

IN STRATEGIC DECISION AND MOTIVATION IN JORDANIAN BANKING INDUSTRY

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Abstract: This study aims at determining the level of participation of employees in strategic decision-making and its relationship to motivation towards working in the Jordanian banking industry. The study sample consisted of (167) employers and a employee, the study relied on descriptive method of analysis to achieve their goals, and developed a questionnaire to measure the variables of the study, the significance of validity and reliability is acceptable. The study results showed that the degree of participation of employees in strategic decision-making in the Jordanian banking industry was moderate. The level of motivation of employees in the Jordanian banking industry about the work was high, and the existence of the relationship with a statistically significant correlation between the participation of employees in strategic decision-making and motivation towards working in the Jordanian banking industry. The application of this study was limited to employees in the Jordanian banking industry in 2010, and the results of this study on the implications of validity and reliability of the tools in the study used. The study recommend enhancing the participation of employees in strategic decision-making related to them through their participation in decisions regarding the placement of the courses they need, activating the participation of employees in making strategic decisions about working through their participation in decisions concerning the status of the plans.

Key words: Banking Industry , Decision-making, Jordan, Motivation, Strategic Decision-making.

INTRDUCUTION

The process of decision-making is a cornerstone in the managing organizations, while Simon consider (1978) one of the pioneers that founded the decision making process in management. The essential elements of the decision making are:(1) a managerial problem requiring a solution (2) the availability of more alternative to resolve the administrative problem,(3) and then be offered alternatives to be discussed, studied, and evaluated until choose the alternative best suited to address the administrative problem, and thus, the decision is an act done by the individual to accomplish a specific goal by a trade-off set of alternatives or solutions and choose the most appropriate to achieve the goal or solve the problem (Habib, 1997). From the perspective of the strategist, or managerial decision-maker, the deliberate rational decision-making process involves five intertwined cognitive stages: (1) give attention to a problem or opportunity; (2) collect information; (3) develop an array of options; (4) value the options using expected costs and benefits; and finally (5) select the option with the greatest utility (Fredrickson, 1984; Mitchell and Beach, 1993). Strategic decision makers are often members of board of managers of organizations. From the governance perspective, in order for the board to make strategic decisions, its composition in terms of size and diversity should be taken into consideration. Good composition will allow

the members to bring their expertise and different perspectives to the organization and to aid strategic decisions (Hillman, Keim et al. 2001; Hartaska and Mersland Forthcoming).

Also associated with the management decision-making in the organization of course the role of manager is complexity, has led the expansion of technological development, and growth of the values of modern social complexity of the role of manager, which was imposed on managers need to cooperate with subordinates, and their employees and involve them in management functions in general, and decisions that is an important part of management in particular (Canaan, 2007). How strategic decisions are made and implemented and the factors which affect it (Elbanna 2007).

The process of decision-making is a process involving a number of stages, based on the existence of essential elements necessary for a decision as the existence of a certain position, and the manager to be aware of the choice of the alternatives available, and that the alternative would be a realistic and well thought out and less expensive. Strategic Decision Making Process refers to a set of activities through which strategic problems are identified, interpreted, tackled and solved (Elbanna 2007). Accordingly, the process of management decision-making depends largely on the behavior of the manager to take the decision, and see Canaan (2007) that there is a range of factors that affect the behavior of the manager during the selected one of the alternatives, and thus affect the effectiveness of the resolution, and significantly influence the pattern of decision- decision has, and that the most important of those factors that influence the effectiveness of the resolution, and style are: the legislative texts that are imposed on him by virtue of his official position in the organization, and human factors that guide the behavior and orientation to choose the best alternative, and internal and external pressures faced by the manager during the decision-making process .

As a result of rapid technological development has led to the complexity of the role of manager, forcing managers to cooperate with subordinates, and their employees and involve them in management functions in general, and decision-making in particular (Canaan, 2007). Motivations for in business are complex (Culkin & Smith, 2000), one of the main methods of participation in decision-making; systems suggestions: that allow employees to make a opinion, its effectiveness depends on how seriously the management of the system. And committees: a group of individuals entrusted with certain powers and duties, and are formed either by the administration to consider a specific problem and decide to solve them. And councils: the administrative formations with special functions, as determined in the decisions of its terms of reference composition (Khadra, 1979).

