

Impact of Social Entrepreneurship on Competitive Advantage of Islamic Banks Working in Jordan

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Introduction

The concept of social entrepreneurship has become a slogan raised by successful and entrepreneurial business organizations, through a lot of efforts directed to the attention of this concept, and combining it within the performance requirements, which is deemed to be necessary within the top priorities at all administrative levels, literature shows that organizations that do not adopt social concepts in their work, especially in the current era, they find themselves mired in a spiral of problems, in addition to the negative repercussions that are endless, and could face the challenges of dissatisfaction with members of the community on their activities as a whole, especially conservationists of them.

Social Entrepreneurship describe a group of extraordinary behaviors that should be motivated and encouraged, and provide motivation and rewards for those who have the ability and effort to do them (Richolls, 2000),he can also be considered as representing the process of keeping up with innovative solutions to social problems more definitely or Specifying, here the social concept is highlighted and may work to intensify messages which it disseminates to create and sustain a set of social values that seeks to spread, and those values are connecting with an attempt to exploit the opportunities in front of him in the community, to serve these messages and try to continue to adapt and learn.

At the level of business enterprises, the social entrepreneurship seeks to change the system work beside its priorities and programs, linking its goals of profitability and non-profitability, and thus the development of visions that were offered to the models and behaviors that increase the target segments size, and combining it within larger geographical space that benefits a larger number of citizens and users, and as the researcher (Dracker,1990) says If entrepreneurship focuses on generating wealth and interest in it as an engine for economic development, the social entrepreneurship focuses on making the world a better place to live and works to create social capital.

At the level of Jordan, the Jordanian economy is one of the small economies in the middle east region with limitedness in most agricultural, water resources, and resources of energy in general, and that affected the efforts of economic and social development in the state, the stress of the previous problems have increased because of the political and regional ambient conditions. In particularly the problem of Syrian asylum, which increased the budget deficit, and poverty and unemployment rate among disadvantaged groups of citizens or of the newcomers.

In light of the above, the importance of developing and applying methodologies to the concept of social entrepreneurship in Jordan appears, more than before, and it aims to keep pace with changes in the renewable needs of individuals, and fit the new requirements of life in all economic, social, environmental and administrative sectors ... etc., and perhaps providing the social initiatives success factors is a reasonable cause to adopt this concept.

Research Objectives

This study seeks to achieve the following objectives to:

- 1. Investigate the effect of Social Entrepreneurship programs on the Business Performance.
- 2. Explore the statistical differences in Social Entrepreneurship according to the bank size (large, medium, small), the bank type (Islamic, non-Islamic), the scope of work (a local bank, international bank).
- 3. Explore the statistical differences in the level of competitive advantage in Islamic banks, according to the bank size (large, medium, small), the bank type (Islamic, non-Islamic), the scope of work (a local bank, international bank).

2. Problem Statement

Beside the traditional economic and social problems facing the economy, the situation in Jordan has grown more complex. The Syrian refuges started to flow to the Kingdom since 2011 reached to 1.25 million refugees, after witnessing migrations from Iraq and Palestine before that (Ministry of Planning, 2015).

Poverty and unemployment rates also increased, most of the social groups have affected in Jordan, the middle class has receded and disappeared to work in public sector also government appointments have been stopped recently in that sector, which made the private sector to accommodate a new job for seekers, or search



for employment opportunities in traditional markets for Jordanian workers, especially the Gulf states, which have become more radical follow the policies in the field of recruitment of foreign labor in general (Department of Statistics,2015). Jordan government become a busy because of the regional developments and international political pressures , which lead to decrease the role of local government in serving the low classes and poor people in the country. So that there are a need and necessity to substitute the lacking in governmental role by motivating the private sector . the banking sector

All of the above indicates that social initiatives that can promote them; may go beyond the concept of creating jobs for youth .Further more economic and technological developments affected on human life, rather than facilitate his life it has been compounded by complex and has become one of the challenges imposed itself upon him - and these challenges don't include employment opportunities, as we said earlier. There were socially disadvantaged groups that cannot get the opportunity to live, and therefore the need has become more urgent to find the programs and initiatives of community able to serve these groups, and to provide other programs to improve social behavior in a lot of negative social practices taking place in society.

Under These conditions, the focus was on assessing the role of Islamic banks in line role with the provisions of Islamic law under various names, both as a matter of social solidarity, or the Promotion of Virtue and Prevention of Vice, or eliminate the damage and commitment to ethical practices contained in the Qur'an or Sunnah texts. As scholars and economists show that these texts are not devoid of idealism and social values for the law comply with Islamic requirements of life in all its phases and developments, which are fully compatible with the basic needs of life in this age.

Based on the research problem, can be highlighted by trying to answer the following key questions:

- A. What is the effect of Environmental Programs on the Business Performance?
- B. What is the effect of Sport Programs on the Business Performance?
- C. What is the effect of Cultural Programs on the Business Performance?
- D. What is the effect of Economic Programs on the Business Performance?
- E. What is the effect of Scientific Programs on the Business Performance?
- F. What is the effect of Public Service Programs on the Business Performance?
- G. What is the effect of Health Initiatives on the Business Performance?

