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**The extent of the awareness to the application
of the team motivation and the importance in
the banking sectore in the Gaza strip**

مدى الوعي لأهمية تطبيق التحفيز الجماعي في القطاع المصرفي في قطاع
غزة

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إقرار

أنا الموقع أدناه مقدم الرسالة التي تحمل العنوان

The extent of the awareness to the application of the team motivation and the importance in Gaza strip

أقر بأن ما اشتملت عليه هذه الرسالة إنما هو نتاج جهدي الخاص، باستثناء ما تمت الإشارة إليه حيثما ورد، وأن هذه الرسالة ككل أو أي جزء منها لم يقدم من قبل الآخرين لنيل درجة أو لقب علمي أو بحثي لدى أي مؤسسة تعليمية أو بحثية أخرى.

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نتيجة الحكم على أطروحة ماجستير

بناءً على موافقة شئون البحث العلمي والدراسات العليا بالجامعة الإسلامية بغزة على تشكيل لجنة الحكم على أطروحة الباحثة/ ريم عزمي شريف شعث لنيل درجة الماجستير في كلية التجارة/ قسم إدارة الأعمال وموضوعها:

مدى الوعي لأهمية تطبيق التحفيز الجماعي في القطاع المصرفي في قطاع غزة

The extent of the awareness to the application of the team motivation and the importance in the banking sector in the Gaza Strip

وبعد المناقشة العلنية التي تمت اليوم السبت 04 ربيع الأول 1438هـ، الموافق 2016/12/03م الساعة الحادية عشر صباحاً بمبنى الحديدان، اجتمعت لجنة الحكم على الأطروحة والمكونة من:

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وبعد المداولة أوصت اللجنة بمنح الباحثة درجة الماجستير في كلية التجارة/قسم إدارة الأعمال.

واللجنة إذ تمنحها هذه الدرجة فإنها توصيها بتقوى الله و لزوم طاعته وأن تسخر علمها في خدمة دينها ووطنها.

والله ولي التوفيق،،،

نائب الرئيس لشئون البحث العلمي والدراسات العليا

أ.د. عبدالرؤف علي المناعمة

ABSTRACT

This study investigates the extent of the awareness, importance and application of the team motivation at the banking sector and it examines the effect of team motivation on the employees' performance and productivity in Banking Sectors in Gaza Strip. The main components of the team motivation are (team productivity and team performance and individual goal generation and striving and team goal generation and striving). The study also aims to identify the differences with statistical coefficients in the employees' attitudes toward the effect of team motivation on employees' performance that resulted from the demographic characteristics of the study population.

The data of the research are collected by using the questionnaire which designed and distributed to 150 employees (males, females) in the banking sectors and Palestinian Monetary Authority (PMA). A number of 116 questionnaires were valid for analysis. The study used the quantitative methodology and the statistical descriptive analysis by using the (SPSS) program.

The study found out that the application of the team motivation components have positive effect on the employees' performance at the banking sector and team motivation builds and enhances relationships, reinforces commitment and improves the employees' performance and productivity. Also, the findings showed that there is a positive significant relationship between team motivation components and the employee's performance and productivity. Also, the study results showed that the team motivation components ordered according to their effect on the employees' performance.

The study recommended organizations and banking sectors to pay special attention to team motivation and to focus on training as a very helpful strategy to develop the employees' skills and abilities to enable them carry the tasks on the right way. Also, organizations are advised to provide inspiring and effective leadership, open and transparent communication which will lead to have motivated employees, good performance and productivity.

ملخص الدراسة

تهدف هذه الدراسة الى اكتشاف مدى الوعي بأهمية وتطبيق مفهوم التحفيز الجماعي لدى البنوك العاملة في قطاع غزة، بالإضافة الى تحديد أثر تطبيق مفهوم التحفيز الجماعي على أداء الموظفين العاملين في البنوك العاملة في قطاع غزة. يشمل مفهوم التحفيز الجماعي عدة عناصر وهي: (إنتاجية الفريق وأداء الفريق وتوليد مجهود فردي والسعي والسعي وراء تحقيق الهدف المنتخب). كما وتهدف هذه الدراسة أيضا الى معرفة الفروق ذات معاملات ارتباط احصائية في آراء الموظفين تجاه اثر التحفيز الجماعي على أداء الموظفين بناء على الخصائص الديمغرافية لعينة الدراسة الممثلة بموظفين البنوك.

تم جمع بيانات الدراسة بواسطة استخدام الاستبيان حيث تم تصميمه وتوزيعه على 150 موظف (اناث و ذكور) الذين يعملون في سلطة النقد الفلسطينية وفي قطاع البنوك في قطاع غزة. وقد توفر حوالي 116 استبيان للتحليل الاحصائي النهائي. واستخدمت الدراسة المنهج الكمي الوصفي لتحليل بيانات الدراسة باستخدام برنامج التحليل الاحصائي (SPSS).

كشفت الدراسة عن عدة نتائج أهمها: أن تطبيق عناصر مفهوم التحفيز الجماعي لها أثر ايجابي على أداء الموظفين في قطاع البنوك كما أنها لها أثر في بناء وتحسين العلاقات بين الموظفين بالإضافة الى تعزيز التزام الموظفين وزيادة الانتاجية لديهم. أظهرت نتائج الدراسة أن عناصر مفهوم التحفيز الجماعي يمكن ترتيبها حسب اثرها على أداء الموظفين حيث أن عنصر جودة الفريق المشكل لتحقيق الهدف حظي بالترتيب الاول بهذه العناصر ومن ثم تبعه عنصر مدى انتاجية الفريق وأخيرا عنصر مدى سعي الافراد لتحقيق الهدف. من جهة أخرى، أظهرت الدراسة أن معرفة الموظفين لرسالة المؤسسة ومعرفة ما هو متوقع انجازه منهم كموظفين، ووجود علاقة جيدة مع المدير لها اثر كبير على أداء الموظفين ونتاجيتهم.

قدمت الدراسة توصيات أهمها أن على المؤسسات الفاعلة وقطاع البنوك عليهم بالتركيز على تطبيق مفهوم التحفيز الجماعي، والتدريب كاستراتيجية فاعلة في تطوير مهارات و قدرات الموظفين لكي يكونوا قادرين على اداء مهام العمل بكفاءة عالية.

Dedication

To my husband who was there for me every time

Mirwan Mohamed al Barassi

My children (Mohammed, Sameera)

To my best Father and Mother in this world (Azmi, Sahar)

To my brother Sharif and my lovely sisters (Haifa, Ruba, Hiba)

To my friends and family

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CHAPTER 1

Research Framework

CHAPTER 1

Research Framework

1.1 Background of the research:

The survival of any organization depends on the optimal use of material and human resources and its information, and recently it was known that human resource is the organization's most important resource at all. And through it, the organizations achieve the competitive advantage that distinguishes them from other organizations and thus ensuring the survival and continuity and improve performance.

The human resource is the most important and the most precious assets of the organization, so it is necessary to raise this human element and satisfy their needs. So, it is not enough to attract it and place it in its proper place, but we must motivate it with appropriate incentives that make them blow up their energies and abilities.

Incentives are the component of institutional work and without it, the organization can't reach the full achievement of its goals. It is the way in which the institution reflects its appreciation for the employees who have a distinguished performance as well as it works to guide their performance for the best, this is one of the important ways to help the organization to achieve its goals (Morgeson & Ph., 2015)

There are two types of incentives as related parties (recipients)

Individual incentives: incentives are focused on finding the spirit of the individual competition and its granted to particular individual to maximize his performance, or as a reward for his distinguished production and this lead to the creation a competitive atmosphere between individuals (Oksh, 2007).

And individual incentives may be positive, negative, moral or material, so the employee takes the bonus incentive for his excellent work, and get the discretion of his boss in the form of letter of appreciation or praise, or participate in the decision making (Foss & Lindenberg, 2012) .

So there are individual incentives to satisfy variety needs of individuals, whether it may be psychological, social or physical.

Team incentives: These incentives focus on teamwork and Cooperation between employees. Examples, in-kind benefits, health care and social welfare, which flew to a group of individuals who work in the same administrative unit or one section, to motivate them to improve and increase the efficiency and productivity tool or improve its service(McShane and Glinow 2003)s .

Applying the team incentives need to be careful by identifying the criteria of distributing the incentives to the group, members are more motivated to work harder to get the incentives that available whenever there're fair standards. If they ever felt that the standards aren't fair and tainted by favoritism and personal preference, they immediately feel that their efforts are lost amid the community, and they still remain their need for respect, appreciation and self-assertion but and any depressed which leads to frustration or they left contribute to the team effort(Oksh, 2007).

1.2 Research problem:

In recent times, while most employees at banking sector are on job, they do not put up their best performance if there is unhealthy relationship between them and their employers. If employees are not happy, then it is unlikely that they will make the customers happy. Therefore, the organization may throw its profits and its business away. For that reason, management should care of managing strong relationship with their employees.

Team building programs stand apart from “social events” in its emphasis on learning and practicing new skills. They should always be facilitated, with experienced trainers leading the “midbriefs” and “final debriefs.” And they should provide a philosophical element as well leaving participants with a bigger picture of teams and human cooperation than they had at the beginning. In other words, people should be a little bit “blown away” at the end, their minds opened to a larger world Clue, 2006).

A team whose members are aligned with its purpose, feel a challenge in their task, have a strong sense of camaraderie, feel responsibility for the outcome, and

experience growth as a team and in their personal lives, will tend to sustain motivation over the long haul.

This is not to say that they will not have difficulties at times, or that members' wants and needs won't change over time. In these cases, sometimes changes will have to be made. A member who no longer feels the team is meeting his or her needs may have to leave the team to continue on his or her own path(Clark, 2007).

But,as much as it is possible to sustain motivation indefinitely, these factors (purpose , challenge ,growth, responsibility, leadership) will tend to create the best possible environment for it.

The problem that this study intends to address whether employees' performance may vary based on the level of interaction they have with their manager. This study aims to determine whether there is an effect and awareness about the importance of team motivation in banking sectors. Hence the problem of this study can be explained at the following research questions.

1.3 Research Questions

The main research question:

Is there enough awareness about the importance of the application of team motivation in banking institutions in the Gaza Strip?

