

Modern Incentives Management Practices and Impact on Job Performance of Employees at Jordanian Commercial Banks

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Abstract

The purpose of the present study was to identify level of employee job satisfaction regarding management practices adopted to incentive employees at the Jordanian commercial banks and their impact on employee performance. The study also sought to identify whether there were statistically significant differences in employees satisfaction level regarding the incentives management practices that vary by such variables as gender, job title, and years of experience; and further to explore the effect of the management practices on employee performance by gender, job title, and years of experience. Population consisted of the Jordanian commercial banks (N=13) listed at the Jordanian Banks Association. A representative sample of eight banks (61.5%) was randomly selected from the overall population. The sampled banks recruit (5564) employees in different organizational levels across all parts of Jordan. Out of employee pool, a sample of 556 (10%) employees was randomly selected. The questionnaire survey was the used to conclude results from the present study. Major results included that:

1. Employee satisfaction level regarding management practices related to "employee integration and empowerment" was ranked top, whereas the domain "satisfaction level regarding management practices related to flexible work schedules" was ranked down.
2. The domain "effect of incentives management practices related to "integration and job empowerment" on "job performance" was ranked first, whereas domain "effect of incentives management practices related to "flexible work schedules" on "job performance" was ranked last.
3. There were statistically significant differences attributed to Job Title regarding employee satisfaction on the incentives management practices.
4. There were no statistically significant differences as to the impact of the management practices on employee performance by gender.
5. There were no statistically significant differences as to the impact of the management practices on employee performance by experience years.
6. There were statistically significant differences as to impact of the management practices on employee performance by Job Title,

Keywords: Modern Incentives Management Practices, Job Performance, Jordanian Commercial Banks

1- Introduction

Needles to emphasize that employees' satisfaction is paramount in stability of an organization and again is a key element in the success of modern business organizations. Acumen managers, therefore, are those who, from a hand, initiate a network of synergic interrelationships with employees at different organizational levels that is well supported by institutionalized capabilities associated with clearly defined strategies of the organization, and on the other hand, to employ their leadership skills. As leaders, managers should employ both their management skills and personal qualities life being flexible, cooperative, and interactive with others, and able to build capacity. Indeed, effective managers are those who develop trust, and respect in their subordinates, consider their needs, and reward their performance within a suitable work environment. In effect, managers who employ incentives and rewarding strategies more effectively can expect positive performance and excellence of their organizations. In fact, the organizational success is a responsibility that is shared by different parties in the organization whether at the lower or top levels. However, senior managers due to leadership roles on a strategic level take the share of the lion regarding the responsibility towards success or failure of their organizations and typically are held accountable to board of directors, governing bodies or government as to the decisions they make.

2- Statement of the Problem

The problem addressed by the present study emanates from the observation that most of the Arabian managers in general embrace the traditional management styles to incentive their employees. Managers who follow this approach pay greater attention negative incentives that penalize low or ineffective employee performance rather than adopting effective incentives styles or employing positive incentives that proved successful in the Western and Japanese organizations that embraced modern management styles such job organization, employee empowerment and integration, flexible work schedules, and employee job performance.

3- Questions of the Study

The study consists of the following questions:

1. What is the employees' satisfaction level regarding incentives management practices employed?
2. What is the effect of management incentives practices (job design, employee empowerment and integration, group job design, and flexible work schedules?).
3. Are there statistically significant differences in employees' satisfaction level regarding the incentives management practices attributed to gender, job title and years of experience?
4. Are there statistically significant differences of the effect of management practices on employee performance by gender, job title and years of experiences variables?

4- Objectives of the Study

This study aims to obtain the following:

- To identify the employees' satisfaction level regarding the incentives management practices in the organizations under study.
- To identify the effect of the incentives management practices on employee performance.
- To identify whether there are statistically significant differences in the employees' satisfaction level regarding incentives management practices by such variables as gender, job title, and years of experience.
- To explore the effect of management practices on employee performance by gender, job title and years of experience.

5- Significance of the Study

This study addresses a significant topic that emanates from various disciplines such as management, social, economic and psychological sciences, since incentives practices influence the individual in terms of behavior, performance, loyalty, belongingness, innovation, and excellence which is the constellation that form the hub of the achieving a competitive edge for the whole organization.