Literature Review:

Social Entrepreneurship:

The Social Entrepreneurship is the entrepreneurial activity which includes social goal (Austin, Stevenson & weiskillem2006) it has been an important economic phenomenon within the international scope (Mair&Marti,2006, zahara,rawhouser,bhawe,neubaum&hayton,2008), but the attempts or social entrepreneurial innovations which is trying to emerge, particularly in developing countries is still limited, and that affected the lack of capacity utilization in the new business. These attempts did not seek to search in the renewable or new needs and requirements of humanity (Seelo&mair,2005), for example, there are no efforts to secure the surgical contracts with low cost for blind people, nor trying to find solutions to the problem of sewage systems crashes in rural or remote villages in those countries (Elkington&Hartigan,2008).

In the developed countries, we also find, despite interest in the social aspect the concept of social entrepreneurship is still limited and mixed in, we refer here to the survey carried out by an observer of social entrepreneurship in 2005, it showed that there are about 1.2 million people in the UK (3.2% of the population those of working age) are entrepreneurial social workers, although the social entrepreneur usually starts with a local self-efforts, targeting problems on a local scale, but these efforts have international content and, among them the problem of water, creating small projects, waste management etc.

Innovative solutions offered by the social entrepreneur at the local level, which are often existed or copied from experiences in other parts of the world, these solutions can create new global industries (Zahra et al 2008). As the growth of the microfinance industry in the world is clear example (Seelos.et al, 2005).

Therefore social entrepreneurship is found in the form of inclusions in the economic system, designed to create new industries, create new models of business, the allocation of resources on neglected community areas, and these developments began receiving light by some who wish to apply this concept, and began using the research and books, and they focus the process of research and writing on the concept of social entrepreneurship during the past few years (Mair.et al 2006: martin et al 2007).

Dees believes that any definition of social entrepreneurship should reflect the need for the idea of commitment or market discipline, which motivate entrepreneur towards the creation of social projects which are not efficient in the utilization of available resources. While another definition believes that innovation and agents of change who are referred to by Schumpeter, pursuing and chasing opportunities, according to Drucker, or to satisfy their resources, according to Stevenson, and therefore the social entrepreneurship plays an important role depending on the entrepreneurs, to carry out the change in the social sector, through:

• Adapt the message to create sustainable social value.



- Realize the existence of opportunities that should be exploited to serve this message.
- To link this process to ongoing innovation, adaptation and learning.
- Carry out the task without taking into consideration the limited resources currently available.
- Provide accountability framework used by the relevant authorities, as well as to assess the results that
 were obtained.

Competitive Advantage:

The concept of competitive advantage is considered, a real revolution in the world of business administration at the academic and practical level. at the academic level, administration is no longer seen as internal interest or temporary confrontation with problems that do not have strategic dimension yet, but administration is seen as a dynamic and continuous process that aims to take up many of the internal and external concerns to achieve continued excellence of the institution on others (competitors, suppliers and buyers and other parties who deal with them), and of course this achievement of excellence will not be temporary or short-term but permanent attempts to keep the balance of the institution towards the other parties in the market.

The competitive advantage refers to the property that distinguishes the organization from other competing institutions, and achieve strong attitude for this institution towards the various parties. Any organization can achieve competitive advantage in many ways, but the most important of these methods at all is to be a low-cost enterprise (produced at competitive costs and sell at a low price) or that the institution will be able to distinguish their products physically (creativity in products) or impressionistically (such as advertising, name and fame).

Porter defines the competitive advantage that it a rises as soon as the institution reaches the discovery of new ways to be more effective than those used by the competitors. That make it able to embody this discovery in the field, in other words once you bring the creativity process in its broadest sense. Heizer and Render explain that the competitive advantage means a unique feature of the institution that makes it superior to competitors, in other words this competitive advantage that makes it a unique and distinct institution from other competitors.

Liu adds that the competitive advantage of the institution is the institution advantage in the perspective of the product market, which brings more than competitive position of the institution, which means that the competitive advantage means that the organization gains competitive outpost in the market. Competitive advantage is also known as a feature or element of excellence of the institution which is achieved in the case of following a certain strategy to compete.

(Suleiman,2004:74) sees that competitive advantage is achieved when the company is able to accomplish its activities with lower cost or better effectiveness than the competitors through the proper use of resources, or to use its prowess and experience in the completion of its activities to achieve greater value for the customer relative to competitors.

(Azzawi,2005:30) sees that competitive advantage is a property that differentiates the company from its competitors as a result of owning auxiliaries and resources which gives it inner strength that establishes a strong position towards the various parties of the beneficiaries that is reflected through, providing goods and services with unique valuable for its target customers. (Mustafa,2006:416) confirms that competitive advantage is to characterize the company over its competitors in a unique position which helps it to provide outstanding product or more in a successful manner and better profit.

Depending on the previous we see that the company's competitive advantage means the ability to do something better than her competitors and gives it a competitive edge on them in the market, and this means the company's ability to produce and deliver products (goods or services) to customers seamlessly as provided by competitors.

Entrepreneurship & Business Performance:

The conceptual arguments of previous research converge on the idea that firms benefit from highlighting newness, responsiveness, and a degree of boldness. Extensive discussion of the arguments can be found in Lumpkin and Dess (1996). Indeed, these suggestions form the basis for the interest in studying the relationship between entrepreneurship and performance (Miller, 1983).