Sub-questions:

1. Is there an understanding of team members to what is expected from them and the awareness of resources available for the team to achieve goal striving?
2. Is there some elements that are necessary in generating the team assigned to achieve the goal?
3. Is there any component that help in measuring the individual performance?
4. What are the elements necessary to improve team productivity?

1.4 Research objectives:

This study aims to examine the team motivation in the context of Palestinian banking sector based in Gaza Strip. In addition, it aims to discover the factors

affecting team motivation in these organizations, and individual acceptance. In this sense, the researcher modifies the study model to fit the situation of Gaza Strip. The study objectives are as follow:

- Highlighting the importance of identifying the goal of the team by using the individuals and groups in the banking sector in the Gaza strip and improve the performance of individuals and groups.
- Investigating the importance of team motivation at the banking sectors.
- Examining the effect of team motivation on employees' performance at banking sectors.
- Identifying the obstacles and problems that impact negatively on the implementation of team motivation.
- Providing some recommendations and suggestions about applying the team motivation in the organizations.

1.5 Research Variables:

The dependent variable: quality and productivity of team performance.

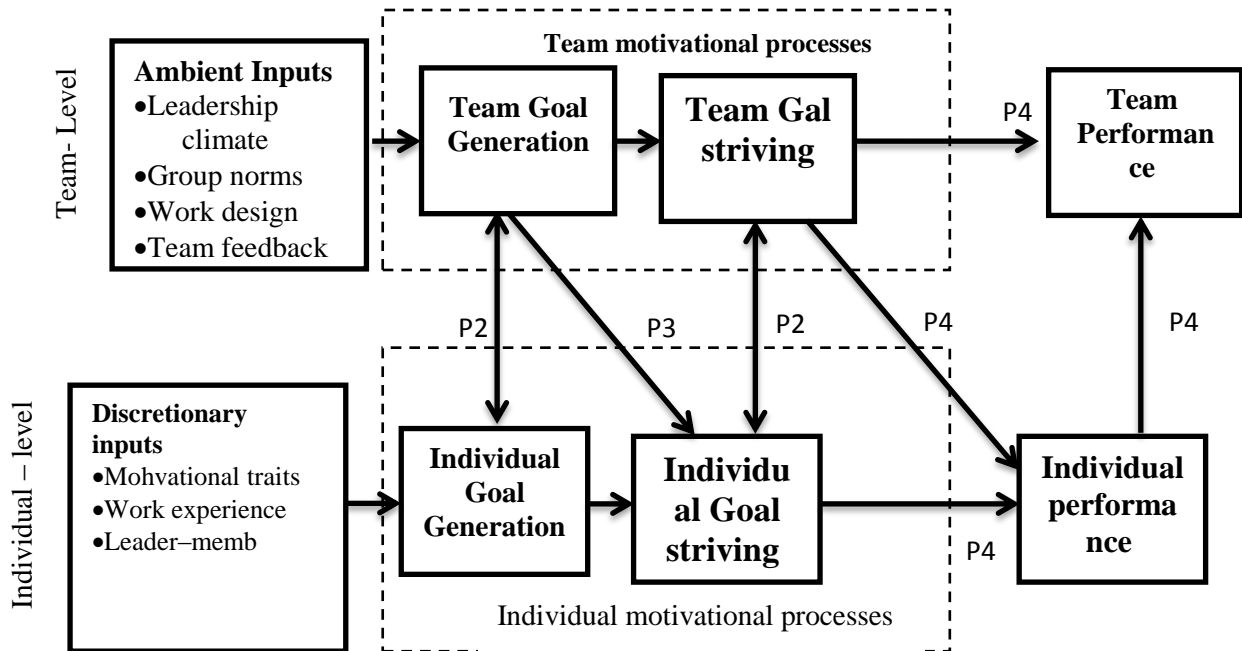
Team independent variables:

- The quality of the team responsibility for achieving the target.
- The extent of achieving the goal by the team.
- The extent of team productivity.

Individual independent variables:

- Choosing individuals who will make up the team.
- Achieving the goals by the individuals.

Figure (1) Research Variables



**Figure (1 .1) an integrative theoretical model of individual and team motivation:
note : p = proposition**

Articulated by the Researcher,2016 based on team motivation models.

1.6 Hypotheses of the study:

1. There is a statistically significant relationship between the advantages of individuals who are selected by the administration to form a team at the 0.05 level on the quality of the team's performance.
2. There is a significant relationship between the extent of individuals to achieve the goals at 0.05 level on the quality of the team's performance.
3. There is a statistically significant relationship between the quality of the team formed by the administration to achieve the target at 0.05 level on the quality of the team's performance.
4. There is a significant relationship between the productivity of the team at the 0.05 level on the quality of the team's performance.

5. There is a significant relationship between the presence of a team motivation at 0.05 level on the quality of the team's performance.

1.7 Summary and Conclusions

This chapter discussed the research problem, objectives and contributions of this research, in addition to the variables and hypothesis.

In the remaining chapters, the researcher is going to achieve the objectives of this study through the following plan:

- **CHAPTER One:** Research Framework.
- **Chapter Two:** Theoretical Framework.
- **Chapter Three:** Literature Review.
- **Chapter Four:** Research Methodology.
- **Chapter Five:** Data Analysis and discussion.
- Conclusions and Recommendations.

CHAPTER 2

Theoretical Framwork

Section 1: Team motivation and definitions

Introduction of Motivation:

Organizations may provide employees with all materials and tools needed for work, but if the employees are not motivated, the outcomes will be poor and unsatisfying. Employees have inner forces and potential energy that motivate them to perform the job in order to satisfy their needs. Organizations try to efficiently invest and direct these forces and energy towards achieving the organizational objectives. This investment of potential motives is highly crucial to both organizations and employees. Motivation is one of the most important factors that affects the human behavior and performance. When employees are motivated, the organization can easily survive. Motivation is a pivotal item to be investigated and studied for many reasons. First, employees must be motivated in order to perform their tasks well. Second, managers themselves must be motivated to perform good job. Third, managerial and non- managerial employees must be motivated to join the organization. Low motivation is a crucial reason behind unsatisfactory performance (Donnelly et al 1992,p. 308). Motivation is an important factor of behavior. If we can understand the employees' motives, we can potentially influence their behavior towards achieving the targeted aims (Butchanan and Huczynski 2001,p.236).

Motivation is an intrinsic phenomenon that is affected by four factors: Situation (environment and external stimulus), Temperament (state and organism internal state), Goal (purpose of behavior and attitude) and Tool (tools to reach the target). People are motivated for achieving the goals, necessities and instincts. Academic achievement has a special importance for seekers of science and students. With this motivation, people are motivated enough for successful completion of a task, gaining to a goal or access to a certain degree from competence in their job until they gain enough success in learning and academic achievement (Pakdel, 2013).

Motivation shows reasons for the employees' behaviors and indicate why they act in a certain way. Motivated behavior is an energetic, oriented and continued behavior. From educational point of view, motivation is a polyhedral structure which is associated with learning and academic achievement. There are several

interpretations and differences from motivation. In the field of education, motivation is three dimensional phenomenon that includes beliefs about one's ability to perform the desired activity, reasons or purpose for doing that activity and emotional reactions associated with the activity (Pakdel, 2013).

In terms of motivational processes, scholars have distinguished between motivation in teams and motivation of teams. Motivation in teams concerns individual-level motivation in team contexts whereas motivation of teams reflects motivation at the team level of analysis. Given the spaceflight context and need for understanding crew motivation in long-duration missions, the researcher will primarily focus on team-level motivation and the motivational processes that manifest themselves within the team. Having said that, for some areas the bulk of research and suggestions have been for individual-level motivational processes(Kozlowski, Grand, Baard, & Pearce, 2015).

Definitions of Motivation:

The term of motivation derives from the Latin root which means Stimulate. Motivation is behavior; it isn't a thing or special event that can be observed directly. It is a compound which describes specific behaviors. Two aspects of the behavior described by the concept of motivation which consists justify the behavior or purpose of a behavior and appropriate consuming energy. In other word, when behavior is motivated to get a particular purpose, or when severity and incidence level of energy is different from previous situation. Thus, the term of motivation refers to two different problems. First, what does make a man activate? Then, what does dominate a form of some activities to the others?(Gollwitzer & Oettingen, 2001).

Sometimes we meet some people who say: "there is no motivation!" or "I am not motivating enough to do anything!" Term of motive is known as a force within individuals that lead them to the target.

"Motivation" refers to a process or a circulation which help us for motivating others. So, there is a potential motivation inside of men which others have raised it.

Motivation is a set of processes that the reason of stimulate, orientation and maintaining human behavior towards achieving a goal. Psychologists examine

motivation from two sets, intensity and direction. In other word, motivation is a set of forces that cause people to be engaged in a particular behavior no other behaviors (same). Motivation in the concept of interest and tends to feel more committed to work. Motivation is assumed that the selections can be influenced by human or other living organisms(Pakdel, 2013).

Teams Defined:

- Numerous definitions of groups, teams, and other forms of collectives have been proffered over the years. Such definitions share many attributes and have subtle differences. Given that our focus is on work teams, we adopt a definition advanced by (Kozlowski and Bell ,2003).
- Collectives who exist to perform organizationally relevant tasks, share one or more common goals, interact socially, exhibit task interdependencies, maintain and manage boundaries, and are embedded in an organizational context that sets boundaries, constrains the team, and influences exchanges with other units in the broader entity.

Notably, some of the key elements of this definition are that work teams have some level of interdependence and operate in an organizational context that influences their functioning (Mathieu, Maynard, Rapp, & Gilson, 2008).

Work Motivation:

Work motivation is a set of energetic forces that originate both within as well as beyond an individual's being, to initiate work-related behavior and to determine its form, direction, intensity, and duration (Pinder 1998, p. 11). Also motivation is a psychological process resulting from the interaction between the individual and the environment. Work motivation focuses primarily on national culture, job design characteristics, and person-environment fit, omitting reviews of other exogenous sources of motivation (e.g., organization cli-mate and culture, leadership, and groups and teams). (Latham & Pinder, 2004).