6- Study Variables

First: Independent Variable, including modern incentives management practices that include the following components:

- Incentives management practices related to job design (job rotation, job enlargement and job enrichment)
- Incentives management practices that relate to employee integration and empowerment (employee integration, and employee empowerment)
- Incentives management practices regarding group work design (problem solving team, multiple job teams, virtual groups, autonomous work teams)
- Incentives management practices related to flexible work schedules (intensive weekly work hours, flexible work schedule, reduction of workload)

Second: Dependent Variable: Job Performance

7- Methodology of the study

Participants were recruited from the Jordanian commercial banks enrolled at the Banks Association totaling thirteen commercial banks, namely: Arab Bank, Jordan National Bank, Cairo Amman Bank, Bank of Jordan, and Housing Bank for Trade & Finance, Jordan Kuwait Bank, Arab Jordan Investment Bank, Jordan Commercial Bank, Investment Bank, Arab Banking Corporation, Bank Aletihad, Societe Generale Bank, and Capital Bank (Jordan). The Islamic banks were excluded since they adopt a unique commercial banking and they are not commercial banks by definition of Jordan Central Bank (Jordan Banks Catalog, 2013). The researcher was interested in commercial banks as study population because they are characterized with definite rewarding systems, which reflects intense competition towards excellence within the banking industry.

Sample (N=8) was selected using simple randomization method accounting for 61.5 per cent of population (N=13). The sampled banks were (Housing Bank for Trade & Finance, Jordan Kuwait Bank, Arab Jordan Investment Bank, Jordan Commercial Bank, Arab Banking Corporation, Bank al Etihad, and Capital bank). Those banks employ (5564) employees of different job levels and working at various bank branches throughout Jordan. A representative sample of (556) participants representing 10 per cent of population was randomly selected. Among the questionnaires administered, (441) questionnaires were returned back out of which (22) were found unusable for statistical analysis, and the remaining (419) questionnaires were used for the statistical analysis representing 75 per cent of the total population which is statistically acceptable for analysis and generalize ability of results (Sekaran, 2006).

The analysis unit used in the present study was the managerial staff irrespective of organizational level or position in all bank branches located in different parts of Jordan who were represented by the sample excluding such job like doorman, guards, or drivers

To measure responses to study instrument, Likert-5-point scale was used, where Very High= [5], High = [4], Don't Know= [3], Low= [2], Very Low= [1].

For statistical treatment, SPSS program was in statistical analysis using means, standard deviations, percentages, frequencies, three way analysis of variance, Person correlation coefficient, and Scheffe Post Hoc Comparisons.

The researcher collected data from the following sources:

Secondary Sources: Included information and data found in traditional libraries in forma of printed materials such as books, journals, prior studies; and electronic libraries including eBooks, eJournals, and related websites.

Primary Sources: Mainly represented by the questionnaire specifically designed to gather data related to commercial banks in Jordan and fits the study variables. The three-part questionnaire included the following:

Part One: measuring the demographic characteristics: gender, job title, and years of experience.

Part Two: included items measuring employee satisfaction Level regarding the incentives management practices representing the independent variable. Items 1-3 measure employee satisfaction level regarding incentives management practices focused on "job design". However, items 4 and 5 measure employee satisfaction level regarding incentives management practices focused on "employee integration and empowerment", items 6-9 measure satisfaction level regarding management practices focused on "designing group work ", and finally items 10-12 measure satisfaction level regarding management practices focused on "flexible work schedule".

Part Three: Includes the Job Performance scale to measure the dependent variable "job performance" by items 13-24

8- Operational Definitions

First: modern incentives management practices: it is refer to management techniques and methods employed by top management with employees to enhance their strengths and decrease weaknesses towards reaching a better performance. Some of the modern incentives management practices stressed in this research include the following:

- 1- Incentives management practices related to job design, including:
 - Job Rotation: A management technique in which employees are moved between two or more jobs internal or external to the organization in order to acquire varied experiences to enhance job satisfaction and reducing monotony.
 - Job enlargement: A management technique in which the number of tasks associated with a job is increased within the same organizational level.
 - Job Enrichment: refers to a management approach where employees are assigned additional duties or tasks from a higher organizational level.
- 2- Incentives management practices related to employee integration, including:
 - Employee Integration: Management method in which employees get involved in different organizational activities and decision making process in order to enhance their morality and sense of worth and value.
 - Empowerment of Employees: Management method that focuses on employee training and qualifying, delegate and authorize them to make decisions without reference to top managers.
- 3- Incentives management practices related to designing group work that include:
 - Problem-solving teams: management method in which an ad hoc team is formed from staff from different organizational levels with relevant skills to find out solutions for an urgent problem
 - Multifunctional team: management method in which a group composed of members from two or more departments or functional areas working together to solve a problem.
 - Virtual Team: management method in which a functional group of employees working in different geographical locations who use modern communications and technologies to discuss and cooperate with top management at the head office to solve specific problems.
 - Autonomous Work Teams: Management technique in which business units are provided the discretion to build their own work teams without intervention from the top levels to run their operations independence from upper levels.
- 4- Incentives management practices related to flexible work schedules, including:
 - Compressed Workweek: work arrangement where employees are allowed compress workweek to achieve the work tasks within limited time so that the employee gets vacation to his convenience.
 - Flexible work schedules: means management arrangements that allow the employees a certain