In an environment of rapid change and shortened product and business model lifecycles, the future profit streams from existing operations are uncertain and businesses need to constantly seek out new opportunities. Therefore, firms may benefit from adopting an entrepreneurship .Such firms innovate frequently while taking risks in their product market strategies (Miller & Friesen, 1982). Efforts to anticipate demand and aggressively position new product/service offerings often result in strong performance (Ireland, Hitt&Sirmon, 2003).

Thus, conceptual arguments suggest that entrepreneurship leads to higher performance. However, the magnitude of the relationship seems to vary across studies. While some studies have found that businesses that adopt a strong entrepreneurial orientation perform much better than firms that do not adopt an entrepreneurial orientation (with an r>.30,9e.g.,Covin&Slevin,1986;Hult,Snow&Kandemir,2003; Lee,Lee&Pennings,2001;Wiklund&Shepherd,2003). Other studies reported lower correlations between



entrepreneurship and performance (e.e., Dimitratos, Lioukas & Carter, 2004; Lumpkin & Dess, 2001; Zahra, 1991) or were even unable to find a significant relationship between EO and performance (George, Wood, & Khan, 2001; Covin, Slevin, & Schultz, 1994).

Generally the relationship between entrepreneurship and business performance has been researched intensively. The entrepreneurship research started in the United States of America (USA) and until the year 2000 most studies are conducted in this country setting. Later, researchers performed studies in, among other places, Sweden (Wiklund and Shepherd 2003, 2005), Slovenia (Antoncic and Hisrich 2001, 2004; Antoncic 2006), South Africa (Goosen et al. 2002), China (Chen et al. 2005), Greece (Dimitratos et al. 2004), Finland (Jantunen et al. 2005), Germany (Walter et al. 2006), Vietnam and Thailand (Swierczek and Ha 2003), Netherlands (Kemelgor 2002; Stam and Elfring 2008), United Kingdom (Hughes and Morgan 2007) and Turkey (Kaya 2006). Among the legacy of studies that have taken place over the years, the business performance consequences of EO have not always been clear.

Recently, Rauch et al. (2009) performed a meta-analysis of the relationship between entrepreneurship and business performance. Their study included 51 articles and showed a significant positive relationship between EO and business performance. The control variable for cultural differences between continents included by the authors turned out to be statistically insignificant, meaning that the relationship between entrepreneurship and business performance is "of similar magnitude in different cultural contexts" (Rauch et al. 2009, p. 779). Of the 51 papers included, only four other studies reported mixed or no significant findings. Slater and Narver (2000) did not find a significant relation between entrepreneurial orientation and business performance at all. Swierczek and Ha (2003) found only a partial positive relationship and Walter et al. (2006) found that entrepreneurship is not directly related with business performance.

Covin and Slevin (1989) found that there is a larger positive effect of entrepreneurship on business performance in hostile environments, while there seems to be no significant relation in benign environments. Also, other researchers have included environment as a moderator or as a control variable in their models.

Lumpkin and Dess (2001) found environmental hostility to be a significant moderator in the relationship between entrepreneurship and firm profitability. Wiklund and Shepherd (2003) use environmental munificence and heterogeneity as control variables within their research on knowledge-based resources and entrepreneurship. Within their research, environmental munificence emerged as a significant control variable.

Marvel et al. (2007) paid to investigate the amount of effectiveness of eight factors in determining amount of corporate entrepreneurial orientation; they found that there is a significant relationship between entrepreneurial orientations with organizational effectiveness. Imanipour and Zivdar (2008) to study the relationship corporate entrepreneurship orientation and organizational performance they found that there was a significant relationship between corporate entrepreneurial orientation and the performance.

Research Methodology

- **1. Study Population:** This study contains a couple of segments:
 - A- **Employees' population**: This population consists of all executives, managers and employees at all levels of management, in licensed Islamic banks in Jordan in 2016, and they were 36422 employees (Jordanian banks associations, 2016).
 - B- Customers' Population: This population consists of all customers in banks in Jordan (Islamic and commercial), and they are about 4083427 customer in 2016 (Jordanian banks associations, 2015). To find out how many dealers with Islamic banks, an exploratory study of 500 clients was conducted, they were asked what kind of banks they are dealing with currently. The final result was that 54.5% of them tend to deal with Islamic banks (45.5% of them tend to deal with commercial banks) based on that the study population was recalculated to about 2225468 (the overall number of customers * Islamic banks share = 4083427 * 0.545= 2225468).

2. Study sample:

A-Employees Sample: this sample reached to 348 elements and simple random sampling was used.

Table1: Sample Distribution Among Islamic Banks in Jordan 2016

Bank Name	Number of	Ratio to the number of total	Number of questionnaire			
	employees	employees %	distributed			
Jordan Islamic bank	2184	59.05	206			
Islamic International Arab	852	23.2	81			
Bank						
Jordan Dubai Islamic Bank	424	11.5	40			
Al-Rajhi Bank	284	7.7	27			
Total	3672	100	384			

Source: Association of banks of Jordan, annual report, 2015.