Work motivation is the process that initiates and maintains goal-directed performance. It energizes our thinking, fuels our enthusiasm and colors our positive and negative emotional reactions to work and life. Motivation generates the mental

effort that drives us to apply our knowledge and skills. Without motivation, even the most capable person will refuse to work hard. Motivation prevents or nudges us to convert intention into action and start doing something new or to restart something we've done before. It also controls our decisions to persist at a specific work goal in the face of distractions and the press of other priorities. Finally, motivation leads us to invest more or less cognitive effort to enhance both the quality and quantity of our work performance. Thus, motivational performance gaps exist whenever people avoid starting something new, resist doing something familiar, stop doing something important and switch their attention to a less valued task, or refuse to "work smart" on a new challenge and instead use old, familiar but inadequate solutions to solve a new problem (Clark, 1998).

It is crucial to note that motivation does not directly influence work performance. Instead, motivation leads us to use our knowledge and skills and apply them effectively to work tasks. It is the force that initiates, starts, energizes and continues the application of our experience and expertise. Successful performance always involves the cooperation of motivation and knowledge in supportive work environments. Without adequate knowledge, motivation alone does not increase useful performance. Thus adequate motivation is necessary, but not sufficient for effective performance (Clark,2003).

The Motivation Process :

Motivation starts with an unsatisfied need that drives behavior toward satisfaction. The unsatisfied need causes tension within the individual. The need is an internal state that causes certain activities (Robbins,2003,p. 168). This tension leads the individual to behave in such a way that satisfy the need and thereby reduce the tension. That's why motivation is sometimes defined as a general term used to describe the process of starting, directing, and maintaining physical and psychological activities. For example, a thirsty person needs water, is driven by thirst and is motivated by a desire for water to satisfy the need. Other example is with an achievement-oriented person who is driven by the desire to succeed and is motivated by a desire for a promotion or accomplishment to satisfy the need. So, the activity is

directed towards a goal and arrival for this goal satisfies the need and eliminates the tension (McShane and Glinow, 2003).

Therefore, it can be said that motivated employees are in a state of tension. As a result, they exert efforts to eliminate this tension. If the employees then directed their efforts correctly in the way that leads to the satisfaction, the tension will reduce. Directing the efforts towards achieving the organizational goals is significantly a leading role for the managers. Although motivation is an essential source of productivity and profitability, it does not require great deal of energy. Instead, it indicates that employees' abilities will be used more efficiently and that improves job satisfaction (Megginson et al, 1998,p. 317).

Team Motivation

When looking at the term of motivation, the role of a Team Leader has proved critical in building strong team motivation. Here are some of the positive actions a Team Leader can take:

- Build and communicate a team vision and way of working.
- Involve team members in setting goals within the overall team objective.
- Be aware of and utilise the different strengths of team members.
- Know when to direct and when to involve the team in decision making.
- Provide constant positive feedback, encouragement and support, both on an individual and team basis.
- Take action even if it is unpopular, for the good of the business.

It stands to reason that employees are likely to be more motivated to work in teams when they are rewarded for their team rather than individual effort.

Highly performing teams are aware of how interdependant they are on each other and often resist an individual reward system. Team input and agreement is important in deciding on rewards. For example, an Employee of the Month Award is only likely to be viewed favourably when this is decided by all the team members.

When thinking about what is motivation, consider what moves to action you need to grow your business, and how you can make these happen in a positive way at work.

Motivation can inspire, encourage, and stimulate individuals and project teams to achieve great accomplishments. Motivation can also create an environment that fosters teamwork and collective initiatives to reach common goals or objectives. The level of motivation an individual or team applies to project efforts can affect all aspects of project results, including a direct impact to the triple constraint project success factors (i.e., on time, within budget, high quality, met scope/customer expectations). Knowing this, it is in the project manager's best interest to understand the reason for demotivation in order to achieve project success through the creation and maintenance of a motivating environment for all members of the team (Pitsis, Kornberger, & Clegg, 2004).

Unlike most tangible project management functions, motivation is not designated by the project manager to a team member; instead, motivation is internal to each team member and derived from a team member's desire to achieve a goal, accomplish a task, or work toward expectations. Motivation can be considered the conduit of ambition applied to the desired accomplishment. Just as some teams are stimulated to achieve great success throughout all project efforts and assignments, other project teams may remain uninspired and shuffle meekly, quietly, and unpretentiously toward project completion. With this in mind, there are two opposing questions that have often been raised when reviewing drivers and motivators of individual and team performance. These resounding questions are "Can a project manager motivate others to perform?" or is it more accurate to ask "How does the project manager create an environment conducive to outstanding team synergy and peak individual performance?" (Scholtes, 1998). The subsequent research provides the answer to these questions as well as a further exploration of motivational approaches a project manager can apply to the project team environment (Pitsis et al., 2004).

Team awareness :

Team Situation Awareness (TSA) is one of the critical factors in effective Operating Room (OR) teamwork and can impact patient safety and quality of care. Team Situation Awareness is the task- and team-oriented knowledge held by everyone in the team and the collective understanding of the unfolding situation.

Effective TSA does not depend on all operators being individually aware, nor does it make sense for everybody to be aware of the same thing at the same time. Rather, the right information needs to get to the right person at right time, and this involves team coordination. TSA is facilitated by team processes or behaviors that allow shared knowledge to be constructed and maintained among team members. Information sharing based on communication is essential to building and maintaining TSA (Parush et al., 2011).

Awareness is knowledge created through interaction between an agent and its environment—in simple terms, “knowing what is going on” (Endsley 1995). Awareness has four basic characteristics (Adams, Tenney and Pew 1995; Norman 1993; Endsley 1995).

1. Awareness is knowledge about the state of a particular environment.
2. Environments change over time, so awareness must be kept up to date.
3. People maintain their awareness by interacting with the environment.
4. Awareness is usually a secondary goal—that is, the overall goal is not simply to maintain awareness but to complete some task in the environment.

Adams et al., (1995) suggest a cognitive model that shows how awareness is maintained in dynamic environments, a model that also draws together both the process and product aspects of awareness. The model is Neisser’s (1976) perception-action cycle. Neisser’s model captures the interaction between the agent and the environment, and incorporates relationships between a person’s knowledge and their information-gathering activity.

Motivational Mistakes:

As a project manager, you are exposed to a wide variety of personalities, different levels of expertise, and ranges of positional seniority along with unique backgrounds, cultures, and personal experiences of each team member. In addition, with today’s global business environment, it is extremely common for a team to be virtual merely beginning any project may be over-whelming to a project manager, outside of the diverse motivational needs presented by each team member involved in the project. Some project managers rely on existing work relationships that have gradually developed through hall way conversation and face-to-face

contact that offers a project manager the opportunity to understand a variety of individuals' drives and reward preferences (Flannes & Levin, 2005).

With limited involvement and minimal personal exposure with virtual team members, a project manager may begin to generalize or make assumptions on the needs and directions of the virtual team. Unfortunately, a project manager may easily become trapped by introducing errors when preparing an inspiring project team environment. Too often, project managers may begin project efforts with intent to offer a stimulating environment; however, they may fall short by implementing common motivational mistakes (Flannes & Levin, 2005).

Applying Motivation to the Team Environment:

Throughout the study and application of motivation, the project manager must realize the importance of individuality. Knowing what motivates each team member will provide the project manager the ability to connect team members to environments, assignments, responsibilities, and objectives that foster personal motivation. The encouraging impact of a human needs analysis provides the project manager with the ability to understand what teams and individuals desire most from their work and allows an ability to track personal work drivers to uncover the variety of basic human needs and motivators that exist within your project team (Pitsis et al., 2004).

As a project manager, the focus of motivational efforts should be applied at motivating others by ensuring a goal is attainable while breaking down any obstacles that may be preventing goal attainment. Another component of project manager focus should be the need to understand the individual motives of the project team members in order to assist in the alignment of rewards to personal preferences. High-Performing Teamwork is an empowered team environment can assist in fostering greater motivation within the project team, department, and organization. Empowerment provides a key ingredient to build a self-directed work team or a high-performing team. Empowerment consists of four key components, including team member authority, capable resources, accurate information, and accountability for completed work.

The boundaries of team motivation:

In the team motivation view, complementarities are also crucial, team motivation is bounded by the cognitive and motivational forces created a structure that is easily recognized as combining individual inputs and individual intelligent efforts in a synergistic manner. When firms get increasingly large, this unity will be lost due to the fact that the objective structure will be less integrated and especially because the subjective ability to perceive jointness is limited to clear structures of functional interdependence (Foss & Lindenberg, 2012).

Also, increasing informational distance, difficulties of maintaining commitments and problems of calibrating incentives accompany the increase in the size of the firm. These problems mean that team motivation becomes increasingly difficult to uphold. Moreover, growth may be associated with a combination of common purpose rhetoric with simultaneous strategic shifts to gain goal-frame instruments (such as special bonuses and, for extra flexibility, selective withdrawal of measures that protect the employment contract). This does not only weaken the team motivation, it also amounts to selective intervention (which, as Williamson (1985) has observed, works with physical but not with human assets (Foss & Lindenberg, 2012).

Commodity teams:

Daft (2004) argues that sourcing activities across productlines and business units of a diversified company are likely to be relatively independent. They are only interdependent due to the potential synergies, not due to any sequential or reciprocal dependencies. There is not necessarily any flow of work between units, and units are only interdependent due to a sense of corporate linkage and responsibility, where the success of each unit contributes to the success of the whole organisation (Daft, 2004). In spite of the very low degree of interdependence, there has been a tendency towards more and more coordination of purchasing activities (Van Weele, 2005). The degree of coordination tends to increase, but the frequency of pure centralisation is descending (Fearon and Leenders, 1995). Coordination and pursuit of synergies is taking place even between units where no corporate interdependence or sense of corporate responsibility exists, as companies engage in buying consortia. This pursuit

indicates that expected synergies are substantial, but also means that it is essential to ensure mutual benefit. Essig (2000) argued that parasite relationships where only one party benefits do not suffice in purchasing consortia.

Within a company, imbalances may be tolerated due to the sense of corporate responsibility, but the situation is not far from that of a consortium, as business unit managers are primarily responsible for own financial results (Van Weele, 2005). Trent (2004) reviewed organisational design features across a large number of the US companies, and revealed that a formal separation of strategic and tactical procurement, supply activities, personnel, positions, and structure was not common. In most companies, strategic and tactical activities appear not to be separated, but maintained in proximity with internal customers.

