency reliability for measuring the variables of the study.

Cronbach's alpha for all the variables ranged between .77 and .94 which is considered acceptable, and this indicates the stability of the results from the application of this tool, in addition to the possibility of generalization of the findings of the study.

**Table No. (1): Study Tool Reliability Coefficient**

The variables	Response #	items	Reliability Coefficient
<b>Salaries and Bonuses paid</b>	318	5	0.945
<b>Job Duties and Responsibilities</b>	318	5	0.833
<b>Relationships with co-workers and managers</b>	318	6	0.722
<b>Appreciation and self-esteem</b>	318	5	0.861
	<b>318</b>	<b>21</b>	<b>0.901</b>

### Statistical Analysis Methods

The Data was analyzed and processed using the Statistical Package for Social Science (SPSS) Program where the frequency distribution was used to describe the study population characteristics, and the use of mean and standard deviations to know the answers of the sample respondents towards the variables of the study, in addition to Step wise method to test the hypotheses of the study.

### Study Data Analysis

#### First: Study Population Characteristics

Study Population was classified according to six variables which are: Age, Gender, Educational Level, Years of Experience, and Job Title, and the following demonstrates the sample characteristics in the light of these variables, shown in Table No. (2) As follows:

-Around 38% of respondents are in the age group of 30 to less than 40 years, followed by the age group of less than 30 years with a percentage of 28%, and we conclude that the age of the majority of the management in the Islamic Banks operating in Jordan exceeds 30 years old, where they account for 66%, its thus reflects the Population Characteristics in Jordan. It was found that the proportion of the males in the study sample approached 66% and the females around 34% which is a normal and balanced percentage.

- The majority of the Study sample are holding Bachelors Degree with a percentage of 53%, while around 21% hold qualifications higher than the Bachelor's Degree.
- It was found that experience in the work field is important for the management of the Islamic Banks operating in Jordan, and it is compatible with the age groups and educational level for the sample, where around 36% have worked from 5 years to 10 Years, while 42.5% have worked for more than 10 Years.
- With regard to Job Level, it is clear that the majority of the sample of around 56% are working as employees, and around 28% are working as Heads of Departments and the remaining percentage representing Senior Management in Banks and is estimated around 16%.

**Table (2): Distribution of Study Members According to the Demographic Variables**

No.	Variable	Variable categories	Frequency	Percentage%
<b>1</b>	<b>Age</b>	Less than 30	90	28.3
		30-less than 40	120	37.7
		40-less than 50	60	18.9
		50 years and more	48	15.1
<b>2</b>	<b>Gender</b>	Male	210	66
		Female	108	34
<b>3</b>	<b>Educational Level</b>	PhD	9	2.8
		Masters	58	18.2
		Bachelors	171	53.8
		less Qualifications	80	25.1
<b>4</b>	<b>Years of Experience</b>	Less than 5 years	69	21.7
		5-10 years	114	35.8
		More than 10 years	135	42.5
<b>5</b>	<b>Job Title</b>	Manager	33	10.4
		Deputy Manager	18	5.7
		Head of Department	90	28.3
		Employee	177	55.77

### Testing the Study Hypotheses

Ho1: There is no Statistically Significant Effect from Salaries and Bonuses on Innovation in the Islamic Banks operating in Jordan?

The Results in Table No. (3) Shows that there are five Items tested in this Hypothesis which are:

(The Salary that I get fulfills my needs, I feel that my Job and its Duties are compatible with the salary I get, Working at the Bank provides a Health Care Program, Annual Bonuses given to Employees are Rewarding, Salary proportionate with the general economic situation in the community.

The **Step Wise Method** was applied to identify the most affecting Independent variables on the dependent variable, and Table No. (4) Indicates the results of this method.