degree of freedom in deciding their work hours best fit their conditions to perform tasks assigned to them.

- Workload reduction: refers to management technique that considerate competent managerial staff in terms of reducing their workload and curtail work hours for employees to practice other activities such as study, scholarship, family and health caring (Durrah & Jodeh, 2011).

Second: Job Performance: refers to quality outcomes of employees such as disciplinary, accuracy, relations with top managers, compliance to rules and regulations, job loyalty and belongingness.

Third: Jordanian Commercial Banks: Profit-seeking business organizations owned by Jordanians and categorized as private-sector organizations that provide financial and banking experiences in terms of lending loans, money transfer, and financial facilitations to customers, etc. and operate in accordance to Jordanian Banks Act no. 24 of 1971 supervised, monitored and governed by the regulations of the Jordanian Central Bank and effective laws in Jordan.

9- Theoretical Framework

9.1 Concept of Incentives

Saleh (2001) described incentives as a feeling in individual that generates the willing to do a certain activity or behavior towards achieving a specific goal. (Hareem, 2010) defined incentive as the material and immaterial benefits (salary, bonus, promotion, honor, etc) that are provided to an employee to reward a quality performance. Awad (2012) described incentives as external stimulus creates in one a motivation to do something, and the link between incentive and motivation is as strong as that between stimulus and response. Byors & Rue (1997) defined incentives as the general attitude of individuals in the organization to develop the work.

Schermerhorn, et al, (2000) described incentives as either negative or positive feeling by individuals towards the tasks they are to undertake in the organization

Incentives are described as passive or positive attitudes of employees towards the tasks and functions they undertake.

Rottins, (2001) referred to incentives as the rewards variable gained by employees that are linked with performance level accomplished.

Fuad Al-Seikh et al (2009) described incentives as an internal drive incentives one to perform proportionately at a level reflecting conviction with the incentive.

To summarize, the concept of incentives has been differently described by different authors. Some dealt with incentives and motivation as indicating the same thing. However, others described them as internal driving forces influencing individual. The review of the management literature reveals that incentives and motivation were mostly referred to as external driving force used as means to accomplish certain goals rewarded by the organization such as increased productivity, profits, behavior development, greater satisfaction level, ensure loyalty, job belongingness, containment of job conflicts, achieve competitive edge, building job stability and other objectives that vary by policies and strategies of the organizations. In this study, the author will not get engaged in terminological controversy about incentive and motivation concepts

For purpose of the present study it is adequate to indicate that the concept of incentives that fits with the author's attitudes and objective of the current study is that incentives describe external drives that employers, managers or decisions makers use to encourage employees improve their performance or change a behavior in order to transit to a more desirable situation. On the other hand, motivations are internal drives innately held by a human being through which to gratify a basic need for survival. Many studies (Maghrabi, 2004; Kember & Wondam, 2003; Dorra & Jodeh, 2011) supported that incentives are external drives used to stimulate behavior reinforce motivation demand. Motivations, on the other hand, are internal driving force influence behavior and initiate inside of an individual. Depending on Maghrabi (2004), the link between incentives and motivation arise from the fact that they drive human behavior, but connotes different meanings.

9.2 Prior Studies

Condly, et al (2003) conducted a study about the effects of Incentive on workplace performance: A Meta-Analytic review of research studies, and found that employee motivation associates with the existence of direct monitoring of the performance of work teams and focusing on group more than individual performance. However, monetary incentives were found incentives more than moral incentives, and prolonged training courses largely influence and incentive employee performance.

MC Gee, et al (2006) investigated the effects of individual and group monetary incentives on high performance and revealed that rewarding systems that are based on individual performance not only incentive employees more than group rewarding systems but also greatly increase competitiveness among employees.