This choice is logical in light of interdependencies in relation to product development and daily operations (Daft, 2004), but offers some challenges for the achievement of synergies across business units. To accommodate such challenges, many companies appear to make use of centrally coordinated commodity teams that develop and implement company-wide supply strategies (Faes et al., 2000; Fearon and Leenders, 1995). Commodity teams provide one example of a coordination or pooling structure within a larger firm, typically multinational and consisting of a number of individual business units. Pooling structures are invisible in most organisation charts, as they build upon the existing hierarchy or line organisation, but join people together in, for example, teams and committees, or distribute responsibilities through lead buyer assignments. A centralised coordinator, on the other hand, is likely to appear on formal charts, and have people dedicated to tasks of coordination and corporate purchasing (Cavinato, 1992; Van Weele, 2005).

A commodity team generally consists of purchasing professionals alone, but joins actors across business units or operational units with the objective of improving the leverage of the company in order to reduce overall materials cost and to improve the service obtained from outside suppliers (Van Weele, 2005). Members of a commodity team are often assigned only part time, and are expected to support team assignments along with responsibilities within the local units, which they represent. However, other constellations are also possible. Fig. 1 shows teams segmented

across two variables, namely time frame of the teams' assignment and the personal time commitment of each member. This figure relates to source teams in general, and is therefore applicable also to the particular type of sourcing team referred to as a commodity team. Commodity teams generally have a continuous assignment pursued by part time members, but might also have dedicated full-time resources and might be able to draw on additional project resources for limited periods of time.

In order for commodity teams to provide an organisation with cost reduction and sourcing opportunities, the team itself must function effectively. In Section 3, a brief review of literature relevant to understand team effectiveness in a more general sense (i.e. not necessarily related to commodity teams) is presented (Englyst, Jørgensen, Johansen, & Mikkelsen, 2008).

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		Time frame	
		Finite	Continuous
Personal commitment	Full time	Members move from project to project	Members assigned permanently to a cross-functional sourcing team with evolving or changing responsibilities
	Part time	Members support a specific team assignment or project in addition to regular job responsibilities Team usually disbands after completing project or assignment	Continuous support of team assignments in addition to regular responsibilities Members most likely report to both a functional area and the team

Figure (2 .1) Segmenting sourcing teams by commitment and time frame (adopted from Trent, 1998)

Teams: Reasoning And Motivation

Teams and team production are basic kinds of social organization that have existed since the first small hunting bands of homo sapiens roamed the savannas of Africa many millennia ago. Work in evolutionary anthropology suggests that evolution made groups of humans capable of overcoming the freerider problem in a

different way than that proposed by Alchian and Demsetz. The argument is that human beings are especially equipped with cognitive and motivational faculties that have evolved to facilitate participating in productive activities in teams (Tomasello et al., 2005)(Foss & Lindenberg, 2012).

These faculties created the adaptive advantage of human beings living in larger groups, and the neocortex evolved as a “social brain” to allow primates and especially human beings to draw adaptive advantages from living in such groups (Dunbar, 2003). Studies of perception and action in social contexts indicate that the brain contains an ability to perceive and recognize a situation as one that involves a team effort. Moreover, this recognition triggers specialized, coordinated cognitive faculties that are attuned “to make common cause” (Sebanz, Bekkering & Knoblich, 2006)(Foss & Lindenberg, 2012).

Thus, members of a team oriented towards team goals literally perceive the environment differently than in independent action: they recognize a team endeavor and see themselves as a part of this endeavor, each with their own roles and responsibilities, involving a sharing of cognitions about the relevant tasks, interdependencies, timing, and possible obstacles to smooth coordination in terms of joint goals. They are able to mutually anticipate goal related actions from others and to cognitively coordinate temporal and special aspects of cooperation (Higgins & Pittman 2008; Sebanz et al., 2006)(Foss & Lindenberg, 2012).

Theories :The Main Motivation Theories

- **Maslow’s Hierarchy**

Maslow’s Hierarchy of Needs was created by Abraham Maslow in the 1940s. He attempted to create reasoning among different motivation levels, stating that motivational needs range from the basic physiological needs like air, food ...etc. to self-fulfilment, like helping others and growing as a person. He identified that our motivational factors influence what we are aspiring for and are in sequential order. Therefore, if you are struggling to find food, then your motivation is to find food and sustain it. You wouldn’t at this point, be concerned with growth and bettering yourself as an individual, but as each need is met, the desire to grow and develop is evident, towards the level 5 need of understanding your worth and true potential.

- **Herzberg's Hygiene model**

Herzberg's Hygiene model – The next of the major motivation theories, Herzberg argues that there are two main factors that people take into consideration when they are motivated. Herzberg's Motivation-Hygiene Theory (sometimes known as Herzberg's Two Factor Theory.) , directly attempted to answer the question, "How do You Motivate Employees?" The conclusions he drew were extraordinarily influential, and still form the bedrock of good motivational practice nearly half a century later (Riley, Shannon,2005) .

His findings revealed that certain characteristics of a job are consistently related to job satisfaction, while different factors are associated with job dissatisfaction. The goal of this theory is to do two things:

1. Eliminate the factors of dissatisfaction (the term Herzberg uses as hygiene factors) – which include things like:

- Fixing poor and obstructive company policies.
- Providing effective, supportive and non-intrusive supervision. .
- Creating and supporting a culture of respect and dignity for all team members. .
- Ensuring that wages are competitive, and so on.

2. Create conditions for job satisfaction – Herzberg referred to this as job enrichment, and aims to provide more satisfaction in each individual's jobs. Typical areas to improve are:

- Providing opportunities for achievement. .
- Recognising workers' contributions. .
- Giving as much responsibility to each team member as possible. .
- Providing opportunities to advance in the company through internal promotions.
- McGregor's Theory

McGregor's Theory X, Theory Y Model is another of the key contributors to motivation theories. His theory states that there are two ways of managing and motivating individuals.

McGregor's ideas suggest that many managers tend towards theory X, and generally get poor results. On the contrary, enlightened and successful managers use theory Y, which produces better performance and results, and allows people to grow and develop in their roles.

McGregor's ideas significantly relate to modern understanding of the Psychological Contract, which identifies that there are many ways to understand the unhelpful nature of X-theory management and the positive benefits of the Y-theory alternative.

Theory X ('authoritarian management' style) –Associated with the following typical points:

- The average person dislikes work and will avoid it if he/she can.
- Therefore most people must be forced with the threat of punishment to work towards organisational objectives.
- The average person prefers to be directed; to avoid responsibility; is relatively unambitious, and wants security above all else.

Theory Y ('participative management' style) – Associated with the following points:

- Effort in work is as natural as work and play.
- People will apply self-control and self-direction in the pursuit of organisational objectives, without external control or the threat of punishment.
- Commitment to objectives is a function of rewards associated with their achievement.
- People usually accept and often seek responsibility.
- The capacity to use a high degree of imagination, ingenuity and creativity in solving organisational problems is widely, not narrowly, distributed in the population.
- In industry, the intellectual potential of the average person is only partly utilised.

- **Victor Vroom's Expectancy Theory**

Victor Vroom's Expectancy Theory – The fourth contributor of motivation theories, Vroom's Expectancy Theory was developed in 1964, and demonstrates a

link between expected results and reward, which follows a similar path to Transactional Leadership. The motivational levels that Vroom suggests are based on how hard an employee wants an outcome. If they want it enough, they will put the effort in to achieve it (Riley, Shannon,2005) .

In this sense, managers must find ways to provide achievable goals that inspire the team members, whilst linking the appropriate rewards to those goals.

Motivational Guidelines:

There are many ways a leader can motivate and inspire their people. The nine most common methods that have been proven to work are:

1. Show confidence in each person.
2. Encourage a 'take charge' attitude, whereby people make things happen.
3. Encourage involvement and empowerment with each person.
4. Give credit and praise to each individual that deserves it.
5. Foster team work and encourage a togetherness.
6. Help to build pride in individual's contributions.
7. Encourage team work and for each person to help each other.
8. Provide opportunities for everyone to learn new skills and abilities.
9. Lead and personally contribute to the development of each person

(Lunenburg, Fred C,2011).

Section 2: Palestinian banking sector

2.1 Introduction:

Since the employees are the pillars for the companies building of relationship with the customers, a deliberate and well-thought-out initiative is required by the companies to build foundation for a strong relationship of employees with the organization (Rai , 2013).

Employers should take care of the needs of the employees and this can be understood by HRM practices like Training, Job satisfaction, Job Rotation, Participative Management, Performance Appraisal and Career Planning for their employees. Satisfied employees can contribute more towards Employee Relations and hence ERM status can be understood by equating ERM to satisfaction of employees where satisfaction is taken as proxy variable (Sinha & Bajaj, 2013.)

Building a good relationship with an employee is the best way to close the employee's productivity gap. It also promotes the employee personal effectiveness and productivity because when the manager take the time to develop these relationships and guide employees in their work it will be able to produce more quality work. Only through good relationships combined with strong, sensitive leadership can a cohesive department be built (Chapman & Goodwin, 2001)

Banking Sector with the establishment of the Palestinian National Authority in 1994, the Palestinian Monetary Authority (PMA) emerged, accompanied by the opportunity to open the Palestinian banking sector once again after a blockade that extended since 1967. Since then, the number of banks have been regularly increasing, reaching 17 banks with 252 branches and offices at the end of the fourth quarter of 2014, among them 7 local banks and 10 foreign banks. Palestinian Banking System at the end of 2014 (Palestine Monetary Authority, 2015)

Table (2 .1) Some banks in palestine

Local Commercial Banks	Local Islamic Banks:	Foreign Commercial Banks:
1-Bank of palestine	1. Arab Islamic Bank	1.Cairo Amman Bank
2.palestine investment Bank	2.Palestine Islamic Bank	2. Arab Bank
3.Palestine commercial Bank		3.Jordan Kuwait Bank
4. Al Quds Bank		4.Jordan Ahli Bank
5. The National Bank		5.Bank of Jordan
		6.HSBC Bank Middle East Limited

These banks provide a large variety of services such as deposit, lending, and other banking services. All banks operating in Palestinian market must meet the minimum capital requirement of USD 50 million. In 2011, the banking sector managed USD 7 billion in banking deposits, and provided USD 3.491 billion in credit facilities to the market, equaling 49% of total deposits, up 23.6% from 2010 and 232 percent since 2007. Of these credit facilities, 31.5% went to the public sector and 68.5% to the private sector. 87.4% went to the West Bank and 12.6% in the Gaza Strip, reflecting the economic and political difficulties facing Gaza. Banks operating in the Palestinian market are profitable, although these profits vary significantly between years. In 2011, banks achieved a total profit of USD 128.9 million, down 11.1% from 2010. This decline is attributable to a 27.5% decrease in net non-interest income, particularly in debt securities and investment (International Chamber of Commerce, 2013).

