

Reality of Strategic Planning in Islamic Banks “Case Study: JIB”

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Introduction

Banks play a vital role in financing and developing national economy with its various sectors, by means of their various functions, such as operating as a broker between savers and investors. Due to their significant engagement with other economic sectors as well as the large number of their clients, whether individuals or organizations, banks are special institutions.

In contrast with other companies, they are distinguished for their high financial leverage, as the banks contributors obviously represent only a slight part of the total available funding resources. Late 2012, the total rights of licensed banks in Jordan – amounting to 26 – are about JD4.9 billion, making only 13.1% of the total assets of the banks, which reached approximately JD37.3 billion on that date¹. In other words, in their capitals, they basically rely on the money of depositors rather than shareholders.

Accordingly, the Central Bank of Jordan and control parties pay great attention to the safety of banks' financial conditions and activities, since any imbalance may lead to a disorder in the entire banking sector due to the lack of audience credibility. If so happens in any country, it may a national economic crisis is likely to be seen.

Islamic banks occupy a distinguished position on the map of the international banking industry. Particularly, as their holdings constitute 21% of the credit facilities of the licensed banks in the same period and 15% of clients' deposits, these institutions are integral to the Jordanian banking sector. Therefore, they are significantly concerned with adopting Strategic Planning as a method to manage their activities.

In this regard, the present research aims at shedding light on some banking SP aspects, in general, and Islamic banks, in specific. The study explores the reality of SP in the Jordan Islamic Bank, which is the pioneer in the kingdom and has several regional and international successes in this field.

Problem of the study

Although SP is a major feature of successful organizations and has positive impacts on those which adopt it, it is unclear to what extent Jordanian, and especially Islamic, banks are committed to its implementation as a fundamental method. As the JIB is the oldest and biggest bank in the kingdom, the problem is centred on the following question:

What is the reality of SP in the JIB?

That can be answered through the following secondary questions:

1. To what extent does the JIB practice SP on the ground?
2. Do the different administrations participate in the SP process of the bank?
3. Is the JIB committed to carrying out its strategic plans?

Hypotheses of the study

The problem of the study is discussed in light of the following hypotheses:

1. The JIB applies SP in a way that is clear to its administration and staff.
2. All the administrative levels participate well in the SP process in the JIB.
3. There is a high degree of commitment to the implementation of the targets included in JIB' strategic plans, applying a suitable follow-up approach to assure the accomplishment of the targets stipulated in the strategic plans.

Limitations of the study

1. The paper is limited to the JIB as the population of the study, in order to investigate the reality of SP in the Islamic banks operating in Jordan, bearing in mind that the JIB is the oldest and biggest among them.
2. A sample of 50 JIB employees was chosen, including those in the general administration and the branches.

Methodology of the study

The study adopts the descriptive-analytical methodology and that of the Sample to find out answers to the main and secondary research questions.

¹. جمعية البنوك في الأردن ، الأداء المقارن للبنوك العاملة في الأردن خلال عام 2012 ، عمان ، الأردن ، تموز / 2013 .

Previous studies

The following are reviews of a number of studies which have explored SP, in general, and its application in banks, in particular.

1. Hamdan & Al-Ajami: Strategic information systems¹

Strategic information systems are defined as those systems which support or form the competitive strategy of the business unit. They are a computer-based tool for carrying out the organization strategy dependent on the information use, employment and communication. Such a type of strategic information extends the organization limits to cover clients, consumers, exporters and rivals. Thus, the usage of communication tools and networks is considered the core of the application of strategic information systems.

2. Hussein Hussein Shhata: A proposed methodology for Sharia' control over strategic administrative decisions in Islamic banks²

The research tackles the Shari'a dimension of the strategic administrative decisions taken by the top administration, such as those of setting targets, policies, schemes, programmes, systems and regulations. It underlines maintaining the strategic administrative functions and decisions of the top administrations in Islamic banks under Islamic control system, which is approved by the shareholders' general assembly.

3. Al-Zreiqat: Impact of strategic approach in realizing social responsibility: Applied study of Jordanian commercial banks (2012)³

According to Al-Zreiqat, the strategic approach is a modern management term concerned with the general future and main targets of the organization. The strategic approach indicates a genuine understanding of the internal context, with its strengths and weaknesses, as well as the external context, with its chances and threats. All that is aimed at foreseeing the future in a bid to phrase achievable vision and targets for the institution. Strategic plans have become inclusive of specific goals and tendencies in terms of social responsibility, which influences the other targets. For instance, some banks state being friendly to the environment as a pre-condition for funding activities.