The participation in decision-making is an important element at the psychological factors, which contribute to improving the motivation of employees towards work, and help them to satisfy the basic needs they have clarity, and social relations, these needs leads to the activation of feelings of acceptance and commitment, security and the challenge the more innovative they have, and improve their performance (Hussein, 2007). In light of this came the study to look at the degree of participation of employees in strategic decision-making and its relationship motivation towards working in the Jordanian banking industry.

Study Questions:

This study attempted to answer the following questions:

1. What degree of participation of employees in strategic decision-making in the Jordanian banking industry?
2. What level of motivation of employees in the Jordanian banking industry to work?
3. Is there a relationship statistically significant at the level of significance ($0.05 \geq \alpha$) between the participation of employees in strategic decision-making and motivation towards working in the Jordanian banking industry?

Importance of the Study:

The importance of this study is to illustrate the relationship between the participation of employees in strategic decision-making and motivation towards work.

The practical importance of this study lies in helping decision makers in the Jordanian banking industry how to develop management, and promote the participation of employees in strategic decisions, and reveals the importance of this participation in the development of motivation of personnel to work, and that through its recommendations based on their finding of results.

Participation in Strategic Decision-making

Employee participation in decision making, sometimes referred to as participative decision-making is concerned with shared decision making in the work situation (Mitchell, 1973) Strategic planning is the setting of long-term business goals, and the developing and implementing of plans to achieve these goals (O'Regan & Ghobadian,2004).Decision-making process a series of cascading events that include a variety of provisions affecting directly in the implementation process to resolve the problem or mitigate its results, and include such a step on the decision and all the steps until it reaches the stage of implementation (Mkrom, 1996).

According to Simon (1978) that the decision-making is synonymous with management, the management decisions of the core functions and core functions of managers, the decision-making process is the analysis and evaluation of all the variables common subject of scientific measurement by the equations scientific research and scientific theories, quantitative methods and statistical purpose of reaching a solution or as a result and then come up with recommendations and conclusions of the application of these solutions. Yaghi (2005) explains the decision-making process as the process of selecting a conscious alternative to a particular one of several alternatives to meet the particular position or to address the problem or the issue of waiting for the appropriate solution. And must follow the decision-making process a scientific approach is the method that is based on objectivity and scientific scrutiny and logical thinking is biased based on the scientific method a specific start diagnosing the problem or situation and determine the objective or objectives and ends with selection of the decision most appropriate, which addresses the problem and achieve the goal (Emad El-Din, 1997) .El Serafy (2003) define the decision-making process as "a rational process to take shape in a rational choice between alternatives with multiple specifications commensurate with available resources and desired goals." According to Qaryouti (2009) the process of decision-making starts by identification the problem followed by the guidance and to exercise, its powers and responsibilities, but that everything is done by managers to make decisions. The Alkfawin (2005), she believes that the process of decision-making is the core of the administrative process, and the heart of administrative work, as well as its tool effectively to achieve the goals of the organization internally and externally, and is seen as an essential function and key exercised administrative in any location at any time.

Importance of strategic decision-making:

Decisions are made in all management functions and activities, motivation to perform well and solve their problems, and in control managers on the determination of appropriate criteria to measure business results, and the amendments will be held on the plan, and correcting errors, if any, and so decisions are being taken in a continuous cycle (Hawari, 1998). The importance of decision-making with respect to importance of the objectives to be achieved in the administrative system and the development of this device is measured by the success of the process of decision-making and the possibilities available with the need to formulate alternatives and select the best and the surest and then drafting the resolution and issued, implementation and follow-up.

And Yaghi (2005) that the most important findings is that the experiences of Horton method of democratic governance is the most feasible method, and management on the exercise of this method and the participation of employees in decision-leader pattern. There is a difference between the decision maker, the manufacturer, decision is determined by the decisions in accordance with certain conditions set by the decision may not be exceeded, while the chosen decision-maker decision that suits him in the light of the conditions set in advance, and then implement the decision so we find that the decision point is the "administrative work" represents one aspect in the process of decision-making.