According to Bahloul (2004), banking sector contributes at increasing the effectiveness and efficiency of the role of financial intermediation that plays a vital role in developing the local economy. The Palestinian Monetary Authority (PMA) was established to implement and regulate monetary policies in Palestine, that was established as a result of signing of the Paris Protocol on Economic Relations between the PNA and Israel in 1994. The monetary authority was assigned to rebuild the Palestinian banking system. Palestinian banking sector started to grow at a rapid pace and followed the developments of banking management and technology in the surrounding countries, and became efficient and highly qualified. The banking sector

consists of the Palestinian Monetary Authority, eighteen banks offering their services in various Palestinian areas which have reached 175 branches and offices at the end of 2010 divided by 143 branches and offices in the governorates of the West Bank and 32 branches and offices in the governorates of the Gaza Strip (PMA, 2012).

The Palestinian banking sector was highly affected by Israeli occupation policies and practices. Since the Israeli occupation for Palestinian in 1967 to the advent of Palestinian National Authority (PNA), Palestinian banks suffered a lot from the obnoxious practices of the occupation, that aimed at withdraw funds of Palestinian depositors and pumped it into the Israeli economy .

After the year 1967 Israeli banks monopolized working in Gaza Strip and West Bank, where the Israeli military decision No.7 for the year 1967 on 07/06/1967 was made to close all Arab banks in Gaza Strip and West Bank, Israeli banks like (Bank Hapoalim and Bank Leumi and Bank Mizrahi) and others, started to open branches in the West Bank and Gaza Strip. These banks have an occupational role and began to withdraw depositors' money to be invested in Israel, and it did not grant Palestinian citizen any facilitations, therefore it lost citizen's trust because they felt that it's goal was to enforce the Israeli occupation until the Palestinian bank restarted its activities in 1981 after they allowed it to function in Gaza Strip, and it has been supervised by the Israeli Central Bank, Cairo Amman Bank which is a Jordanian bank also started it's activates in 1986 in the West Bank in Nablus, and it has been supervised by the Jordanian and Israeli central banks after so many attempts to open their branches where they failed because of the disputes between the management of these banks and the Israeli Central Bank regarding supervision issues and monetary reserves. The bottom line is that the regulated Palestinian banking system had been absent from the Palestinian scene before 1994. Thus opening the way for the presence of unregulated alternative represented in the currency exchange sector Which has formed an effective alternative to banks, Where the exchange institutions offer a lot of banking services Such as: exchange currency and receiving money orders and cash checking (PMA,2014).

In 1994 after the arrival of the Palestinian National Authority, the Palestinian Monetary Authority was created under the presidential decree and to oversee

monetary policy within the territory of the Palestinian National Authority and supervise the licensing of banks and control. The Palestinian Monetary Authority started to build the money and banking system and ensure stability and promote economic growth in the Palestinian territories, until the Palestinian banking system became one of the of the best systems in the region (PMA, 2011).

2.2 Palestinian Monetary Authority(PMA):

Fortunately, the Palestinian banking sector legal framework comprised mainly of the Banking Law No. (2) of 2002 as well as the PMA Law No. (2) of 1997 are being reformed with the assistance of the IMF, to meet best international practices and principles, therefore providing an adequate corporate governance legal environment that is essential to the successful development and introduction of a corporate governance code of best practice.

The code contains two sets of rules; instructions and guidelines. The instructions, representing the hard code, are drawn up from the Banking Law No. (2) of 2002 and its explanatory instructions and are supplemented with guidelines or a soft code that represent complementary good governance practices. Banks are required to comply with the instructions laid down in the code, while they will be subject to the "comply or explain" approach with regard to the guidelines. However, it is possible that the guidelines will turn into instructions in the future.

These rules are classified into nine principles formulated to cover the most important areas that, when appropriately applied, could ensure the proper functioning of the banking sector. These principles are related to:

- Composition of the Board of Directors.
- Structure and role of the Board of Directors.
- Compliance, internal and external audit functions.
- Disclosure and transparency.
- Risk management.
- Remunerations.
- Rights and responsibilities of shareholders.
- Rights and responsibilities of other stakeholders.

- Code of conduct and ethics.

Vision:

To be a full-fledged and a modern central bank for an independent and sovereign Palestinian state, capable of achieving monetary stability and keeping inflation under control, and maintaining financial stability. Thereby, contributing to further development in the Palestinian financial sector, promoting integration into the regional and global economy, and ultimately, fostering high rates of sustainable economic growth in Palestinian Territory.

Mission :

Ensuring monetary stability and keeping inflation under control, by issuing and managing national currency and implementing a sound monetary policy to create an environment appropriate to achieve price stability, as well as contributing to maintaining financial stability, through providing safe, sound and secure banking system and national payment system, along with exercising the role of economic and financial advisor to the Palestinian government. To these ends, the PMA implements effective policies and employs its financial, human resources, and technical capabilities(PMA, 2012).

2.3 Bank of Palestine:

Bank of Palestine (BOP) BOP is the first and largest bank with a well-diversified branch network of 54 branches in Palestine, and a paid up capital of USD 160 million and assets of over USD 2.5 billion. Established in 1960, BOP has successfully expanded its presence and operations throughout the country and now has around 1,280 employees serving 698,297 customers. BOP has around 23% market share of deposits and loans in Palestine. Operating as a universal bank, BOP is engaged in retail, corporate, SME and Micro, and Diaspora banking operations, with the largest card processing operations in Palestine. BOP is the sole agent for issuing and acquiring Visa and MasterCard in Palestine with around 5,500 Point of Sale merchant terminals nationwide.

In the past few years, and in cooperation with the International Finance Corporation (IFC), BOP was the first bank in Palestine to develop a risk management

structure, systems, procedures, and processes, as well as promoted and strengthened its corporate governance practices.

Bank of Palestine's stock (PEX: BOP) has been listed on the Palestine Exchange (PEX) since 2005. It is among the market's blue chip stocks, and represents 14% of total PEX market capitalization.

In 2007 BOP established a brokerage subsidiary, Al Wasata Securities Co, provides customers with trading access to stocks listed on the Palestinian Stock Exchange and regional markets, with offices in Gaza and Ramallah. Al Wasata has rapidly grown and is now one of the leading brokerage companies in Palestine. In 2011, the bank established another subsidiary, PalPay® – Palestine. PalPay® offers bank and non-bank clients a unique service, enabling them to pay utility bills and top up mobile phone credit using the bank's 5,500 Point of Sales (POS) merchant terminals, spread throughout the country in shops, supermarkets, restaurants, and hotels.

Bank of Palestine has played a very proactive role in several fundamental initiatives in Palestine. The bank has mobilized the Palestinian private sector to launch the first private pension fund. It led the efforts to set up the fund and to advocate for the required legislative reforms. This fund will be the first private pension fund in the region. It will be based on a model similar to the Chilean model. This pension fund is expected to contribute greatly at strengthening the Palestinian economy and society through enabling access to finance for medium and long term projects, developing the Palestinian financial markets, creating employment and reducing poverty and providing stability and reassurance to citizens, especially the elderly, leading to further spending and investments.

Bank of Palestine has been committed throughout the years to economic development on a community level. Therefore the bank has adopted a holistic sustainability strategy and has been the leader in Corporate Social Responsibility (CSR) in Palestine dedicating 5% of its net profit to areas of Youth, Innovation & Education, Health & Environment, Sports, Arts & Culture, Women Empowerment, Economic & Diaspora Affairs, and Social & Humanitarian Efforts. In the past few years, the bank's development, achievements, and contribution to the Palestinian

society and economy have been recognized by several prestigious institutions including Euro money and Global Finance as the “Best Bank in Palestine” (Bank of Palestine, 2015).

2.4 Investment Bank P.L.C

The PIB was established by a group of elite Arab and Palestinian Bankers which are known for their banking superior experience that was gained from their global banking exposure. Palestine Investment Bank P.L.C. was established in Gaza City in Palestine on August 10, 1994 as a public shareholding company with a share capital of U.S. Dollar 20 million, in accordance with the Company’s Law of 1929.

PIB started its operations during March 1995, and is currently operating through its Head Office in Al-Bireh and its eight branches and five offices located in Ramallah, Nablus, Hebron, Gaza, Jericho, Bethlehem, Bythoni, and Jenen. The capital of PIB has grown incrementally over the past two decades and has reached U.S. Dollar 53 million in outstanding capital and U.S. Dollar 100 million in authorized capital as of Jan 1, 2012.

By all exerted effort and diligence, PIB seeks to establish a pioneering financial banking institution in Palestine, by providing distinguished financial and banking services to a base of clientele, employing highly qualified & competent staff; who carry out their work in a conducive environment; supported with advanced technology; and carefully chosen banking services; applying top professional and ethical standards, for the purpose of achieving advanced and superior financial results.

PIB is fully committed at participating in the growth, building and developing of the Palestinian economy. Our core values are based on truthfulness and honesty to self and to others; a continuous quest for excellence and fulfillment of promises we made; to abide by the foundations of institutional governance in all our activities; to stand the challenge of discovering the best means satisfying our clientele; and to be always and wherever we are found committed to social responsibilities (investment bank P.L.C., 2015).

2.5 Al Quds Bank:

Al Quds bank was established in Ramallah in 1995, Quds Bank has been a trusted partner for individuals and businesses in Palestine, helping drive their financial success and personal well-being by offering proficient and reliable banking services. Over the years, Quds Bank has redefined the essence of banking through its four key pillars: Relationship building, Simplicity, Efficiency and Convenience.