**Table (3): Descriptive Statistics for First Hypothesis Items**

Sub Variable	t value	Siq.	Mean	S.D
The Salary that I get fulfills my needs	11.1	0.006	3.4	1.874
I feel that my Job and its Duties are compatible with the salary I get	10.51	0.008	3.88	1.764
Working at the Bank provides a Health Care Program	7.89	0.034	4.1	1.812
Annual Bonuses given to Employees are Rewarding	6.78	0.000	3.45	0.910
Salary proportionate with the general economic situation in the community	5.786	0.000	3.1	1.038

The value of the t-test at the significance level (5%)

The Step Wise Analysis arranges the most independent significant items, and excludes the least affecting on the dependent variable ,therefore the initial analysis excluded four key variables except: Working at the Bank provides a Health Care Program, which explained around 88% of the variation in Innovation level at the Islamic Banks operating in Jordan, and it is the most significance variable from the statistical side of the effect on the dependent variable, which indicates the value of W.L (Wilex Lambada) that the excluded independent variables from the model explained around 21.6%; which gives the statistically accepted variables high explanatory ability of the dependent variable in the model reached up to 78.4%.

**Table 4: Analysis of variance using the Step Wise Method**

Model	Variable	B	T	Sig.	F	Siq.	Other indications
1	(Constant)	4.729	8.725	0.000	12.013	0.001	r=0.310 R <sup>2</sup> = 0.064 D-W = 1.93 W.L= 0.216
	<b>Working at the Bank provides a Health Care Program</b>	2.11	2.164	0.031			
2	(Constant)	2.941	3.11	0.000	7.72	0.031	
	<b>Annual Bonuses given to Employees are Rewarding</b>	1.185	3.306	0.001			
	<b>Working at the Bank provides a Health Care Program</b>	0.720	2.255	0.027			

Depending on the results of the analysis of F-variance it was found that its calculated value was (12.013) and it is larger than the its Tabulated value (5.0503), and this means rejecting the null Hypothesis that sees there is no effect for the Bonuses and Incentives on the Innovation level in Islamic Banks operating in Jordan, and the same result can be achieved by comparing the statistical level for the test (0.00); and it is less than the significant level for the test as a whole (0.05), accordingly the statistical decision is to refuse the null hypothesis and to accept the alternative hypothesis that recognizes the presence of such a relationship.

This result seems logical and appropriate for the theoretical framework of the study, because the paid salary does not cover the needs and requirements of the individual at a minimum due to external factors beyond the control of banks: such as the High Inflation Rates, Corruption, Erroneous Governmental Economic Policies, but The Health Insurance provided in private banks in particular or the private sector in general might be considered from the most prominent protection and Social Insurance Systems in Jordan.

#### Testing the Second Null Hypothesis:

H<sub>02</sub>: There is no statistically significant effect of Job Duties & Responsibilities on Innovation in the Islamic Banks operating in Jordan?

**Table No. 5: Descriptive Statistics & analysis of Variance for the Second Hypothesis and Statistical Indicators**

Model		Mean	Std .D	t	Sig.	Statistical Indicators
1	(Constant)	0.869	5.499	0.000		F= 1.657 Siq. = .600 r=0.210 D-W = 1.92 W.L= 0.06
	The tasks required at work are accurate and clear	3.06	1.154	2.454	0.587	
	There are no difficulties I face in my work	2.1	1.154	-0.861	0.340	
	Distribution of work among workers at each department fairly	3.5	1.229	1.519	0.677	
	The work assigned to me is matching my work nature	4	1.144	2.860	0.393	
	The Manager holds special meetings for meaningful discussions in our field	1.5	1.159	0.126	0.900	

The results in Table No. (5) shows the acceptance of the effect of three items of all items that were included in the second Null hypothesis, which describes the contents of Job duties and responsibilities, while only one item was rejected which was: (There are no difficulties I face in my work, The Manager holds special meetings for meaningful discussions in our field), and this result was reached by comparing the mean for these variables with the mean for the scale of 3.