The importance of the decision-making at the individual level, they stand out from many of the decisions taken by the individual in our daily lives is affected by and affect others, but for the importance of the decision-making at the level of small communities, it highlights the vulnerability of the behavior of the individual member of the small groups conduct of individual members of humanitarian groups that joins them, and the importance of taking decisions at the corporate level, the increasing degree of complexity is increasing as a result of inflation, the size of organizations, and openness to different environments, and the speed of the changes that have become characteristic of public life.

Yaghi (2005) describe the process strategic of decision-making through four stages:

1. Stage of problem identification and analysis: At this stage to identify the symptoms of the problem, and to distinguish them from the real problem
2. The process of gathering information and data: This phase aims to develop alternatives to making the right decision, by identifying the information to be collected, and the sources of that information, and quality, and

time available to provide that information, and therefore the quality, quantity and nature of the information and data required vary from problem to another.

3. The stage of identifying the available alternatives and of the problem: After collecting the necessary information and study it properly and find out the causes of the problem and analyze the relationship between the different variables that led to a problem, move the decision maker to look for a set of options may be solutions to the problem. .
4. The stage of choosing a suitable alternative to solve the problem: After the completion of the previous phase, to become the decision maker a set of possible solutions, who shall give the value of each alternative, telling the strengths and weaknesses of each alternative, are choosing the alternative that achieves the highest return (the most appropriate alternative). (Yaghi, 2005)

Canaan (2007) show that the decision-making process affected by the by many factors, which in turn affect the decisions rational and success, and these factors are:

1. Human Factors: There are many human factors that affect management decisions, and these factors with regard to the manager the same decision maker, which affects the rational resolution deep understanding of things and his anticipation and ability to innovate and take responsibility, and qualifications of the personal and scientific, cultural, experience, and ethics and its ability to act in difficult situations and social relationships. Human factors also aides the manager and his staff by virtue of their proximity and influence it, their thinking and way of display of the subject affect the process have taken decisions (Canaan, 2007).
2. Laws, regulations and instructions: it takes into account the decision-makers not to with laws, regulations and directives in force, and may represent these factors obstacles to the manager for creativity, but in return they help to control process and control decision-making processes (Issa, 1993).
3. Regulatory elements: The pattern of organization and philosophy and multiple levels of management, and in the values of the manager and staff and their interests and the extent of their agreement, as well as affect the internal and external pressure against the manager and staff, and the nature of administrative communication, which shall receive through the information and data required for a decision, therefore, the rational safety and management decisions depend on good communications and the speed and effectiveness in the performance of its mission (Canaan, 2007).
4. Information System: The effectiveness of the decisions on the availability and integration of the necessary information and the accuracy, integrity and the organization so that they can use and benefit from, and represent the organization's ability to provide the necessary information quickly and demand basis to rationalize the management decision-making (Essa, 1993).
5. Environmental factors and other pressures: There are many factors that affect the rational decision-making, especially in public institutions, the nature of the economic system and the existing political and social traditions, and spirituality, religious, and the pressures faced by managers, both internal, such as the centers of power within the organization, superiors and subordinates and interests between the conflicting organization, or external pressures such as public opinion and economic pressures such as the case of inflation, deflation, supply and demand, and government fiscal policy, as well as pressure control devices, whether internal or external (Canaan, 2007).

Participation is an important process contributing to reach the right decision, and affect the process of participation on decision-making process from the identification of the problem, until the stage to reach the decision, as the personnel are involved in the administration in identifying the problem and the collection of information, discussion and analysis, and after the manager takes the appropriate decision, the role of employees does not end when you participate in decision-making, but may extend also to the implementation of the resolution, and participation is the group's decision-making tool for the success of the resolution and easy to apply, because the group's participation in decision-making process means they understand it and thus contribute to the application (Khadra, 1979). Prahalad (1990) explain that one of the major problems in participation of effective decision making is that all the literature and consultants have suggested that participation in the motivation.

The reason for the multiplicity of human activities, primarily to the large number of motivations and concerns in man, individuals working to diversify the behavioral patterns that are made in order to achieve the goals or satisfy the motives (Zgoul, 2000). The concept of motivation to internal situations of the individual that drives behavior, and orientation towards a specific goal, and maintain continuity in order to achieve the desired target, motive refers to the tendency interior of the individual to achieve a goal, this goal may be to satisfy the needs of the internal or the wishes of the party (lentil, Qatami, 2006).