The focus is on offering simple and easy-to-understand products, and led by a commitment to long-term relationships with our clients, Quds Bank today has a portfolio that offers a wide range of retail and corporate banking solutions including but not limited to personal account services, home and auto financing, SME's financing, commercial loans and project support.

The bank runs its' main operations through its' headquarter located in Ramallah, Al Massiyoun, in addition to 34 fully-fledged branches and offices across Palestine (West Bank and Gaza).

Quds Bank was founded as a limited public shareholding company, which practices its banking activities with a current capital of 50\$ million Dollars. The Bank practices its business activities through its general regional administration and its twenty-seven branches and offices. Over a period of twenty years of accomplishment and development, Quds Bank has sought to enhance its services and its branches' network in all the cities of the West Bank and the Gaza Strip; as it has also sought to employ financial resources in order to play an effective developmental role for all segments of its clients.

Quds Bank is regarded as one of the largest National Banks in Palestine. It has commenced in investing Palestinian capital in order to contribute in fulfilling the needs of all citizens, and increasing the revenue on shareholders' investments, as well as contribute in and support the national economy. Whereas, Quds Bank has established an independent department for developing the business projects of SMEs under the title "Quds Bank Businesses"; the department which is concerned with meeting the growing and developing banking needs of this significant sector (The annual report,2014).

Table (2 .2) Customer deposits

	2014			2015		
	Ranking	The value	Market share	Ranking	The value	Market share
Palestine bank	2	2062524075	%23.1	2	2242782298	%23.3
Quds Bank	4	514034692	%5.8	3	647009472	%6.7
Palestine Investment Bank	10	199141992	%2.23	10	208551635	%2.17

Table (2 .3) Net direct facilities Alantmaiah

	2014			2015		
	Ranking	The value	Market share	Ranking	The value	Market share
Palestine bank	2	151825644	%23.9	2	1388805441	%24.2
Quds Bank	4	336171649	%7	4	432396576	%7.5
Palestine Investment Bank	12	102149259	%2.1	11	141670501	%2.5

The previous tables(2.2),(2.3) express the market share ratios of the banks and the use of the concentration ratio of both customer deposits and net direct credit facilities (without debt) in the Palestinian banking apparatus, the use of these ratios due to its importance in expressing the competitive advantage of banks. To calculate this ratio, the following index is used:

Concentration ratio : In economic, the concentration ratio is a measure of the total output produced in an industry by a given number of firms in the industry ,the most common Concentration ratio are the CR4 ,CR3 which means the market share of our three largest firms.

When the index indicates to more than 40%, this indicates to a high degree of the concentration ratio of the customer's deposits in a little number of banks. In the previous tables, it is noted that Bank of Palestine and Al-Quds Bank have the largest market share in the banking sector and the concentration ratio is 66%.

The higher of the concentration ratio indicates to an acquisition of an important market share of the customer deposits, the financial deposits represents half of the financial intermediation function.

Table (2 .4) Net interest and commission income / INCOME

	2014		2015		The change
	Ranking	Ratio	Ranking	Ratio	
Palestine bank	8	%85.25	%12	%84.55	%0.8-
Quds Bank	10	%83.76	%14	%82.3	%2.07-
Palestine Investment Bank	14	%82.37	%6	%88.63	%7.59

Table (2.4) Shows When the net interest and the commission income have a high percentage, this is an evidence that the bank has a traditional income, thus, the bank does not offer any of the banking services. The reason of rating of the Bank of Palestine to No.(8) is the multiple banking services offered by it that include (Securities investment, Visa Card, easy-Forex) in addition to the variety of the income sources of Bank of Palestine.



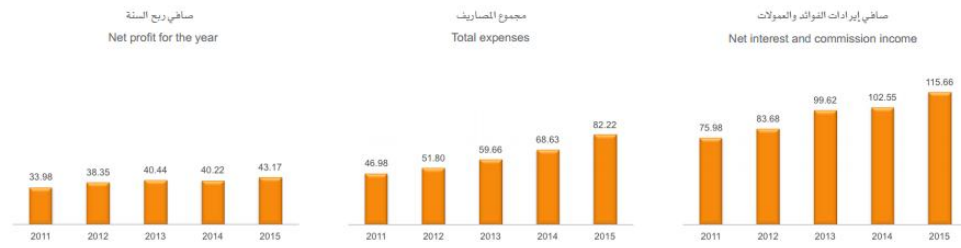
Balance Sheet

ميزانية عمومية



Income Statement

بيانات الدخل



Financial Position of Banks 2015

19

■ Values in Million of dollars

■ القيم بالمليون دولار

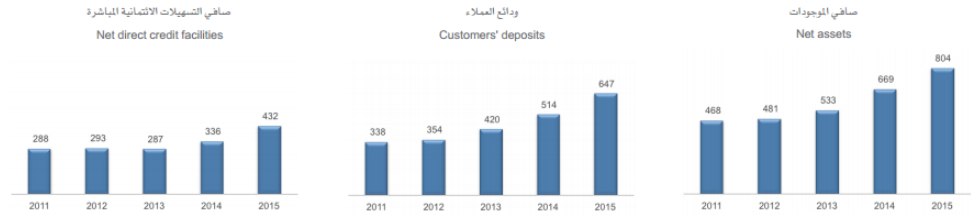
Figure (2.2) The most important historical financial statements of the Bank of Palestine

The Most Important Historical Financial Data

أهم البيانات المالية التاريخية

Balance Sheet

ميزانية عمومية



Income Statement

بيانات الدخل



Financial Position of Banks 2015

31

■ Values in Million of dollars

■ القيم بالمليون دولار

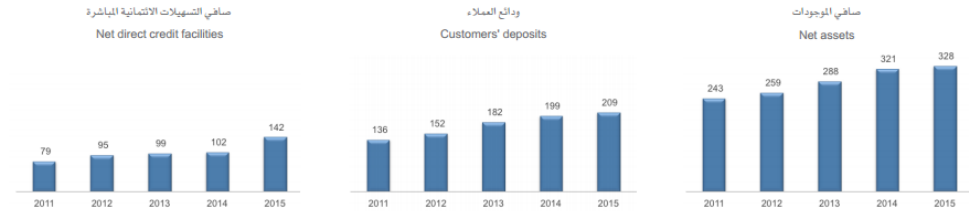
Figure (2.3) The most important historical financial statements of the Bank of Al Quds

The Most Important Historical Financial Data

أهم البيانات المالية التاريخية

Balance Sheet

ميزانية عمومية



Income Statement

بيانات الدخل



Financial Position of Banks 2015
51

■ Values in Million of dollars

■ القيم بالآلاف دولار

Figure (2.4) The most important historical financial statements of Palestine Investment Bank

CHAPTER 3

Literature Review

CHAPTER 3

Literature Review

Previous studies:

Many studies have been conducted on the relationship between motivation and job satisfaction with other variables. However, few studies focused directly on the impact of team motivation, as a technique of job design, on employees (team motivation and job satisfaction). At banking sector, this is the first study to cover this area of research that touches the human resource management practices. The studies reviewed are from different international countries worldwide and ordered in a chronological basis. This study presents studies; local and Arab studies and foreign studies. The studies reviewed started with local and Arab studies followed by foreign studies. The studies ordered both in historical and alphabetical order. The most important results and recommendations are listed as their relevance to the research.

1. (Foss & Rwana, 2016): " Impact of management by walking around on incentivizing Al-Noor Charity Organization's employees".

This study aimed to investigate management by walking around and its impact on incentivizing Al-Noor Charity Organization's employees. It also aimed at contributing to upgrading their competencies through applying the concept of management by walking around and revealing whether there was a statistically significant correlation between the mean scores of the extent of management by walking around implementation and those of incentivizing the Organization's employees.

The study used the descriptive analytical approach. A questionnaire was designed for data collection. The researcher surveyed all the study population i.e. (100) employees at all administrative levels, each of whom was sent a questionnaire. Of the (100) distributed questionnaires, only (95) were returned.

The results showed that urging the senior management to increase the level of the calculated application of management by walking concept as a means of raising competencies and saving time and effort and improving communication and immediate solution of problems encountered by employees. Management by walking

also incentivizes employees and stimulates them to develop and progress, suggest new ideas and contribute to the adoption of the principle of management by walking and solidify this concept among supervisors and administrators and connect it with the applied regulations of the organization.

2. (Guay et al., 2015): "Why people harm the organization and its members: Relationships among personality, organizational commitment, and workplace deviance".

Based on the five-factor model of personality traits and social exchange theory, this study aimed to examine the relationships of personality traits, organizational commitment, and two target-based factors of workplace deviance (organizational deviance and interpersonal deviance) by using a sample of 113 South Korean employees. One hundred fifty regular (permanent) non-managerial employees (general bank tellers responsible for handling cash, financial transactions, and selling insurance products) and their supervisors were randomly chosen through the support of HR staff at the headquarters of a Fortune Global 500 South Korean banking corporation to participate in this survey.

The study results showed that (a) Conscientiousness and Agreeableness are negatively related to organizational deviance and interpersonal deviance, respectively; (b) three five factor model traits comprising integrity and customer service orientation (Agreeableness, Conscientiousness, and Emotional Stability) are positively related to organizational commitment; (c) organizational commitment is negatively associated with both organizational deviance and, to a slightly lesser extent, interpersonal deviance; and (d) the relationship between conscientiousness and organizational deviance and the relationship between agreeableness and interpersonal deviance are both partially mediated through organizational commitment.

3. (Morgeson & Ph, 2015): "Issues in Maintaining Team Motivation over Long-Duration Exploration Missions".

This study aimed to examine the part of its ongoing efforts of supporting and conducting research designed to identify and reduce the risks associated with long-duration spaceflight missions, the Behavioral Health and Performance Research

Element (BHP-R) of the NASA Human Research Program (HRP) commissioned this review of the issues that might arise in maintaining team (crew) motivation over long durations.

The data were collected from 10 spaceflight experts were interviewed. The goal of these interviews was to understand the range of motivational challenges experienced by crews on long-duration missions. The experts were generally familiar with the challenges and constraints of such a mission and were readily able to provide opinions about the motivational challenges that might be present during such an endeavor.