As shown previously, the Step Wise method excluded the effects of variables that did not affect the dependent variable, where it was found from the analysis that the all items in the table No. (5) were not statistically significant, and could not be considered effecting on the innovation level , so the analysis was re-conducted using the method ENTER which also gave weak statistically significant independent variables in terms of its effect of the dependent variable, and the results of both methods were highly compatible which showed that the Job Duties and Responsibilities are defined clearly and accurately in a way there is no need for Diligence, and it does not explain more than 6% of the variance in the dependent variable (Innovation Level).

The Analysis also indicates that the Value of Wilks Lambada W.L shows that other deleted variables from the model explains around 94%, which gives the statistically accepted independent variables weak ability to interpret the dependent variable in the model, and thus are consistent with previous results.

Also the results of the F-variance analysis were compatible with the above too, where the calculated test value of 1.567 which is less than the tabulated value 5.0503, therefore we accept the second null hypothesis that sees that there is no statistically significant effect of the job duties and responsibilities on the innovation level in Islamic Banks operating in Jordan.

### Testing the Third Hypothesis

**Ho3:** There is no statistically significant effect of the relationships with colleagues and managers on Innovation in the Islamic Banks operating in Jordan?

**Table No. (6): Descriptive Statistics & Analysis of Variance for the Third Hypothesis and Statistical Indicators**

Model		Mean	Std .D	t	Sig.	Statistical Indicators
1	(Constant)		2.239	2.249	0.04	
There is an understanding between me and my manager at work	2.5	0.98	1.561	0.075		$F=1.034$ Siq. $= 0.45$ $r=0.210$ D- $W = 1.10$ $W.L=0.091$
There are relationships with colleagues outside the formal framework	3.3	1.123	1.887	0.345		
Problems are resolved away from the formal work policies	3	0.887	1.101	0.645		
Work provides opportunities to build friendships	4	1.34	3.321	0.01		
Colleagues at work care about each other's conditions	3.6	1.54	1.981	0.047		
Work provides opportunities to build friendships	4.2	0.76	1.876	0.046		

The Results in Table No. (6) shows the acceptance of the effect of four items that the third Null Hypothesis included, which express the relations with the managers and colleagues, while two items were rejected and they are: (There is an understanding between me and my manager at work on the way I deal with, Problems are resolved away from the formal work policies), and this result was reached by comparing the mean for these variables with the mean of the scale of 3 .

As indicated previously that the Step Wise Method excluded the effect of the ineffective variables on the dependent variable, where the analysis has found that five from the items mentioned in the table No. (6) were not statistically significant, and could not be considered effecting the innovation level, for that the analysis was re-conducted using the Enter method which gave weak statistical significant too for the independent variables in regard to its impact on the dependent variable, and the results in both of the methods were highly compatible ,which showed that the job duties and responsibilities are clearly & accurately stated with no need for diligence, and it does not explain more than 9% of the variance in the dependent variable ( Innovation level).

The analysis indicates as well that the value of W.L ( Wilks Lambada) shows that other deleted variables from the model explains about 91%, which gives the statistically accepted independent variables a weak ability to explain the dependent variable in the model, and thus are consistent with previous results.

As the results of the F-Variance Analysis came compatible with the previous as well, where the calculated test value of (1,034) was less than the tabulated value (5.0503). Accordingly, we accept the second null hypothesis that see there is no statistical significant effect of relationships with colleagues and managers, on the level of innovation in Islamic Banks operating in Jordan.

#### Testing the Fourth Hypothesis

Ho4: There is no statistically significant effect of appreciation and self-esteem on innovation of Islamic banks operating in Jordan?