And known motivation as: "The impact of the events: the cognitive function that guide behavior, and function of counseling, which supplies the individual card movement, also known as a case of raising, and internal tension

give rise to behavior, and pay to achieve a particular goal (Khalifa, 2000). Qatami (1992) define motivation: "It is an internal case of an individual evoke behavior, and work to continue, and directed towards a specific goal." He explain motivation known as: "state of internal guides and supports the response, and can not be observed directly but inferred from the external behavior." The need for achievement as "a ready prompt pay the individual to confront challenges in order to obtain success and excellence, and this preparation leads the individual to set goals is difficult but achievable, and to calculate the risk and work to find new solutions and creative to the problems rather than adopting traditional solutions and take personal responsibility for the results of his behavior (Qatami,1992).

Based on these perceptions, the motivation for achievement is defended human complex and the compound is characterized by access to achieve the difficult things as quickly as possible, and the advantage of risk, and fun competition, which increases the likelihood of success of failure, which activates the human behavior, and guided toward success, and achievement of the goal that seeks to achieve.

Classification of motives:

Motives can be classified into two types: (lentil, Qatami, 2006)

1. Primary motivations (biological), which is the biological underpinnings of motivation such as hunger, thirst, rest and sleep. With regard to the relationship of these motivations to social factors, although not affected by biological drives directly to social factors, but the satisfied depends on the process of social learning.
2. Secondary motivation (psychological or social), a motive which has no biological basis, such as ownership, respect, excellence and control. Featuring the motives of the biological motivations as they appear in the individual through interaction with others, including the motives of a sense of competence and merit and the search for new experiences.

METHODOLOGY

Sampling:

Was selected sample of the study the way random from all employees in the Jordanian banking industry, and thus formed the study sample of (250) employees and a employee, and was distributed questionnaire study them, and after the recovery of the questionnaires, and correct, and the exclusion of the invalid, which include the study sample consisting of (167) employers and employees, of whom (96) and factor (71) and the employee, the table shows (1) the distribution of members of the study sample.

Table 1: Sample distributions

Variables	Levels	N	Percentage
Gender	Male	96	45.5
	Females	71	54.5
Experience	Less than 5 years	61	36.4
	5-10 years	38	22.7
	More than 10 years	68	40.9
Qualifications	Bachelor or below	144	86.4
	Graduate	23	13.6

Instrument

To achieve the goal of the study, the researcher developed a instrument to measure the variables of the study, and formed a tool of the study (60) items of which (32) items measures the participation of employees in strategic decision-making are distributed on four areas: decisions related to them, and measured by (1-9) items, and decisions related to managers and measured by (10-17) items, and decisions related to work and measured by (18-24) items, and decisions related to the local community, measured by (25-32) items, and (28) items measure employees' motivation to work and measured by (33-60) items, using a standard Likert scale five-rank, which range answer from one degree to the answer (very few), and two degrees to the answer (a few), and three degrees to the answer (medium), and four degrees to the answer (large), and five degrees before the answer (very large), and consisted tool study of three parts: the first part of primary data and are: gender (male, female), experience (less than 5 years, 5-10 years, and more than 10 years), and Qualification (BA and below, postgraduate). While the second part concerns the measurement of the degree of participation of employees in strategic decision-making, and the third part measures the motivation to work.

Responses were divided as follows: There are five alternatives in the resolution, but these alternatives are five four categories: Category I (1 - 1.99), second (2 - 2.99), third (3 - 3.99), fourth (4-5). Number of classes are divided by the number of levels of the three averages, the result is $4 / 3 = 1.33$ and the process of calculation $1 \cdot 1.33 = 2.33$ So, if the arithmetic average ranged between (1-2.33) is a low-level $2.33 \cdot 1.33 = 3.66$ So, if the arithmetic average ranged between (2.34 - 3.66) is the average level. Between what was (3.67 - 5) have a high level.

Validity

The instrument of the study has been reviewed by a number of specialists in the administrative area, amounting in number (10) raters, to see the relevance, validity and items are used to measure the variables of the study, and belonging to a domain that has developed within it, as it was modified the wording of some items.