4. Khanji: Marketing mix in Islamic banking (2009)⁴

This thesis explores the significance of marketing in banks, in general, and Islamic banks, in particular. The researcher concludes that the latter has not yet sufficiently employed marketing planning for their activities. He stresses the setting of religious rules for all the aspects of the marketing process as well as carrying out relevant policies and strategies specific for such banks. He called on them not to limit themselves to meet their clients' momentary needs, but also to study the likely future desires in order to try to achieve them and create the banking goods and services assisting in this regard, also according to the rulings of Shari'a.

5. Al-Dajani: Reality of strategic planning in the Islamic University in light of quality standards (2006)

The study in question aims at investigating the reality of the implementation of SP in the Islamic University of Gaza, by means of analyzing the entire organization's SP in light of the standards of Higher Education quality in Palestine. It is concluded that 80% of the population of the study strongly agree that the SP concept is clear for them. Those who are greatly interested in SP at the university amount to 79%. The results also show that 76% believe that the institution administration practices the SP process well. On the other hand, 70% indicate that it does not apply straightforward standards to judge its the competence of the entire university and its various departments⁵.

Applications of SP in the banking sector

Concept of strategy and SP

It may be argued that Strategy is one of the terms which have different and diverse implications. However, it may simply be defined as the PLAN for the long run and SCHEME for the short run⁶.

¹ حمدان , وسيم و العجمي محمد سامر ، نظم المعلومات الاستراتيجية ، بحث منشور ، جامعة دمشق ، كلية الاقتصاد ، دمشق ، 2009.

² <http://darelmashora.com/Search.aspx?q=منهج مقترح للرقابة الشرعية على القرارات الإدارية>

³ الزريقات ، خالد خلف سالم ، أثر التوجه الاستراتيجي في تحقيق المسؤولية الاجتماعية : دراسة تطبيقية في المصارف التجارية الأردنية ، مجلة كلية بغداد للعلوم الاقتصادية الجامعة ، العدد الحادي والثلاثون ، بغداد ، العراق ، 2012 ، ص ص 281 . 324.

⁴ الخانجي ، محمد بهاء الدين ، المزيج التسويقي في المصارف الإسلامية ، رسالة ماجستير ، الأكاديمية العربية للعلوم المالية والمصرفية ، عمان ، الأردن ، 2009 .

⁵ الدجني ، إياد علي يحيى ، واقع التخطيط الاستراتيجي في الجامعة الإسلامية في ضوء معايير الجودة ، رسالة ماجستير ، كلية التربية ، الجامعة الإسلامية ، غزة ، فلسطين ، 2006.

⁶ مفهومها و مدلولاتها (، كل الأردن ، 23 / 01 / 2012 ، :توقه ، حسين عمر ،) الاستراتيجية

According to Alfred Chandler of Harvard University, it is “the determination of the basic long-term goals and objectives of an enterprise, and the adoption of courses of action and the allocation of resources for carrying out these goals.”¹.

SP in banking

Banks’ strategic plan

A strategic plan of a bank is a series of decisions and procedures focusing on the bank’s fundamental issues².

Among these are the following:

1. Increasing profitability
2. Mix of activities or set of services provided to clients
3. Position on the national, regional and international banking map
4. Share of various aspects and activities in the banking sector.

SP in Islamic banks

Reality of SP in JIB

1. Islamic banks operating in Jordan

1.a. Jordanian Islamic banks:

In the kingdom, there are 3 Islamic banks, namely: JIB, International Islamic Arab Bank and Jordan Dubai Islamic Bank. They had a network of 135 branches and offices late 2013.

1.b. Arab Islamic banks:

In the kingdom, there is one Arab Islamic bank, which is Al-Rajhi, operating through 3 branches.