The result showed that there were a number of crew motivational challenges in long-duration spaceflight contexts. The combination of spaceflight expert interviews and review of the psychological and spaceflight research literatures has yielded a number of important insights about crew motivation and how to address many of the potential challenges. This research is organized by the five distinctive crew motivational challenges (CMCs) that were identified in the interviews, including (1) the presence of motivational challenges, (2) mission preparation, (3) crew autonomy, (4) workload, and (5) team composition and individual differences.

4. (Uzonna, 2013): "Impact of motivation on employees" performance: A case study of Credit West Bank Cyprus".

This study aims to help make work more satisfying and rewarding for employees and to make employees' motivation consistent with organizational objectives. With the diversity of contemporary workplaces, this is a complex task. Many factors, including the influences of different cultures, affect what people value and what is rewarding to them. From a manager's perspective, this study tries to understand what prompts people, what influences them, and why they persist in particular actions. This study aimed to evaluate motivation of employees in the organization. A good motivational program procedure is essential to achieve goal of the organization. If efficient motivational Programmes of employees are made not only in this particular organization but also in any other organization, the organizations can achieve the efficiency also to develop a good organizational culture and the attainment of organizational goals at large.

The study was carried out within the workforce of the Credit West Bank Cyprus; a centralized human resource department of the bank helped in conveying the questionnaire to the 13 branches of the bank, and 134 respondents were interviewed.

5. (Foss & Lindenberg, 2012): "Team ,team motivation and the theory of the firm" .

This study aimed to examine a concern with teams was central to early trying to understand the nature of the firm, but fell out of favor in later work, also encouraged a return to the emphasis on teams, but argue that the idea of teams as central to the nature of the firm needs to be grounded in an appreciation of the importance of frames and group agency.

The study used converging insights from evolutionary anthropology, cognitive social psychology and work on team agency to develop such a grounding, and link it to the issues of the existence and boundaries of firms. The integration of these ideas with the extant theory of the firm is a huge, but not forbidding, task.

The main barrier is that the economics of the firm is formulated in terms of I intentions, whereas we have highlighted the importance of intentions, and the specific kind of motivation that accompanies such intentions in a team setting. It is, however, possible to align this collective focus with much of the received theory of the firm.

6. (Nijstad & De Dreu, 2012): "Motivated information processing in organizational teams: Progress, puzzles, and prospects".

This study aimed to investigate the Motivated Information Processing in Groups Model conjectures that information processing within such groups is strongly affected by two types of motivation: epistemic motivation (low–high) is thought to drive the depth of information processing, whereas social motivation (pro-self–pro-social) will influence the kind of information that is processed. The model predicts that high quality group outcomes may be expected especially when high epistemic motivation is coupled with pro-social motivation, because under these conditions groups process information extensively to foster collective goals.

The study analysis justifies four core conclusions. First, individuals in groups process and disseminate information better and more deeply when they possess epistemic motivation. And, they integrate such information into high quality agreement, insights, and decisions when they have pro-social rather than pro-self-motivation. Second, groups are more likely to form accurate mental models of the task (or accurate task representations), and develop, use, and adapt (accurate) trans active memory systems, when they explicitly reflect about their task. Such explicit reflection seems more likely when epistemic motivation is high and when members have a pro-social orientation. Third, the conclusion that group negotiation, creativity, and decision making benefit from a combination of epistemic and pro-social motivation is limited to those settings in which the group task is relatively complex and non-routine. When routines suffice for high quality performance, deep and deliberate information processing hurts rather than helps, and epistemic motivation should be low rather than high. Fourth, the social context within which teams operate, and especially intergroup competition, drives epistemic motivation and pro-social tendencies within groups, and thus should promote within-group creativity, constructive negotiation, and decision quality. Intergroup competition benefits within-group functioning and performance because of its impact on epistemic and social motivations.

7. (Steele-Johnson, 2012): "Individual and relational self-concepts in a team context effects on task perceptions, trust, intrinsic motivation, and satisfaction".

The study aimed to understand the role of individual and relational self-concepts on various team processes and outcomes in a team context, focusing on the construct of individual and relational self-concepts and their effects on individual functioning in a team context.

To collect and analyze the information, the research based on 470 sample consist they were students enrolled in an introductory psychology class at a Midwestern university who received course credit for their participation. The sample was 43 percent female, and most participants (98 percent) were between 18 and 21 years old. The study used a computer-based truck dispatching task (Steele-Johnson

and Perlow, 1989) developed for use in the laboratory setting. Participants shipped computers, office furniture, and supplies to customers in a team context. That is, participants were paired into dyads. Each participant worked with his/her partner to decide which task activities to perform and in what order.

The result showed that subjective task complexity was influenced primarily by individual self-concept, specifically their core self-evaluations. Trust in others was influenced primarily by individuals' relational self-concepts, specifically their teamwork predisposition. Intrinsic motivation and satisfaction were influenced by both individual and relational self-concepts. Depending on the task type, a practitioner might cue different self-concepts to increase individuals' focus on team performance, individual performance, or both. For example, if the team task is highly interdependent and reciprocal in nature, then the team can be trained together or provided information to cue relational self-concept.

8. (Wickramasinghe & Widiyaratne, 2012): "Effects of interpersonal trust, team leader support, rewards, and knowledge sharing mechanisms on knowledge sharing in project teams".

The study aimed to investigate the effect of interpersonal trust, team leader support, rewards, and knowledge sharing mechanisms on voluntary knowledge sharing in software development project teams in Sri Lanka. The findings of this study will provide useful information to better understand the predictors of the extent of knowledge sharing at the individual level in the context of project teams.

Survey methodology was used and 150 software developers who were directly involved in developing and maintaining a software product from project teams responded. Regression analysis was used for data analysis . A random sample of software developers full-time engaged in software development firms was selected. There were about 40 software development firms with more than 100 employees operating in the country.

The result showed that interpersonal trust and rewards have significant positive effects on knowledge sharing. Although it was anticipated that the team leader support would be a significant predictor of knowledge sharing, the results did not provide evidence for a positive and significant relationship. "Work-group

communications” and “Personal interactions” had significant positive effects on knowledge sharing.

9. (Packham, Jones, Miller, Pickernell, & Thomas, 2010): "Perceived learning outcomes in entrepreneurship education: The impact of student motivation and team behavior".

This study aimed to address the impact of a person’s motivation to study entrepreneurship on their subsequent levels of performance in terms of the generation of business ideas, while taking into account the effect of student team behavior. The hypothesizes that both intrinsic and extrinsic motivation as well as team behavior influence the learning outcome and that team behavior moderates the relationship between motivation and learning outcomes.

A survey was used to generate data. A total of 117 students, who participated in pre programed, and post-programed surveys, provided the sample data. First, explorative factor analyses were employed to examine the latent variables. Second, hierarchical lineal regression analyses were carried out to test the proposed hypotheses.

The study findings showed that the study contributed to the theoretical understanding of how entrepreneurial learning outcomes are affected by student motivation and team behaviour. It makes an original contribution in distinguishing between an extrinsic and an intrinsic motivation to study entrepreneurship, and highlights the effect on learning outcomes of resources acquired through team behaviour. It was found that intrinsic motivation has a negative effect on the learning outcome while extrinsic motivation had a positive one. However, the team (and in particular the resources that become available) positively moderates the relationship between the intrinsic motivation and the outcomes.

10. (Dylkiewicz & Knudsen, 2010): "The Productivity of Multicultural Teams" .

This study aimed to provide a better understanding of how teamwork is affected by different cultures that have various value sets, assumptions beliefs and norms. Multicultural teams are an essential part of today’s global business environment. These teams are composed of members from different nationalities

with diversified ways of perceiving the world by their cultural makeups. In creating a theoretical investigation of multicultural teamwork there is a need to examine how teamwork is affected in relation to potential productivity of a team, the advantages and disadvantages. The potential productivity can be measured in terms of the performance of the team and to what degree the team is effective.

The study gathered information by using the online interviewing, which is a methodological development and new trend in qualitative research. We created email interviews in order to grasp a wide population across borders, ranging from members who worked for a short period of time in multicultural teams to people highly experienced with such teams.

The results showed that multicultural teams have a greater potential to reach a higher level of productivity than homogenous teams. The features that make multicultural teams highly attractive are their increased creativity, variety of skills and their ability to suit different market needs. Also more than half of the respondents stated that they preferred working in multicultural teams as they recognized the benefits and the high performance that could amount from this type of work.

11. (Shark, 2010): " Assessment Of The Impact Of Incentives On The Work Performance Level In The Palestinian Telecommunications Company From the Employee Prospective".

This study aimed at evaluating the impact of incentives on the work performance level at the Palestinian Telecommunication Company from the employees prospective.

The study used the analytical descriptive approach where (220) questionnaires were distributed on the employees at the Palestinian Telecommunication company and (210) questionnaires were returned by 95.5%.

The results showed that there was a relation with statistical significance between the efficiency of the incentives system and the employees' performance and there is relation with between financial incentives and the employees' performance and there is also relation with between moral incentives and the employees' performance.

The results showed that if managers wish to be effective, they need to have at least a basic understanding of motivation and the different motivational theories and make an effort to truly understand their employees. Managers need to provide growth opportunity and challenging jobs in order to better motivate today's workers. Without these challenges and opportunities for growth, employees may not see a need to perform highly at work. We have seen that recognition plays a major role in employees' motivation and that it is a very effective motivator. Also that the use of non-cash rewards can be an effective and cost-efficient way to motivate employees, and the majority of our survey respondents agree with this statement. In conclusion, when it comes to bringing out the best performance of employees, growth opportunities and challenges, recognition and non-cash rewards are more effective motivators than money.

12. (Hirst, 2009): "Cross level perspective on employee creativity ,goal oriented , team learning ,behavior and individual creativity".

The study aimed to develop and test cross-level theory regarding the cross-level influences of individual differences and the team context on individual creativity. Building on Amabile's (1996) componential theory of creativity, the study proposed that factors that foster individual learning set the stage for individual creativity. The study developed this perspective both in terms of dispositional differences in goal orientations (Dweck, 1999; Elliot & Church, 1997) that may motivate individuals to seek out, or avoid, opportunities for learning and creativity, and in terms of the contextual influence provided by team learning behavior that is, collective problem solving and reflection .