Reliability

The factor of internal consistency of the instrument of the study, according to the responses of employees to identify the degree of their agreement on the instrument study based on Cronbach-Alpha formula for each area of participation of employees in strategic decision-making, and motivation to work, and table (2) shows the coefficient reliability, since the values of coefficient of internal consistency is acceptable.

Table 2: Cronbach-Alpha coefficient for the study instrument

Variables	Cronbach-Alpha coefficient
Participation in strategic decision-making decisions related to them	0.84
Decisions on managers	0.89
Work-related decisions	0.89
Decisions concerning the community	0.92
Motivation to work	0.88

Study concepts

This study includes the following concepts:

- Participation in strategic decision-making: is a set of social relations within the organization under which employees take the decisions for the completion of work, and the report of the working conditions.
- Work motivation: the condition of internal and external to the individual that work the behavior, and directed towards a specific goal, and maintain the continuity of behavior until you achieve that goal. Known as procedural: the total score achieved by the teachers and parameters on the identification of the paragraphs of motivation.

The Limits of the Study and its Determinants

The boundaries of the study and its determinants as follows:

- The application of this study was limited to employees in the Jordanian banking industry in 2010.
- Determined that the results of this study on the implications of validity and reliability of the tools in the study used.

Analytical procedures

To achieve the objectives of the study was the use of statistical software packages for the Social Sciences (SPSS) to answer the questions of the study, as follows: -

- Means and standard deviations, grade to answer the question I and II.
- Pearson's correlation coefficient to answer the third question.

RESULTS

The first results on answering the first question, which read, "What degree of participation of employees in strategic decision-making in the Jordanian banking industry?"

To answer this question were calculated means and standard deviations for the degree of participation of employees in strategic decision-making in the Jordanian banking industry on each area of study tool, the table shows (3) that.

Table 3: Means and standard deviations, rank and degree of participation of employees in strategic decision-making in the Jordanian banking industry in descending order

No.	Strategic decision-making variables	Means	Standard deviation	Rank	Participation level
2	decisions on managers	3.45	0.97	1	Medium
1	Resolutions of their	3.37	0.91	2	Medium
3	work-related decisions	3.34	0.97	3	Medium
4	decisions concerning the community	3.04	1.01	4	medium
Total		3.30	0.84	-	Medium

Notes from the table (3) that the degree of participation of employees in strategic decision-making in the Jordanian banking industry was moderate, with mean (3.30) standard deviation (0.84), came the areas of instrument study, all medium, with a range means between (3.45 to 3.04), and came in first order the decisions managers with mean (3.45) and a standard deviation (0.97), and in the second order came the decisions on their mean (3.37) and a standard deviation (0.91), and rank third came the decisions relating to work an average (3.34) and a standard deviation (0.97), and came in fourth grade and final decisions on the field of the local community mean (3.04) and a standard deviation (1.01).

II: Results of answering the second question, which read, "What level of motivation of employees in the Jordanian banking industry to work?"

Was calculated means and standard deviations of the level of motivation of employees in the Jordanian banking industry into a business, and the table shows (4) that.

Table 4: Means and standard deviations of the level of motivation of employees in the Jordanian banking industry to work in descending order

Items No.	Items	Means	Standard deviation	rank	Motivation level
54	I feel happy when my success in achieving my goals.	4.62	0.67	1	High
55	I have the ability to take responsibility.	4.57	0.70	2	High
60	Always happiest when my success in raising the readiness of my colleagues about the work.	4.57	0.68	2	High
36	I am trying to achieve success in my work.	4.56	0.73	4	High
57	I will do my best at work.	4.55	0.72	5	High
56	Do my job to the fullest.	4.53	0.70	6	High
33	Be sure to complete the work shown.	4.52	0.73	7	High
50	I am trying to achieve excellence in my work.	4.50	0.75	8	High
58	I am trying to implement the action plan accurately	4.49	0.73	9	High
46	I try my best to achieve my ambitions.	4.46	0.75	10	High
34	I completed the work required to perfection and dedication.	4.45	0.73	11	High
35	Be sure to complete the work on time.	4.44	0.76	12	High
53	I have confidence to achieve success	4.44	0.72	12	High
43	I try to always search for solutions to the problems I am encountering.	4.43	0.74	14	High
47	I am trying to achieve business objectives efficiently and effectively.	4.43	0.75	14	High
37	Had the will power to accomplish the tasks required of me.	4.42	0.78	16	High
42	I try my best to overcome the difficulties faced by my work.	4.42	0.77	16	High
44	Always trying to develop my knowledge of the work.	4.42	0.75	16	High
45	I look forward to developing my career.	4.41	0.77	19	High
40	Make me appreciate others for me to make more effort.	4.40	0.85	20	High
51	Held practical results Atousel it.	4.39	0.77	21	High
38	Had the patience and the ability to withstand the rigors of work.	4.38	0.78	22	High
41	discriminate the perseverance and the challenge of doing business difficult.	4.34	0.79	23	High
59	I am leading the implementation of ideas without hesitation.	4.32	0.79	24	High
39	I am trying to take the lead in the work.	4.26	0.81	25	High
48	I put a future plan for the performance of my work.	4.26	0.85	25	High
52	I think that my status in the community satisfactory.	4.14	0.93	27	High
49	I am trying to participate in volunteer work.	4.10	0.94	28	High
	Total	4.42	0.56	-	High