Al-Wadei (2008) investigated (The effect of incentives on job satisfaction in Sana'a, Capital of Yemen). The study revealed that the incentives methods poorly used with employees, excluding communication with employees and the participatory management, and that the job satisfaction level regarding the incentives methods

was moderate. Further, the study found a steady correlation between incentives and job satisfaction.

Lindner (1998) conducted a study on understanding employee's motivation. The study investigated a set of incentives and found that incentives influence employee performance the most were nature of job or task that commensurate with employee desire, continuous zealous, high wages, and recognition of excelled performance.

Stolovitch, et al (2004) conducted a study on incentives, motivation and work place performance: Research and best practices, and found that moral and monetary incentives are among the best incentives that develop performance level, produce numerous positive outcomes such as building self-confidence, and increase organizational performance. In addition, the study revealed that the monetary incentives need to be used constantly from a strategic perspective to ensure excellent organizational performance.

Gneezy et al, (2010) found in his study that most influential incentives were those related to the monetary ones, followed by the health benefits provided by the organization to employees due to costly medical treatment. The study showed that the employee motivation decreases when benefits or incentives reduced since employees adapt themselves to certain life style depending on the rewards they receive.

10- Statistical Treatments

10.1 Reliability

To test for reliability, test-retest method was used by applying the test, and reapplied two weeks later on a group of (50) employees selected without the original sample consisting of (50) employee. Pearson correlation coefficient was computed between their estimates on both the test and retest for the overall instrument.

Reliability was also tested using the internal consistency Chronbach alpha. Table (1) shows internal consistency Chronbach alpha, reliability on retest for the areas and overall instrument. These values considered appropriate for the purpose of the present study.

Table 1. Chronbach alpha internal consistency coefficient, T-retest reliability for domains and overall degree

Domain	T-Retest Reliability	Internal Consistency
Satisfaction on incentives management practices	0.87	0.83
Effect of incentives management practices on job performance	0.89	0.77

10.2 Characteristics of the study sample

The following table shows the Characteristics variables of the study:

Table 2. Frequencies and percentages by study variables

	Category	Frequencies	Percentage
Gender	M	251	59.9
	F	168	40.1
Years of Experience	Less than 5 years	65	15.5
	5-9 years	124	29.6
	10-14 years	78	18.6
	15 years or more	152	36.3
Job Title	Manager	65	15.5
	Chairperson	119	28.4
	Employee	235	56.1
Total		419	100.0

Question One: what is the employees' satisfaction level regarding incentives management practices employed?

To answer this question, means and standard deviations were computed for employee satisfaction level regarding the incentives management practices applied and the next table shows related results.

Table 3. Means and standard deviations of employee satisfaction levels regarding the incentives management practices in descending order by means

Rank	No.	Domain	M	SD
1	2	Satisfaction level regarding incentives management practices related to employee integration and empowerment	3.89	1.292
2	3	Satisfaction level regarding incentives management practices related to group work design	3.65	1.002
3	1	Satisfaction level regarding incentives management practices related to job design	3.29	.728
4	4	Satisfaction level regarding incentives management practices related to flexible work schedules	1.44	.445
		Overall Satisfaction Level	3.05	.667

Table (3) shows that means ranged from (1.44 - 3.89), where the domain "satisfaction level regarding management practices related to employee integration and empowerment" was ranked first with highest mean score (3.89), while the domain "satisfaction level regarding management practices related to flexible work schedules" was ranked in the last place (M=1.44), and the mean score for the overall domain was (M=3.05).

Question Two: what is the effect of incentives management practices (job design, employee empowerment and integration, group work design, and flexible work schedules)?.

To answer this question, means and standard deviations were computed for the effect of incentives management practices (job design, employee empowerment and integration, groupwork design, and flexible work schedules?). The following table shows results in detail.

Table 4. Means and standard deviations of the effect of incentives management practices (job design, employee empowerment and integration, group work design, and flexible work schedules?) in descending order by means

Rank	No.	Domain	M	SD
1	2	Effect of incentives management practices related to employee integration and empowerment on job performance	4.42	.658
2	3	Effect of incentives management practices related to groupwork design on job performance	4.06	.631
3	1	Effect of incentives management practices related to job design on job performance	3.92	1.040
4	4	Effect of incentives management practices related to flexible work schedules on job performance	3.51	7.98
Effect of overall incentives management practices			3.95	.505

Table (4) shows that means ranged from (3.51-4.42), where the domain " effect of incentives management practices of employee integration and empowerment" on performance" was ranked top with highest mean score (4.42), whereas the domain "effect of incentives practices of flexible work schedules of job performance" was ranked in the last place (M=3.51), and the mean score for the overall domain was (M=3.95).