B-Customers Sample: This sample reached to 384 elements and random sampling method was used.



3. The Analysis unit:

The unit of analysis varies according to the population study as follows:

- 1. Customers: customer who deals with any of the Islamic banks operating in Jordan is the unit of analysis.
- 2. **Employees**: all employees in Islamic banks operating in Jordan at various functional levels (executive director, branch manager, unit manager, head of department, employees).
- **3.5 Sources of Data Collection:** The study used two types of data sources which are:
 - 1. **Secondary data**: It was through a review of various literatures on the subject of the study, published in books and Arab and foreign theses, in addition to niche electronic sites, statistics issued by the relevant local and international institutions.
 - 2. **Primary data**: aiming to reach a solution to the problem of the research and testing of hypotheses, appropriate measurement tool has been developed (questionnaire) to collect the necessary Preliminary data for this purpose.

Testing The Reliability and Validity of The Data:

A-Guttmann Split- Half test: It is used to measure the degree of internal consistency and coherence between the paragraphs of the scale, this test is done by dividing the responses obtained in two parts, and then calculate the correlation coefficient between them and the high value of the correlation coefficient indicates the fact that the two parts are similar responses to a large extent.

Table 2: Split-Half Test

questionnaire	The first part Equal-length Spearman-	The second part Unequal-length	Correlation between forms	Guttman Split- half
Employees	0.908	Spearman-Brown 0.909	0.832	0.908
Customers	0.928	0.928	0.866	0.926

B. Cronbach's Alpha: It measures the degree of validity and reliability of the scale; we have been testing each variable of the study variables separately. Statistical rule for this test is that the acceptable ratio is (60%) or more (Sakaranh, 1984, P. 225), the results came as follows:

Table 3: Cronbach's alpha Values

No.	The Variables	The Value		
	Overall Social Entrepreneurship Programs	0.975		
1	Environmental programs and campaigns	0.904		
2	sports and youth programs	0.882		
3	cultural programs and campaigns	0.896		
4	Economic programs and campaigns	0.882		
5	programs and educational campaigns	0.913		
6	health programs and campaigns	0.903		
7	public service programs	0.909		
	Overall Elements of Competitive Advantage	0.96		
1	cost elements	0.847		
2	Quality elements	0.931		
3	elements of flexibility	0.909		
4	4 delivery elements			
	Elements of the Overall Customer Satisfaction	0.951		
	.Overall questionnaire	0.979		
CD1		11 1 1 1 1 1 1		

The previous table shows that all the independent ,dependent and intermediate variables showed high levels of reliability, reached (97.5%) in the overall social entrepreneurship programs, and about 96% of the elements of competitive advantage, and about (95.1%) of the elements of customer satisfaction, while reliability reached rate of 97.9% in the overall of the questionnaire.

Testing the Hypotheses:

The values of arithmetic mean and standard deviation have been calculated to know the extent of sample individuals' acceptance or rejection to each question from the questionnaire distributed, as the rule sees to accept the independent variable, when its arithmetic mean is high above the arithmetic mean value of the scale of the five-used which is (3), due to the level of approval included answers from (1) to (5).

To analyze the results of study sample views, we have been guided by the results of the descriptive statistical analysis (arithmetic mean, standard deviation, and relative frequencies), whereas elements of social entrepreneurship were evaluated, according to the values of the arithmetic mean of the answers of study sample, relative scale was used as follow:

5 - 4.2 is very high.



- Less than 4.2 more than 3.4 is high.
- 3.4 -more than 2.4 is medium or acceptable.
- Less than 2.4 more than 1.6 is weak.
- Less than 1.6 is very weak

HO: The Main First Hypothesis: There is a statistical Impact of social entrepreneurship programs on performance of Islamic banks operating in Jordan.

The results of table (4) points out that the respondent sample individuals have rejected all phrases of the scale, which means that social entrepreneurship programs are not available in Islamic banks, and all Islamic banks operating in Jordan lack these programs, and that was the result of comparing the arithmetic mean of these variables with the arithmetic mean of scale of (3).