Features and indicators of the Jordanian banking sector

1. High number of banks, most of which are of small size
2. Hegemony of the Arab and Housing banks on a major part of the market
3. Family administration control over a number of banks
4. High obligatory monetary reserve imposed on deposits in the dinar and foreign currencies at Jordanian banks by 7% without any returns
5. exposure to the Palestinian banking sector, as the value of the assets of the Jordanian banks’ branches in Palestine amount to JD4.1 billion, making 9.6% of the total assets of Jordanian licensed banks amounting to JD42.8 billion late 2013
6. High general liquidity, which enables these banks to encounter crises but reduces their profits
7. Expansion of the loan scheduling process in the last few years, due to the borrowers’ inability to pay in light of the recession in the Jordanian economy
8. Rise of allowances for loans and credit facilities as well as size of non-performing loans
9. Restriction of any bank’s ability for competition in the service quality, method of presentation and capability for improvement, taking into consideration that all these banks provide a similar set of services.

<http://www.allofjo.net/index.php?page=article&id=37707>.

¹. خليل , نبيل مرسي ، (التخطيط الاستراتيجي) ، دار المعرفة ، مصر ، 1994 ، ص 17 .

² The definition is based on the material: (الإدارة الاستراتيجية والإدارة المالية لعمليات المصرف) / الأكاديمية العربية

للعلم المالية والمصرفية ، عمان ، الأردن.

Development of JIB's major indicators

The following table illustrates the main indicators of JIB's activities in the last 10 years¹.

**Development of JIB's activities
 (2004 – 2013)
 In million Jordanian dinars**

Year	Assets	Savings containers	Finance and investment	Shareholders' rights	Pre-tax profit
2004	1289.0	1202.5	747.4	58.2	4.8
2005	1553.4	1421.1	867.9	69.4	19.6
2006	1707.4	1525.8	1026.0	115.3	23.4
2007	1904.2	1676.8	1224.8	133.5	34.4
2008	2147.5	1881.7	1411.2	161.0	50.1
2009	2448.1	2187.5	1556.1	176.8	38.9
2010	2858.1	2593.0	1700.8	193.6	40.7
2011	3127.0	2858.3	1784.1	206.9	39.7
2012	3254.8	2952.0	2467.7	228.8	51.2
2013	3522.4	3190.4	2495.2	255.5	64.7

Testing hypotheses

Conclusions

Recommendations

First, preparing the questionnaire

It consists of the following:

- ❖ Part One: general information about the employee filling in the questionnaire
- ❖ Part Two: 15 questions aimed at identifying the staff's views of the SP in JIB

The questionnaire was given out to the employees in the general administration and the branches, in cooperation with JIB's Strategic Planning and Public Relations Departments.

Second, sample size and response percentage

- ❖ 70 copies were distributed.
- ❖ 50 employees responded, i.e., by 71%.

Third, methodology of analysis

- ❖ The data was processed by the SPSS programme.
- ❖ The 5-level Likert statistical scale was used to convert the descriptive answers in digital data according to the following table.

degree	answers
5	Strongly agree
4	Agree
3	Neither agree nor disagree
2	Disagree
1	Strongly disagree

In order to analyze the results, the mean of the answers to each question was employed, by multiplying each weighting value by the number of answers and then dividing all the weighting values by the number of the respondents. That came up with the general mean of agreement for the question, in particular, and the hypothesis, in general. The 5-level Likert scale was also employed to multiply the general mean of agreement by 20 to assign its percentage.

¹ البنك الاسلامي الأردني ، التقرير السنوي لعام 2013 ، ص 33

Fourth, sample feature analysis

1. Sample distribution according to the level of education:

In terms of the employees' academic qualifications, the distribution comes as follows:

Academic qualification	No.	Study sample percentage
PhD	1	2%
MA / High Diploma	8	16%
BA	31	%62
Intermediate Diploma	10	%20
Total	50	%100

2. Sample distribution according to the hierarchical level:

In terms of the employees' hierarchical level, the distribution comes as follows:

Position	No.	Study sample percentage
Top administration	3	%6
Intermediate administration	19	%38
Operative administration	28	%56
Total	50	%100

3. Sample distribution according to the years of experience:

In terms of the employees' experience, the distribution comes as follows:

Years of experience	No.	Study sample percentage
Less than 5	8	%16
5 – 10	15	%30
10 – 15	13	%26
Over 15	14	%28
Total	50	%100

Fifth, testing hypotheses

As mentioned above in Chapter One, in light of the analysis of the study problem elements, the following hypotheses have been made:

Hypothesis One: The JIB applies SP in a way that is clear to its administration and staff.

Hypothesis Two: All the administrative levels participate well in the SP process in the JIB.

Hypothesis Three: There is a high degree of commitment to the implementation of the targets included in JIB' strategic plans, applying a suitable follow-up approach to assure the accomplishment of the targets stipulated in the strategic plans.