Question Three: Are there statistically significant differences in the employee satisfaction levels regarding the incentives management practices attributed to gender, job title, or years of experience?

To answer this question, means and standard deviations were computed for employee satisfaction levels with the incentives management practices by gender, job title and years of experience and table (5) shows the related results.

Table 5. Means and standard deviations of employee satisfaction level regarding incentives practices of managers by gender, job title, and years of experience

	Category	Frequencies	Percentage	Number
Gender	M	3.01	.643	251
	F	3.10	.698	168
Years of Experience	Less than 5 years	3.09	.627	65
	5-9 years	2.83	.656	124
	10-14 years	3.15	.522	78
	15 years or more	3.16	.718	152
Job Title	Manager	3.34	.515	65
	Chairperson	3.51	.540	119
	Employee	2.74	.588	235
Total		3.05	.667	419

Table (5) shows superficial variance in the means and standard deviations of satisfaction levels among employees regarding management practices used to incentive employees due to variation of the variable levels of gender, job title, and years in experience. To demonstrate statistical significance among the mean scores, three-way ANOVA was employed and table (6) shows results.

Table 6. 3-way analysis of variance of the effect of gender, job title, and years of experience on employee satisfaction level regarding incentives management practices

Source of Variance	Total Squares	Freedom Degrees	Mean Squares	F-Value	Significance α
Gender	.307	1	.307	1.019	.313
Years of Experience	7.601	3	2.534	8.403	.000
Job Title	52.271	2	26.135	86.679	.000
Error	124.226	412	.302		
Overall	185.763	418			

Table (6) demonstrates the following results:

- There were no statistically significant differences at ($\alpha=0.05$) regarding employee satisfaction level with the incentives management practices by gender, where ($F=1.019$) was statistically significant (.313).
- There were statistically significant differences at ($\alpha=0.05$) regarding employee satisfaction level with the incentives management practices by variable "years of experience", where ($F=8.403$) was statistically significant at (0.000). To identify whether paired differences between mean scores were statistically significant, Scheffe post-hoc comparisons were applied as shown in table (7).
- There were statistically significant differences at ($\alpha=0.05$) regarding employee satisfaction level with the incentives management practices by variable "job title", where ($F=86.679$) was statistically significant at (0.000). To identify whether paired differences between mean scores were statistically significant, Scheffe post-hoc comparisons were applied as shown in table (8).

Table 7. Scheffe Post-Hoc Comparisons of the Effect of "Years in Experience" variable

	M	Less than 5 yrs	5-9 yrs	10-14 yrs	Above 15 yrs
Less than 5 yrs	3.09				
5-9 yrs	2.83	.26*			
10-14 yrs	3.15	.07	.32*		
Above 15 yrs	3.16	.07	.33*	.01	

• Significant at significance level ($\alpha=0.05$)

Table (7) shows statistically significant differences ($\alpha=0.05$) between the years of experience from (5-9) years, from a hand, and both groups (less than 5) and (10-14) years of experience, with differences being in favor of respondents with years of experiences within (less than 5), (10-14) and (above 15) years of experience groups.

Table 8. Scheffe Post-Hoc Comparisons of "Job Title" effect

	M	Manager	Department Head	Employee
Manager	3.34			
Department Head	3.51	-.17		
Employee	2.74	.60*	.77*	

• Significant at significance level ($\alpha=0.05$)

Table (8) shows statistically significant differences ($\alpha=0.05$) between those holding job title "employee", from a hand, and those in the "manager" and "department head" positions, on the other, with differences being in favor of "manager" and "department head".

Question four: Are there statistically significant differences of the effect of management practices on job performance attributed to by gender, job title and years of experiences variables?

To answer this question, means and standard deviations were computed for the effect of management practices on the job performance by such variables as gender, job title and years of experience and table (9) shows detailed results.

Table 9. Means and standard deviations of the effect of management practices on job performance by gender, job title and years of experience

	M	SD	Count	
Gender	M	3.94	.495	251
	F	3.96	.521	168
Years in Experience	Less than 5 years	4.03	.539	65
	5-9 years	3.88	.557	124
	10-14 years	3.99	.459	78
	15 years or more	3.94	.463	152
Job Title	Manager	4.07	.436	65
	Department Head	3.97	.479	119
	Employee	3.90	.531	235
Total		3.95	.505	419

Table (9) shows superficial variance in the means and standard deviations of the effect of management practices on the job performance due to variation of the categories of the variables of gender, educational qualification, and years of experience. To identify significance of the differences among mean scores, 3-way ANOVA was used as shown in table (10).