Table 4 : Descriptive Statistics of Independent Variable

Phrase	standard	mean	statistical
	deviation		decision
First, overall environmental campaigns and programs	0.92609	1.7958	rejected
your organization provides programs for attention to the natural reserves and wildlife	0.78935	1.5944	rejected
Your organization provides campaigns and programs about the attention to environmental and climatic changes	0.83430	1.6853	rejected
your organization offers programs about energy efficiency and the search for alternative solutions	1.01936	1.9441	rejected
Your organization offers programs on how to preserve the national heritage	0.96853	1.8601	rejected
your organization contributes to providing campaigns on how to use water resources and conservation	1.01893	1.8951	rejected
Second: overall campaigns and sports programs	0.92502	1.8759	rejected
Your organization provides financial programs and campaigns to support sports and youth clubs	0.89968	1.9790	rejected
your organization cares about Incubators to look after sports and youth emerging talent	0.89710	1.7832	rejected
Your organization implement campaigns to support national sporting events (such as the Women's World Cup)	0.95424	1.9301	rejected
Your organization provide campaigns to support the Jordanian sports Posts abroad	0.94906	1.8112	rejected
Third: overall campaigns and cultural programs	1.0311	2.0881	rejected
Your organization contribute to the programs and campaigns to raise traffic safety awareness	0.93611	2.0629	rejected
Your organization implement programs on the phenomenon of firing bullets at events	0.97046	1.8741	rejected
The institution providing programs about the phenomenon of extravagance and opulence at events	1.01452	1.9231	rejected
Provided your institution's programs and campaigns to encourage and support marriage	1.19699	2.5455	rejected
Your organization provides programs to take care of creators and thinkers Jordanians	1.03742	2.0350	rejected
Fourth: the overall economic campaigns and programs	1.08269	2.24	rejected
Your organization has provided programs for the operation and employment of Jordanian youth	1.17137	2.2238	rejected
Your organization has adopted implementing programs and campaigns to improve the lives of the poor level	1.04579	2.1608	rejected
your institution Provided programs and campaigns to create a great benefit to the local economy projects	1.10905	2.4126	rejected
your institution Provided programs and educational campaigns in the field of financial and banking security	1.00457	2.1608	rejected
Fifth: the overall campaigns and educational programs	1.0093	1.8933	rejected
Banks offered programs to take care of extracurricular activities in schools and universities	0.97613	1.9301	rejected
The banks create educational centers for people with special needs	1.07788	1.8811	rejected



Banks have to establish learning centers in poor and remote areas	0.99990	1.8322	rejected
Banks have incentives for scientific innovation activities in universities	0.98331	1.9301	rejected
Sixth: the overall campaigns and health programs	1.01103	1.9405	rejected
Your organization has provided programs on health behaviors and habits pathogenic	0.86961	1.7692	rejected
your organization has provided financial support for medical conferences and campaigns, community health	1.02692	1.9580	rejected
Your organization has adopted special programs supporting the disabled and those with special needs	1.07774	1.9790	rejected
Your organization carried out blood donation campaigns, free medical days for the needy and the poor	1.03988	2.0559	rejected
Seventh overall and initiatives of public service campaigns	0.93561	1.9738	rejected
Your organization has adopted programs and campaigns to promote social responsibility among citizens	0.90312	1.9091	rejected
Your organization carried out the clean-up campaigns in the cities and streets in the cities	0.88894	1.8881	rejected
Your organization has implemented campaigns related to planting trees in the desert and remote areas	0.93815	1.8811	rejected
your organizationprovided contributions of stationery, books and clothing for the poor and needy students	1.09506	2.2168	rejected
Overall social entrepreneurship programs	0.99166	1.9725	rejected

1. HO11: There is statistically significant relationship between application of environmental programs and competitive advantage of Islamic banks working in Jordan.

The results show that there is a positive statistical relationship between environmental programs and competitive advantage of Islamic banks working in Jordan . The relationship between them reached to 37.8%, these programs explained about 14.3% of the variation in dependent variable. By comparing the significance level for the study of 5% with a significance level of F (0.00), HO1 has been accepted which sees that there is a statistical relationship between environmental programs and competitive advantage of such banks.

2. HO12: There is statistically significant relationship between the application of sport programs and competitive advantage of Islamic banks working in Jordan.

The results show that there is a positive statistical relationship between sport programs and competitive advantage of Islamic banks working in Jordan . The relationship between them reached to 46.6%, these programs explained about 21.8% of the variation in dependent variable. By comparing the significance level for the study of with a significance level of F, HO2 has been accepted which sees that there is a statistical relationship between sport programs and competitive advantage of such banks.

3. HO13: There is statistically significant relationship between the application of cultural programs and competitive advantage of Islamic banks working in Jordan.

The results show that there is a positive statistical relationship between sport programs and competitive advantage of Islamic banks working in Jordan . The relationship between them reached to 52.6%, these programs explained about 27.7% of the variation in dependent variable. HO3 has been accepted so that there is a statistical relationship between cultural programs and competitive advantage of such banks.

4. HO14:There is statistically significant relationship between the application of economic programs and competitive advantage of Islamic banks working in Jordan.

The positive statistical relationship appeared between economic programs and competitive advantage of Islamic banks working in Jordan. The relationship between such variables reached to 58.4%, these programs explained about 34.1% of the variation in dependent variable. HO4 has been accepted so that there is a statistical relationship between economic programs and competitive advantage of such banks.

5. HO15:There is statistically significant relationship between the application of educational programs and competitive advantage of Islamic banks working in Jordan.

The positive statistical relationship appeared between educational programs and competitive advantage of Islamic banks working in Jordan. The relationship between such variables reached to 48.1%, these programs explained about 23.2%% of the variation in dependent variable. HO5 has been accepted so that there is a statistical relationship between educational programs and competitive advantage of such banks.

6. HO16: there is statistically significant relationship between the application of health programs and competitive advantage of Islamic banks working in Jordan.

The positive statistical relationship appeared between health programs and competitive advantage of Islamic banks working in Jordan. The relationship between such variables reached to 52.3%, these programs



explained about 27.3% of the variation in dependent variable. HO6 has been accepted so that there is a statistical relationship between health programs and competitive advantage of such banks.

7. HO17: there is statistically significant relationship between the application of public service programs and competitive advantage of Islamic banks working in Jordan.