Notes from the table (4) that the level of motivation of employees in the Jordanian banking industry about the work was high, as the mean (4.42) standard deviation (0.56), and came items of this area are all high, ranging from means between (4.62 -4.10), came in the first order of item (54) is "I feel happy when my success in achieving my goals" mean 4.62 and a standard deviation (0.67), and in the second order came item (55) "I have

the ability to take responsibility" and (60) "the happiest Always when my success in raising the willingness of colleagues to work "with mean (4.57) and two standard deviations (0.70) and (0.68), respectively, and in the level before the last came item (52)" I think that my status satisfactory in society "mean my account (4.14) and the deviation standard (0.93), and came in the last item level (49) "I am trying to participate in voluntary work" mean (4.10) and a standard deviation (0.94).

Third, results related to answer the third question, which read, "Is there a relationship statistically significant at the level of significance ($0.05 \geq \alpha$) between the participation of employees in strategic decision-making and motivation towards working in the Jordanian banking industry?"

To answer this question, the correlation coefficient was calculated between the participation of employees in strategic decision-making and motivation towards working in the Jordanian banking industry using the Pearson coefficient, and the following table shows this.

Table 5: The correlation coefficient between the participation of employees in strategic decision-making and motivation towards working the Jordanian banking industry using the Pearson coefficient

Variables	Correlation coefficient	Sig.
Decisions related to them	0.300	0.000*
Decisions on managers	0.300	0.000*
Business decisions	0.269	0.000*
Decisions on the local community	0.197	0.000*
College degree	0.305	0.000*

*p-value ≤ 0.05

Table (5) show of statistical significance correlation between the participation of employees in strategic decision-making and motivation towards working in the Jordanian banking industry both in the total score, as was the correlation coefficient (0.305) level of significance (0.000), and (0.300) for the areas of decision-relevant to them, decisions on the level of significance managers (0.000), and (0.269) for the field of the decisions on the level of significance (0.000), and (0.197) for the decisions on the local community level of significance (0.000).

CONCLUSIONS

- The degree of participation of employees in strategic decision-making in the Jordanian banking industry was moderate, and came in first order the decisions managers, and in the second order came the decisions related to them, and rank third was the area of business decisions, and came in rank fourth and final area of the decisions related to the local community.
- The level of motivation of employees in the Jordanian banking industry about the work was high, and came in first order, "I feel happy when my success in achieving my goals," In the second order came, "I have the ability to take responsibility" and "happiest always at my success in raising the willingness of my colleagues about work ", and in the level before the last came, "I think that my status in society satisfactory, "and came in the final grade" I am trying to participate in volunteer work. "
- A correlation of statistical significance between the participation of employees in strategic decision-making and motivation towards working in the Jordanian banking industry.

RECOMMENDATIONS

According to the findings of this study, the following recommendations can be adopted for banking industry:

1. Activating the participation of employees in making strategic decisions related to them through their participation in decisions regarding the placement of the courses they need.
2. Activating the participation of employees in making strategic decisions about working through their participation in decisions concerning the status of the plans, and forming committees.
3. Activate the participation of employees in decision-making strategy for the local community.
4. Further studies that address the participation of employees in strategic decision-making in other industries.

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