Table 10. 3-way ANOVA results of the effect of gender, educational qualification and years of experience on the effect of management practices on job performance

Variance Source	Total Squares	Freedom Degrees	Mean Squares	F-Value	Significance α
Gender	.094	1	0.094	0.375	0.541
Years of Experience	1.647	3	0.549	2.187	0.089
Job Title	1.917	2	0.958	3.817	0.023
Error	103.427	412	0.251		
Overall	106.577	418			

Results from table (10) shows:

- No statistically significant differences were found at ($\alpha=0.05$) attributed to effect of gender, where $F=0.375$, and significance level $\alpha=0.541$
- No statistically significant differences were found at ($\alpha=0.05$) attributed to effect of years of experience, where $F=2.187$, and significance level $\alpha=0.089$
- There were statistically significant differences at ($\alpha=0.05$) attributed to effect of "Job Title", where $F=3.817$, and significance level $\alpha=0.023$.

To demonstrate significant paired differences among the mean scores, Scheffe post hoc comparisons test was used and table (11) shows the results.

Table 11. Scheffe Post-Hoc Comparisons of the effect of "Job Title" variable on Job Performance

	M	Manager	Chairperson	Employee
Manager	4.07			
Chairperson	3.97	0.10		
Employee	3.90	0.16*	0.06	

* Significant at significance level ($\alpha=0.05$)

Table (11) demonstrates statistically significant differences at ($\alpha=0.05$) among participants holding job title "Manager" versus "Employee", in favor of managers.

10.3 Results

Major results reached by the present study include that:

1. The domain "satisfaction level regarding management practices of employee integration and empowerment" was rated top with highest mean score ($M=3.89$), whereas the domain "satisfaction level regarding management practices of flexible work schedules" was rated in the last place ($M=1.44$) and the mean of the overall domain was ($M=3.05$).
2. The domain "effect of incentives management practices of employee integration and empowerment on job performance" was ranked first with highest mean score ($M=4.42$), and in the last rank was placed the domain "effect of incentives management practices of flexible work schedules on job performance" (3.51) and the mean score of overall domain was (3.95).
3. There were no statistically significant differences ($\alpha=0.05$) attributed to gender in employee satisfaction levels regarding incentives management practices.
4. There were statistically significant differences ($\alpha=0.05$) attributed to effect of "years of experience" on the satisfaction level of employees regarding incentives management practices; where differences were in favor of respondents with years of experience within group (5-9 years), from a hand, and groups (less than 5 years), (10-14 years) and (above 15 years) from the other; and differences were in favor of groups (less than 5 years), (10-14 years) and (above 15 years).
5. There were statistically significant differences ($\alpha=0.05$) attributed to "job title" effect on the incentives management practices; where differences were perceived between "Employee", from one hand, and both "Manager" and "Chairperson", from the other and differences were in favor of respondents with job title "Manager" and "Chairperson".
6. No statistically significant differences were found at ($\alpha=0.05$) attributed to effect of management practices on employee performance by gender.
7. No statistically significant differences at ($\alpha=0.05$) attributed to effect of management practices on employee performance by years of experience.
8. There were statistically significant differences were found at ($\alpha=0.05$) attributed to effect of management practices on employee performance by job title, where differences were noticed between participants in positions "Manager" and "Employee" with differences being in favor of managers.

10.4 Recommendations

In light the earlier results, the author recommends the following:

1. Top-level management at Jordanian commercial banks need to pay greater attention to employees at their various locations through adopting flexible management practices related to job design; for instance allowing opportunity for job rotation for employees, job enlargement, and job enrichment in order to improve the performance level and job satisfaction among their employees.
2. Top-level management at Jordanian commercial banks need to pay greater attention to employees at their various locations through adopting flexible management practices related to flexible work schedules by allowing times for rest or leave without strict routines, and provide excellent employees education grants or scholarship, which will enhance the knowledge and educational background of employees and improve their performance level.
3. Top-level management at Jordanian commercial banks need to take care of their employees at different levels and various locations impartially and honestly depending on their years in tenure, or based on job title, otherwise job conflicts would arise and migration of qualified personnel.
4. Continuous consideration of employee needs, satisfy their demands, and diversify incentives offered to them

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