The positive statistical relationship appeared between public service programs and competitive advantage of Islamic banks working in Jordan. The relationship between such variables reached to 57.1%, these programs explained about 32.6% of the variation in dependent variable. HO6 has been accepted so that there is a statistical relationship between public service programs and competitive advantage of such banks.

Table 5: Multiple Regressions of Social Entrepreneurship With The Competitive Advantage

Independent Variable	\mathbb{R}^2	r	В	Calculated F	Sig.	Statistical decision
		0.270	_			
Environmental Programs	0.143	0.378	0.42	23.443		There is a statistical relationship
			(4.842)			HO11 accepted
Sport Programs	0.218	0.466	0.515	39.205	0.00	There is a statistical relationship
			(6.261)			HO12 accepted
Cultural Programs	0.277	0.526	0.532	54.048	0.00	There is a statistical relationship
			(7.352)			HO13 accepted
Economic Programs	0.341	0.584	0.551	73.032	0.00	There is a statistical relationship
			(8.546)			HO14 accepted
Educational Programs	0.232	0.481	0.47	42.503	0.00	There is a statistical relationship
			(6.519)			HO15 accepted
Health Programs	0.273	0.523	0.519	53.04	0.00	There is a statistical relationship
			(7.283)			HO16 accepted
Public Service Programs	0.326	0.571	0.589	68.112	0.00	There is a statistical relationship
			(8.253)			HO17 accepted

Level of significance for the study as a whole is 5%. The value in brackets is t-test for independent variable value.

The correlations between social entrepreneurship programs offered by Islamic banks operating in Jordan, and the performance of these banks expressed by competitive advantage. In more detail all sub-hypotheses were accepted, which see the existence of a statistical relationship between the independent variables and the dependent one in this study. In order to test the first major hypothesis, all independent and dependent variable have been put variables in a linear equation in the following form:

$$Y = A + {}_{\beta}1 X1 + {}_{\beta}2 X2 + {}_{\beta}3 X3 + {}_{\beta}4X4 + {}_{\beta}5X5 + {}_{\beta}5X6 + {}_{\beta}7X7$$

Whereas: Y: the dependent variable and reflects the performance of Islamic banks expressed in the four dimensions of competitive advantage (cost, quality, flexibility, delivery). Whereas X_1 , X_2 , X_3 , X_4 , X_5 , X_6 , X_7 . They are elements of social entrepreneurship in this study, or the so-called independent variable and they are programs (environmental, sporting, cultural, economic, educational, health, public service), respectively. The A and B are the capabilities of the model. Using a statistical program SPSS Version 23 to estimate the previous model which is become as follows:

Y = 1.491 - 0.058 X1 + 0.124 X2 + 0.034 X3 + 0.363 X4 - 0.0172 X5 - 0.024X6 + 0.377X7

The result shows that the relationship between the seven social entrepreneurship programs with the competitive advantage, that five of these programs failed statistically to have significant influence on the dependent variable, while the economic programs and public service have succeeded. This kinds of programs are important in attracting the attention of customers, and the formation of competitive advantage for such banks.

it was found that the economic programs is the source of the relationship between social entrepreneurship and the competitive advantage of Islamic banks working in Jordan. Increasing these programs by one unit, it improves the competitive advantage by 0.55 unit, and these programs have interpreted on their own 33.7% of the change in the competitive advantage, and linked in positive relationship reached to 58.4%. This analysis confirms the significant statistical impact of social entrepreneurship on the competitive advantage of Islamic banks working in Jordan.



Table 6: The Effect of Social Entrepreneurship on the Competitive Advantage

Programs	Statistical indicate	ors	_	Other indicators			
Variables	В	t	Siq.	F= 12.148			
division A	1.491	8.644	0.000	Siq.=0.00			
Environmental programs	0.058 -	0.0484 -	0.629	r=0.622			
Sports and youth programs	0.124	.958	0.340	$R^{-2} = 0.355$			
Cultural Programs	0.034	.239	0.811				
Economic programs	0.363	2.675	0.008				
Educational programs	0.0172 -	0.1151 -	0.252				
Health programs	0.024 -	0.0142 -	0.887				
Public service programs	0.377	2.491	0.014				
Regression analysis results for the first main hypothesis							
Economic programs	0.551	8.546	0.00	F= 73.032			
				Siq.=0.00			
				r=0.584			
				$R^{-2} = 0.337$			

Finally, to determine the correlation relationships between the seven elements of social entrepreneurship, and the four dimensions of competitive advantage, the following table shows the correlation matrix between them as follows:

Table 7: The Correlation Matrix Among Social Entrepreneurship Programs & Dimensions of Competitive Advantage

Social Entrepreneurship	Dimensions of Competitive Advantage				
Programs	cost elements	elements of quality	flexibility elements	Delivery elements	
Environmental programs	0.364	0.379	0.257	0.354	
Sports and youth programs	0.407	0.467	0.367	0.43	
Cultural Programs	0.453	0.501	0.452	0.48	
Economic programs	0.484	0.526	0.533	0.547	
educational programs	0.404	0.481	0.383	0.454	
Health programs	0.443	0.461	0.47	0.496	
Public service programs	0.499	0.524	0.484	0.536	

The Main Second Hypotheses:

HO2:There are no statistically significant differences in the level of the application of social entrepreneurship in Islamic banks, according to the bank size (large, medium, small), the bank type (Islamic, non-Islamic), the scope of work (a local bank, international bank).