Hypothesis testing:

Hypothesis One

Questionnaire Five includes questions on the extent of the JIB's implementation of SP in a clear way for its administration and staff. The respondents' answers are as follows:

Statement One: The SP concept is clear enough for the JIB's administration and employees.

The table below illustrates that the mean of agreement by the respondents is 85.2%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	100	%40	20
Agree	96	%48	24
Neither agree nor disagree	15	%10	5
Disagree	2	%2	1
Strongly disagree	0	%0	0
Total answers	213	%100	50
General mean of answers			4.26 (85.2%)

Statement Two: JIB has a straightforward vision of what it aims to achieve.

The table below illustrates that the mean of agreement by the respondents is 87.2%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	105	%42	21
Agree	104	%52	26
Neither agree nor disagree	9	%6	3
disagree	0	%0	0
Strongly disagree	0	%0	0
Total answers	218	100%	50
General mean of answers			4.36 (87.2)

Statement Three: The targets of JIB's plan are clear, realistic and measurable.

The table below illustrates that the mean of agreement by the respondents is 84.4%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	90	%36	18
Agree	104	52%	26
Neither agree nor disagree	18	%12	6
disagree	0	%0	0
Strongly disagree	0	%0	0
Total answers	212	%100	50
General mean of answers			4.24 (84.4%)

Statement Four: The JIB's administration aims through SP at assigning the future approaches by means of foreseeing the future potential changes.

The table below illustrates that the mean of agreement by the respondents is 88.4%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	110	%44	22
Agree	108	%54	27
Neither agree nor disagree	3	%2	1
Disagree	0	%0	0
Strongly disagree	0	%0	0
Total answers	221	%100	50
General mean of answers			4.42 (88.4%)

Statement Five: The new products and services included in the JIB's SP are referred to the Shari'a Control Department before their final approval.

The table below illustrates that the mean of agreement by the respondents is 92.4%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	165	%66	33
Agree	60	%30	15
Neither agree nor disagree	6	%4	2
Disagree	0	%0	0
Strongly disagree	0	%0	0
Total answers	231	%100	50
General mean of answers			4.62 (92.4%)

Total analysis of the responses to Hypothesis One statements:

The analysis of the responses according to the employees' academic qualification, hierarchical level and years of experience is as follows:

a. Academic qualification:

Academic qualification	PhD	MA	BA	Intermediate Diploma
Lickert Scale mean	4.0	4.35	4.47	4.14
Agreement percentage	%80	%87	89.4%	%82.8

It can be observed that the highest percentage of agreement that the JIB implements SP in a clear way to its

administration and employees is among the BA and then MA holders. The least is among the PhD category, bearing in mind that there is only one PhD holder in the sample.

b. Hierarchical level:

hierarchical level	Top administration	Intermediate administration	Lower levels
Likert Scale mean	4.4	4.14	4.50
Agreement percentage	%88	%82.8	%90

It can be observed that the highest percentage of agreement that the JIB implements SP in a clear way to its administration and employees is in the lower levels categories, followed by the top administration and then the intermediate administration.

c. Years of experience:

Years of experience	Less than 5 years	5 – 10 years	10 – 15 years	Over 15 years
Lickert Scale mean	4.4	4.59	4.32	4.19
Agreement percentage	%88	%91.8	%86.4	%83.8

It can be observed that the highest percentage of agreement that the JIB implements SP in a clear way for the JIB's administration and employees is the 5-10 year category, while the least is the over 15 years category.

Conclusion of the analysis to the statements' responses with regard to Hypothesis One:

According to the Likert 5-level Scale, the responses' general mean is 4.38, accounting for 87.6% of the total sample agreement. This high percentage proves Hypothesis One stating that the JIB implements SP in a clear way to its administration and employees.

During the analysis of the responses, it is observed that the highest agreement concerns the statement on the JIB's commitment to referring the new products and services in its SP to the Shari'a Control Department before their final approval.

Hypothesis Two:

The questionnaire included 5 questions related to the active participation of various administration levels in the SP process in the JIB. The responses to the relevant statements are as follows:

Statement Six: All the concerned parties participate in setting the JIB's targets, especially those responsible for accomplishing them.