**Table No. (7): Descriptive Statistics & Analysis of Variance for the Fourth Hypothesis and Statistical Indicators**

Model		Mean	Std .D	T	Sig.	Statistical Indicators
1	(Constant)	2.239	2.249	0.04		<b>F=9.034</b> <b>Siq. =.00</b> <b>r=0.210</b> <b>R<sup>2</sup> = 0.078</b> <b>D-W = 1.92</b> <b>W.L= 0.091</b>
	Banking Work enables the employees to get the appreciation they deserve	3.4	0.98	2.561	0.045	
	Bank Colleagues appreciate the efforts of others in the work field	3.5	1.453	2.887	0.045	
	Working at the Bank provides a Socially remarkable center for workers.	3.3	0.989	3.101	0.065	
	Working at the Bank is a source of Pride and Appreciation from the Family	3.5	1.57	1.321	0.067	
	Working at the Bank is an opportunity to Achieve Self Esteem and Excellence	3.4	0.776	2.981	0.001	
	Bank Management cares for motivating and developing the innovators	3.3	0.888	1.985	0.012	

The fourth Hypothesis was formed of six items which are: Banking Work enables the employees of getting the appreciation that they deserve, Bank Colleagues appreciate the efforts of other workers in the work field, Working at the Bank provides a Socially remarkable center for workers, Working at the Bank is a source of Pride and Appreciation from the Family, Working at the Bank is an opportunity to Achieve Self Esteem and Excellence, and the Bank Management cares for motivating and developing the innovators.

The results of the descriptive analysis in table No. 7 showed the presence of positive trends in the study sample in all previous statements, and by comparing the mean of each variable with the mean of the study Scale of 3.

That result was confirmed through the Step Wise Method which excluded the effect of five items, but found that only one item affected the Innovation Level which is: Bank Colleagues appreciate others efforts in the Work field, and this variable was able to interpret only about 8.7% of the variance that gets in the dependent variable, and despite the low explanatory power but it is considered an indicator of the Innovation process. where the Value of W.L (Wilx Lambada) indicates that the other deleted variables from the model what accounted for only 9%, which gives the Independent Statistically Acceptable Variables an acceptable ability to interpret the Innovation in the study model.

Also the Results of the analysis of variance shows through the Value of the F Test and by comparing its calculated value 5.689 with the tabulated value 5.0503, means rejecting the fourth null hypothesis that sees there is not any effect with a statistically significant effect for the Appreciation and self-esteem on Innovation level in Islamic Banks operating in Jordan, and the source of this relation back to Bank Colleagues appreciate the efforts of other in the work field.

**Table No. (8): Analysis of Variance and Sample Coefficients and Statistical Indicators**

	B	Std. Error	t	Sig.	Statistical Indicators
(Constant)	2.011	0.567	4.047	0.000	<b>F= 5.689</b> <b>Siq. =0.009</b> <b>r=0.278</b> <b>R<sup>2</sup> = 0.18</b> <b>D-W = 1.841</b> <b>Chi<sup>2</sup> = 6.106</b> <b>W.L= 0.34</b>
Bank Colleagues appreciate the efforts of other in the work field	0.589	0.889	3.657	0.051	