H0: M1 = M2

Ha2: There are significant differences in the level of the application of social entrepreneurship in Islamic banks, according to the bank size (large, medium, large), the bank type (Islamic, non- Islamic), the scope of work (a local bank, international bank).

Ha: M1 ‡ M2

Statistical rule states to reject the null hypothesis in the case of the value of calculated F is greater than its Tabulated value, or the level of significance of the test is less than the significance level of Siq (0.05), and to accept the alternative hypothesis (Sekaran, 1984, p.243).

Table No (8): F values of ANOVA test for Social Entrepreneurship in different organizational factors

independent variables	calculated F.	Sig	Statistical decision Sub-hypothesis
the Islamic bank size (large, medium, small)	0.456	0.792	H0 main hypothesis accepted
the bank type (Islamic, non- Islamic)	0.054	3.782	H0 main hypothesis accepted
The scope of work (a local bank, international bank).	0.024	5.239	H0 main hypothesis accepted

It is noted in the previous table (8) that there are differences in the level of application of social entrepreneurship and that depending on the scope of work of the Islamic Bank (a local bank, international bank), while it was found that the level of entrepreneurship in Jordan, is not much different between Islamic banks and non-Islamic, and the bank size element is statistically ineffective to make any statistical differences in this position.

In order to determine the direction of these differences depending on the scope of the Islamic Bank of work which was accepted statistically as an effective factor, and by taking "Scheffe" test it turns out that the statistical differences in the level of applying social entrepreneurship in Islamic banks operating in Jordan, trends toward the international banks or those with branches and operates on the basis of competition in international markets and this is illustrated in table (8).



Table 8 : Scheffe" test

		Subset for alpha = 0.05
Size	N	1
1.0	46	2.0247
2.0	32	2.1475
Sig.		0.22

The Main Third Hypotheses:

H03:There are no statistical differences in the level of competitive advantage in Islamic banks, according to the bank size (large, medium, small), the bank type (Islamic, non- Islamic), the scope of work (a local bank, international bank).

H0: M1 = M2

Ha3: There are significant differences in the level of competitive advantage in Islamic banks, according to the bank size (large, medium, small), the bank type (Islamic, non- Islamic), the scope of work (a local bank, international bank).

Ha: M1 ‡ M2

Statistical rule states to reject the null hypothesis in the case of the value of the calculated F is greater than Tabulated value, or the level of significance of the test is less than the significance level of Siq (0.05), and to accept the alternative hypothesis (Sekaran, 1984, p.243).

Table (9): F values of ANOVA test of competitive advantage depending on Organizational factors

independent variables	Calculated F.	Sig	Statistical decision Sub-hypothesis
The Islamic bank size	0.045	2.99	H0 main hypothesis accepted
The bank type	1.526	0.219	H0 main hypothesis accepted
The scope of work	1.1	0.297	H0 main hypothesis accepted

It is noted in the previous table No.(9) that there are differences in the level of competitive advantage which the Islamic banks operating in Jordan have, and that according to Islamic bank size (large - medium - small), while it was found that the competitive advantage in Jordan does not differ much among Islamic banks or non-Islamic, and the scope of work is not an effective element in statistical terms in this position.

In order to determine the direction of these differences by the Islamic Bank size which was accepted statistically as an effective element, by taking "Scheffe" test it turns out that the statistical differences in the level of competitive advantage in Islamic banks operating in Jordan, trends towards the big banks operating in the market, specifically Jordan Islamic Bank and this is illustrated in table number (10).

Table 10: Scheffe" test

		Subset for alpha = 0.05		
ize	N	1	2	
3.0	17	2.4760		
1.0	46	2.9444	2.9444	
2.0	32		3.0945	
Sig.		.0.044	3.822	

The Discussion

The level of applying social entrepreneurship and all of its elements or components of the seven level (environmental, sporting, cultural, economic, educational, health, public) were done in a weak level of Islamic banks operating in Jordan. Here the arithmetic mean of all programs and campaigns has registered value ranged between 1.7958 - 2.24, that value fit the weak performance level in accordance with the former relative scale.

Confirming the above, we find that a small percentage of the sample amounted to 3.5% indicated that the highly application level of those programs, while the largest percentage, amounting to 82.6% showed that there is a clear reduction by Islamic banks in the provision of social programs and campaigns directed to serve the community in which they operate within . This result differed with the findings of the study of (Adamu et al, 2015) which showed that there is a positive leading role for Islamic banks in their ability to provide products that are capable of meeting the needs and requirements of customers. Also it disagreed with the study of (Almarri et al, 2014) which showed that social entrepreneurship has an important role in accelerating the deployment of social innovators within the Islamic banking market environment.