The table below illustrates that the mean of agreement by the respondents is 85.6%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	110	%44	22
Agree	84	%42	21
Neither agree nor disagree	18	%12	6
Disagree	2	%2	1
Strongly disagree	0	%0	0
Total answers	214	%100	50
General mean of answers			4.28 (84.6%)

Statement Seven: If the JIB's administration intends to amend any of the SP sections, that takes place through cooperation and consultation with relevant parties.

The table below illustrates that the mean of agreement by the respondents is 84%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	95	38%	19
Agree	92	46%	23
Neither agree nor disagree	21	14%	7
Disagree	2	2%	1
Strongly disagree	0	0%	0
Total answers	210	100%	50
General mean of answers			4.2 (84%)

Statement Eight: The targets set in the operative schemes for departments and working centres are discussed with their own heads and members of staff.

The table below illustrates that the mean of agreement by the respondents is 87.2%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	120	%48	24
Agree	84	%42	21
Neither agree nor disagree	12	%8	4
Disagree	2	%2	1
Strongly disagree	0	%0	0
Total answers	218	%100	50
General mean of answers			4.36 (87.2%)

Statement Nine: JIB has a system of suggestions which allows the members of staff to express their opinions about the issues related to its schemes and targets.

The table below illustrates that the mean of agreement by the respondents is 77.2%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	95	%38	19
Agree	56	%28	14
Neither agree nor disagree	33	%22	11
Disagree	6	%6	3
Strongly disagree	3	%6	3
Total answers	193	%100	50
General mean of answers			3.86 (77.2%)

Statement Ten: The employee is told about the targets of their department or branch and their own individual targets.

The table below illustrates that the mean of agreement by the respondents is 78.8%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	95	%38	19
Agree	68	%34	17
Neither agree nor disagree	21	%14	7
Disagree	12	%12	6
Strongly disagree	1	%2	1
Total answers	197	%100	50
General mean of answers			3.94 (78.8%)

Total analysis of the responses to Hypothesis Two statements:

The analysis of the responses according to the employees' academic qualification, hierarchical level and years of experience is as follows:

a. Academic qualification:

Academic qualification	PhD	MA	BA	Intermediate Diploma
Likert Scale mean	3.2	3.93	4.34	3.72
Agreement percentage	%64	%78.6	%86.8	%74.4

It can be observed that the highest percentage of agreement that the JIB's various levels of administration participate well in its SP process is in the BA and then MA holders. The least is in the PhD category, bearing in mind that there is only one PhD holder in the sample.

b. Hierarchical level:

hierarchical level	Top administration	Intermediate administration	Lower levels
Likert Scale mean	3.67	3.81	4.39
Agreement percentage	%73.4	%76.2	%87.8

It can be observed that the highest percentage of agreement that the various levels of administration participate well in JIB's SP process is in the lowest category, followed by that of intermediate and then top administration.

c. Years of experience

Years of experience	Less than 5 years	5 – 10 years	10 – 15 years	Over 15 years
Likert Scale mean	4.18	4.36	4.17	3.18
Agreement percentage	%83.6	%87.2	%83.4	%63.6

It can be observed that the highest percentage of agreement that the various levels of administration participate well in JIB's SP process is in the 5 – 10 category, while the least is that of over 15 years.

Conclusion of the analysis to the statements' responses with regard to Hypothesis Two:

According to the Likert 5-level Scale, the responses' general mean is 4.13, accounting for 82.6% of the total sample agreement. This very high percentage proves Hypothesis Two stating that the various levels of administration participate well in JIB's SP process. However, there is a low level of satisfaction about the JIB's suggestions system as well as the way of acquainting the staff of the targets set in their departments.

Hypothesis Three:

The questionnaire includes 5 statements about how high the level of commitment is in accomplishing the targets set in JIB's strategic plan and about its adoption of a suitable follow-up approach to guarantee the achievement of such targets. The responses of the sample individuals are as follows:

Statement Eleven: The JIB's strategic plan contains straightforward performance standards which are easy for follow-up and judgement.

The table below illustrates that the mean of agreement by the respondents is 81.6%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	90	%36	18
Agree	84	%42	21
Neither agree nor disagree	24	%16	8
Disagree	6	%6	3
Strongly disagree	0	%0	0
Total answers	204	%100	50
General mean of answers			4.08 (81%)

Statement Twelve: The performance of JIB's various departments is assessed according to their commitment to the accomplishment of their planned targets.