## **Study Results, Discussion and Recommendations**

### **First: Study Results**

- It was found that about 38% of the age of the respondents is concentrated in the age group of 30 to less than 40 years, followed by the age group of less than 30 years old and by 28%.
- It was found that the age of the majority of Islamic banks operating departments operating in Jordan is over 30 years, where they represent 66%.
- The results indicated that the majority of the study members are holding bachelor's degree with a percentage of 53%, while 21% of the study members are holding qualifications higher than the bachelor degree.
- It was found that 36% have work experience from 5 years to 10 years; while 42.5% have 10 years of experience.
- The study revealed that the majority of the study sample with the proportion of 56% are employees, and 28% are working as Head sections, and the remaining percentage represents senior management in banks, which is estimated at 16%.
- The results illustrated that there is a statistically significant effect of the level of bonuses and incentives offered by Islamic banks in Jordan for their workers on the innovation level in these banks, and the source of this relationship is due to the need to provide salaries & financial benefits accepted for the employees..
- It was found that there was no statistically significant effect of the duties and functions of the work performed by employees in Islamic banks on the innovation level in these banks. And this is logical as it represents specific, pre-programmed computerized tasks; that requires the worker to perform without thinking or trying to adjust and change. Also There are specialized units in these banks that are programming banking business and molding it into a ready software for the worker to perform his duties.
- There was no statistically significant effect of relationships with colleagues and managers on the innovation level in Islamic banks operating in Jordan. The researcher indicates that such relationships may help to increase the level of job satisfaction, and reduce labor turnover and absences rate, but it might be of little importance on the effect on the innovation level within these organizations.
- It was found that there is a statistically significant effect for appreciation and self-esteem provided by Islamic banks in Jordan on the innovation level in these banks, and the results show that the source of this relationship is due to bank colleagues that appreciate the efforts of others made in the field of work, despite the fact that appreciation must be expressed in materialistic forms more than praise and appreciation words.

In general, we conclude that innovation in Islamic banks mainly depends on the financial benefits, and the size of the incentives and rewards offered to creative and productive employees in these banks, and the need for institutional entities sponsoring creativity and motivate it in these banks, as it is not enough to do the typical work inside the bank, or having special or good relationships among colleagues, but basically that innovation must be rooted within these banks and institutions that are looking for excellence and leadership and progress continuously.

- The study didn't search for the effect of the physical working conditions, such as temperature, ventilation, humidity, cleanliness, and the number of working hours on the innovation level. Although a number of researchers might tend to consider them as factors affecting employees satisfaction, but the researcher believes that the physical work environment is not necessarily to be motivating to the institutional innovation, but rather the opposite might be right, that means that the availability of innovation environment with a lot of the elements which supports the satisfaction that helps this innovation.

It was found that the most important obstacles facing administrative innovation in Islamic banks in Jordan in order of importance from the point of view of the respondents as follows

A. Organizational obstacles: such as Centralization of power in the hands of managers and not allowing workers to participate in the discussion of working conditions or contribute to the development plans and Leadership pattern to centralization in decision-making .Also, bias by the presidents of some subordinates, decisions influenced by personal relationships, the lack of delegation of authority, requiring workers to comply with the procedures and regulations at work, the weakness of the material and moral incentives systems, the lack of justice in the distribution of rewards and incentives, and the absence of effective communication systems by a rate of 48%.

- B. Environmental obstacles: If the work environment is flexible, and respects the individual's freedom of thought and expression, does not rush to judgment on who thinks and expresses the idea, and allows free thinking, it is considered as the beginning to innovation with a rate of 25%.
- C. Motivational Obstacles: which is encouraging and motivating the individual in an appropriate way, and winning the respect and admiration of others and their support with a rate of 14%.
- D. Mental obstacles, which is to release unstudied and incautious prejudgments to people and problems, and poor observation and superficial look for problems and important matters, and applying the stereotypical thinking habits, constraints and lack of intellectual activity by a rate of 9%.
- E. Emotional obstacles: such as self-confidence, and a tendency to take risks, and independence of thought, by 4%.

### **Second: Recommendations**

The study recommends the following:

- The establishment of special units in Islamic banks in particular, and in commercial banks in general , dealing with innovation and leadership, and to lay the foundations that will provide innovative banking products, and attracting labor heresy capable of working in this environment.
- Need to focus on financial incentives as a way to promote innovation in the work environment in banks, and not only the distribution of statements and certificates of thanks and praise, because of the need for money to fulfill the growing needs imposed by erroneous government economic policies, as well as the magnitude of the consumption-oriented production.
- Providing a comfortable work environment and conditions for workers, as they help to lead to job satisfaction, which is the entrance to improve the innovation environment in organizations in general.
- Need for Attention to the issue of removing regulatory obstacles, or to reduce them in banking business environment as banks suffer from obvious rigidity in many of the procedures and instructions.

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