Despite the high profit levels achieved by Islamic banks in Jordan, they are not commensurate with the efforts made in the area of social responsibility, which is one of the basics of the concept of social entrepreneurship, due to the absence of the scientific concept of social entrepreneurship in those banks, and the lack of units or competent authorities within those banks to formulate social programs and campaigns of interest



to the community and provide innovative solutions to the issues which face the society. The study of (Al - Qasem, 2014) showed that Entrepreneurship has an important role in strengthening the entrepreneurial orientation and entrepreneurial characteristics among private schools in Jordan, unlike what Islamic banks offer in Jordan as well. But our current study agreed with the study of (Sarath et al.2013), which indicated that the Islamic banks are still not able to improve their operational performance, but at the same time they care about increasing profitability rates.

The previous tables indicate that the four dimensions of competitive advantage (cost, quality, flexibility, delivery), were at average level (acceptable) in Islamic banks operating in Jordan. Here, the arithmetic mean of all programs and campaigns registered value ranged between 2.77 - 2.951, a value that fit the average level (acceptable) of performance, according to the proportional scale used previously. A small percentage of the sample amounted 17.3% indicated that this feature is available to a high degree in the Islamic banks operating in Jordan, and on the contrary, the largest percentage of respondents, amounting to 43.5% considers that the competitive advantage of those banks is low-grade.

The performance level is highly affected by rates of growth and sustainable profits achieved by the institutions at (Bharuddin.et al, 2014) and the low satisfaction rate lowers the loyalty rate, all of which negatively affect the growth and profits (Chung, Yu, Choi, and Shin, 2015), and innovation is considered another advantage that institutions may benefit from it to overcome the problems of low level performance (Krom, 2015).

There is an evidence presence of significant statistical relationship between social entrepreneurship and the performance of Islamic banks operating in Jordan expressed by a competitive advantage, and thus agree with the study of (Armesh, Ghalandarzahie and Shahnevazie, 2013) which showed that there is an important relationship between the entrepreneurship of partnership and organizational performance. According to the study of (Nur, Surachman, Salimand and Djumahir, 2014), the entrepreneurial orientation within the business has a role in improving the strategy of the institution, and to strengthen administrative capacity, and thus will have an important role in improving the organization's performance according to the measurements used.

The result shows that the relationship between the seven social entrepreneurship programs with the competitive advantage, that five of these programs failed statistically to have significant influence on the dependent variable, while the economic programs and public service have succeeded. This kinds of programs are important in attracting the attention of customers, and the formation of competitive advantage for such banks.

it was found that the economic programs is the source of the relationship between social entrepreneurship and the competitive advantage of Islamic banks working in Jordan. Increasing these programs by one unit, it improves the competitive advantage by 0.55 unit, and these programs have interpreted on their own 33.7% of the change in the competitive advantage, and linked in positive relationship reached to 58.4%. This analysis confirms the significant statistical impact of social entrepreneurship on the competitive advantage of Islamic banks working in Jordan.

The differences of applying social entrepreneurship depend on the work of the Islamic Bank scope (a local bank, international bank), but there are no differences in the level of entrepreneurship depending on the type or size of the bank. In order to determine the direction of these differences depending on the scope of the Islamic bank it became clear that the statistical differences in the application of social entrepreneurship in Islamic banks operating in Jordan level tend to favor international banks and in light of the convergence of the sample distribution on these two types of banks, we find that the share of Islamic banks amounted to 54.5% of the scoping study that we've made, compared with 45.5% were in favor of traditional banks. It was found that 52% of Islamic banking market in Jordan was the share of Islamic Bank (as the largest Islamic bank in Jordan), followed by the Islamic International Arab Bank, by 32.7%, and 8.2% and 7.1% for the banks of Dubai capital and Al- Rajhi respectively.

The results confirmed the differences in the performance of Islamic banks operating in Jordan depending on the size of the bank, it has been shown that these differences tend to favor the big banks, in what looked like a lack of differences in the performance of Islamic banks depending on the difference in the type of bank, or the scope of its work.

The Recommendations and Suggestions:

Based on previous findings, the study recommends the following:

- strengthen the attention to internal training or external to all administrative and management levels
 working in Islamic banks, and in all fields of Islamic finance, marketing and management, and this
 requires the allocation of financial budgets fit and keep pace with market requirements, and the
 establishment of a specialist center that belongs to Islamic banks with training and rehabilitation on the
 legality and the fields of banking. So hopefully the foregoing provision of Islamic banking labor able to
 understand the Islamic banking labor market requirements, and the provision of professional departments
 capable of managing the social entrepreneurship strategy.
- 2. The need to create a special units belonging entrepreneurship and innovation in Islamic banks, these units



- should be able to feel customer needs, manage their expectations, and offer innovative products capable to attract new customers and enhance the satisfaction of existed customers, and the interaction of all segments of society, and contribute to building the Muslim individual lives and promote positive behaviors in society, and attention to the disadvantaged and poor society such as women, the elderly, the unemployed, children, couples, orphans, poor families, which may enable these banks to achieve their goals of profitability and expansion in the market.
- 3. The need to increase and strengthen the role of Islamic banks in economic development by proposing programs and campaigns going on, able to increase integration into the national economy, and this requires the provision of quality social services in various fields, volunteerism and charitable support scientific research in the health, environmental and educational fields ... etc, and provide activities and cultural awareness lectures for schools, universities, training students on the agenda of the Islamic banking industry, and the intensification of programs and practices that enable them to stay informed on the best practices of Islamic and conventional and World banks.

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