The table below illustrates that the mean of agreement by the respondents is 81.25%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	90	%36	18
Agree	88	%44	22
Neither agree nor disagree	15	%10	5
Disagree	10	%10	5
Strongly disagree	0	%0	0
Total answers	203	%100	50
General mean of answers			4.06 (81.2%)

Statement Thirteen: JIB has an efficient follow-up system for the accomplishment of the annual schemes.

The table below illustrates that the mean of agreement by the respondents is 79.2%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	0	%36	18
Agree	72	%36	18
Neither agree nor disagree	24	%16	8
Disagree	12	%12	6
Strongly disagree	0	%0	0
Total answers	198	%100	50
General mean of answers			3.96 (79.2%)

Statement Fourteen: The results of the follow-up of the accomplishment of the scheme targets are referred to the Board of Directors more than once a year.

The table below illustrates that the mean of agreement by the respondents is 88.4%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	125	%50	25
Agree	84	%42	21
Neither agree nor disagree	12	%8	4
Disagree	0	%0	0
Strongly disagree	0	%0	0
Total answers	221	%100	50
General mean of answers			4.42 (88.4%)

Statement Fifteen: There is commitment to the accomplishment of the targets approved in the scheme and

estimated budget, which could be amended later – if needed – upon the approval the competent party. The table below illustrates that the mean of agreement by the respondents is 88.8%, distributed as follows:

Level of agreement	Weighted repetition	Percentage	Repetition
Strongly agree	130	%52	26
Agree	80	%40	20
Neither agree nor disagree	12	%8	4
Disagree	0	%0	0
Strongly disagree	0	%0	0
Total answers	222	%100	50
General mean of answers			4.44 (88.8%)

Total analysis of the responses to Hypothesis Three statements:

The analysis of the responses according to the employees' academic qualification, hierarchical level and years of experience is as follows:

a. Academic qualification:

Academic qualification	PhD	MA	BA	Intermediate Diploma
Likert Scale mean	3.2	3.93	4.35	4.0
Agreement percentage	%64	%78.6	%87	%80

It can be observed that the highest percentage of agreement that there is commitment to the accomplishment of the targets included in JIB's strategic plans and that JIB carries out a suitable follow-up approach to guarantee the implementation of such targets is in the BA holders and then Intermediate Diploma categories. The least is in the PhD category, bearing in mind that there is only one PhD holder in the sample.

b. Hierarchical level

hierarchical level	Top administration	Intermediate administration	Lower levels
Likert Scale mean	3.80	3.82	4.49
Agreement percentage	%76	%76.4	%89.8

It can be observed that the highest percentage of agreement that there is commitment to the accomplishment of the targets included in JIB's strategic plans and that JIB carries out a suitable follow-up approach to guarantee the implementation of such targets is in the lowest levels, followed by Intermediate and then Top Administrations.

c. years of experience

Years of experience	Less than 5 years	5 – 10 years	10 – 15 years	Over 15 years
Likert Scale mean	4.27	4.44	4.18	3.89
Agreement percentage	%85.4	588.8	%83.6	%77.8

It can be observed that the highest percentage of agreement that there is commitment to the accomplishment of the targets set in JIB's strategic plans and it applies a suitable follow-up approach to guarantee this is in the 5 – 10 category, while the least is in the over 15 category.

Conclusion of the analysis to the statements' responses with regard to Hypothesis Three:

According to the Likert 5-level Scale, the responses' general mean is 4.19, accounting for 83.6% of the total sample agreement. This very high percentage proves Hypothesis stating Three that there is a high degree of commitment to the accomplishment of the targets set in JIB's strategic plans and it applies a suitable follow-up approach to guarantee this.

Conclusion of the analysis of all the study hypotheses:

The degree of agreement on Hypothesis One is 87.6% and Hypothesis Two 82.6%. These are very good percentages prove that the JIB carries out SP in a good and suitable manner.

Sixth, recommendations:

1. It is necessary to apply a suggestions system which would allow the staff to express their opinions about the issues related to JIB's activities, in general, and SP, in particular.
2. It is important to improve the level of the staff's familiarity with the targets of their department or branch, in general, and their own goals, in particular.
3. The follow-up system related to the accomplishment of the targets set in JIB's strategic plans needs to be improved.
4. The performance standards included in JIB's strategic plans need to be clear enough to facilitate their follow-up and judgement.
5. It is important to raise the degree of JIB's administration commitment to the application of the staff assessment standards and departments, mainly relying on the ability to achieve the planned targets.

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