The data were collected by using hierarchical linear modeling, the research found cross-level interactions between individuals' goal orientation and team learning behavior in a cross-national sample of 25 R&D teams comprising 198 employees . Within the pharmaceutical sector, R&D creativity determines new drug development and in turn shareholder returns, long-term profitability, and company viability. This form of creativity involves researchers striving to develop creative solutions to applied problems.

The study found that there was a nonlinear interaction between individual learning orientation and team learning behavior: in teams higher in team learning behavior, the positive relationship between learning orientation and creativity was attenuated at higher levels of learning orientation. An individual approach orientation was positively related to creativity only when team learning behavior was high.

13. (Englyst et al., 2008): "Commodity team motivation and performance".

This study aimed to discuss the functioning of commodity teams in a global sourcing context. Specifically, the study aimed at identifying factors that may influence team members' motivation to participate in activities that create opportunities for synergy and coordination of purchasing. In the teams studied, motivation appeared to be influenced to some degree by a number of factors, including rewards, leadership behaviors, goal setting, and the career goals of the commodity team members.

The study contributed theoretically by providing a rich description of how commodity teams function, and to practice by bringing attention to a number of managerial issues that should be considered when implementing commodity teams. A case study approach is used to achieve the study where the researcher conducted a number of organizational team characteristics that may influence team members' motivation to perform as a team. These factors have been summarized and then used to construct a simple framework to be used in conducting a comparative analysis of the teams, based on the team members' own subjective evaluations.

The study found out that there was a link between team motivation and team performance. This simple relationship has been challenged in the above analysis and discussion, as it seems quite possible that a team can perform well in terms of, for example savings, without being motivated to function as a team. Team members expressed the view that the time and money spent to participate actively in the team outweigh the benefit, partly because of the administrative burden associated with the teamwork, and because of geographical distance. The motivation to achieve corporate synergies appeared to be more meaningful than the motivation to work as a team; thus, it is not certain that teams are the most appropriate organizational form

for achieving corporate-wide purchasing synergies, especially when shared team goals are second to business unit goals.

14. (Shorab, 2007): "Evaluating The Effect of Incentives System on Employees Performance Level in The large Municipalities of Gaza Strip".

This study aimed to identify the relation between incentives and performance of employees in the large municipalities of Gaza Strip. This was conducted through analyzing relations between incentives and performance, usage of abilities, competition between employees, and preferable incentives, it also aimed to identify the effect of personal qualities on job satisfaction which are: academic qualification, managerial level and years of experience.

The population of the study comprises the employees who occupy the managerial levels from heads of departments to managers, managers assistants, deputies and some heads of units who are in charge of other employees, the total number was 283 person, however the sample of study was 228 person.

The results showed that the effect of the available financial incentives on employees performance was weak. The average percentage of financial incentives is low 46.89%, and 68.35% for non financial incentives. The effect of both financial and non- financial (moral) incentives on employees performance was moderate. The financial incentives are not sufficient and of low value. The incentives are not linked with goals achievement or performance level. The available incentives does not encourage employees competition to improve their performance with average percentage 57%, and %63.74 for the usage of their abilities in the work.

15. (Dionne et al., 2006): "The impact of team leader performance on team member satisfaction the subordinates perspective" .

This study aimed to examine critical team leader behaviors (as perceived by the subordinate) that result in team member satisfaction and to determine if there is a significant difference between the perceptions of team leaders and team members regarding the level of team satisfaction and factors that predict team leader performance.

The results indicate that team member satisfaction was influenced by the extent to which communication within the group was open : and the team leaders performance. Also, Team leader performance was influenced by the team members satisfaction with their leaders and ability to resolve conflicts in the team. In addition, team members and leaders perceptions did not differ significantly regarding open communication in the group .

16. (Hartmann, 2006): "The role of organizational culture in motivating innovative behavior in construction firms".

This study aimed to addresses the motivational aspects of the relationship between culture and innovation in construction firms. Specifically, it focused on those managerial actions through which the importance of innovation may be communicated and innovation-related behavior may be induced and reinforced. The study investigated the innovation activities of a Swiss contractor revealed that project constraints and regional separation may diminish the motivational effects of managerial actions in construction firms. It is concluded that a culture that motivates new solutions and innovative improvements in particular first of all prevents ideas from getting lost in daily business and within the organization.

An in-depth case study was conducted concerning Frutiger AG, a Swiss contractor with approximately 1500 employees. The work Frutiger offers encompasses building construction, construction of tunnels, road construction, bridge construction, maintenance of buildings and special services like deep drilling and demolition work. As typical for contractors of this size, the organization is subdivided in technical and regional business units. The reason for selecting Frutiger AG as a suitable candidate for this research was the continuous growth and business success of the firm over the last 140 years, which suggest the capability to renew and adapt to market changes.

The finding of this research showed that within construction firms, managerial actions have to take the effects of project constraints and regional separation on the development of an innovation-supportive culture into account. Using a comprehensive reward and incentive system, allowing for autonomous work and task identity, providing professional qualification and training, giving general

and immediate feedback, providing communication channels for implicit knowledge and initiating innovation projects are proposed actions that directly respond to this requirement. However, as there should be a fit between organizational culture and strategy, managerial actions should also reflect the strategic orientation of a firm.

17. (Masi, Cooke, & Cooke, 2006): "effects of transformational leadership on subordinate motivational empowering norms and organizational productivity".

The study aimed to investigate transformational leadership, both theoretically and empirically, in relation to empowerment, motivation, productivity and other relevant constructs. An integrative model of transformational leadership is proposed, and tested in a military setting—the United States Army Recruiting Command with outcomes of leadership measured and analyzed at both the individual and organizational levels. Additionally, the self-image of unit leaders is measured to explore the possible link between a constructive self concept and leadership behavior.

The sample included 2596 Regular Army personnel affiliated with 585 recruiting stations and 93 recruiting companies within the 18 battalions. Survey data were aggregated to, and analyzed at, the recruiting station (and station commander) and company (and company commander) levels to test many of the hypotheses.

The finding of the study showed a significant relationships between transformational leadership and motivation, together with the negative relationships between transactional leadership and both commitment to quality and organizational productivity, provide partial support for the model proposed earlier in this paper. The link between leadership styles and empowering norms is more questionable, even though such norms were nevertheless related to commitment to quality and motivation. Similarly, the impact of leaders' self- image on their leadership style is marginal, even though their self-image appears to be directly related to the productivity of their units.

18. (Clark, 2003): "Fostering the Work Motivation of Individuals and Teams Performance"

This study aimed to describe some of the most important motivational problems and solutions for individuals and teams and how that very few of the recommendations for these newer motivational approaches cost very much. Even the "tangible" (gifts, cash) incentive programs described can be very cost effective when used properly. Most of the newer motivation builders ask organizations to foster a culture where fair and positive beliefs, expectations and practices are encouraged in an environment where people are challenged to work hard. The objective of adopting a more positive motivational climate is to increase individual and team confidence, interpersonal and organizational trust, collaborative spirit, optimism, positive emotions and values about work. The benefit of achieving a more motivated organization is in increased persistence at work tasks a higher quality of mental effort invested in work goals.

The result showed that is useful to keep in mind that the root of all human motivation seems to be our beliefs and expectations about what makes us successful and effective. We all value what we believe helps us and we all avoid whatever we believe prevents or does not help us achieve our personal goals. The huge variety of motivational strategies all serve the same powerful end - a positive adjustment in the way we value ourselves, our goals and the people and activities that help us achieve our goals.

19. (Bonner & Sprinkle, 2002): "The effects of monetary incentives on effort and task performance: theories, evidence, and a framework for research".

The study aimed to review theories and evidence regarding the effects of (performance-contingent) monetary incentives on individual effort and task performance. The study provided a framework for understanding these effects in numerous contexts of interest to accounting researchers and focus particularly on how salient features of accounting settings may affect the incentives-effort and effort-performance relations.

The study discussed the importance of each variable in accounting settings as well as the theoretical and practical importance of examining the variable in conjunction with monetary incentives, and review studies from a wide variety of disciplines to discuss the empirical effects of these variables on the incentives effort and effort performance relations. Then it provided insights regarding how the results from our compilation of studies may have significant implications for accounting research and practice. Finally, it briefly discussed the theoretical and empirical relations between monetary incentives and many other important accounting-related person, task, environmental, and incentive scheme variables.

The study results showed that the framework and review of the attendant evidence indicates that there are a number of accounting-related variables that can alter the effects of incentives on performance and also find evidence of an interaction between the difficulty of the goal and the type of incentive scheme and also find that features of accounting settings can attenuate the positive effects of monetary incentives on performance by altering either the effect of incentives on effort or altering the effect of incentives-induced effort on performance.

Commentary on previous studies :

Recently, most organizations considered employees the most important assets in an organization, it's important to ensure the effective management of employees. Researchers tried to discuss the effect of Team motivation and its effect on employees' performance . Through reviewing the previous studies about team motivation, the researcher noticed the lack of studied that particularly deal with team motivation even local, Arabic, and foreign studies. The researcher comments on the previous studies are as the following:

- Team motivation is a new emerging concept and it become larger than a marketing tool, it became a strategy by which the corporation can achieve development and competitive advantage. Many studies such as ((Osama, 2015),(Uzonna, 2013),(F & Rwana, 2016)) focused on the team motivation components and its effect on employees' performance and also the previous studies agreed on that good relationship between the employee and employer that leads to better performance.

- Most of the techniques of motivation model are aimed at individualizing the team members. For some tasks, such as brainstorming, these suggestions are helpful and it showed that the nominal brainstorming groups are more effective in terms of quantity and quality of the ideas produced than real groups (Diehl and Stroebe, 1987; Diehl, 1991). As teamwork expert and Harvard scholar Richard Hackman put it, allocating nine women to be pregnant for a month each does not produce a baby – there are clearly tasks that do not require teamwork (Hackman, 2004).
- Some studies discussed the team motivation related to team leader performance, many of them agreed that there is a direct positive relationship between team motivation and team leader performance when team members are satisfied with their leaders. Some studies such as (Dionne et al., 2006), (Masi et al., 2006), (Balsom, 2009) focused on the construct of individual and relational self concepts and their effects on individual functioning in a team context.
- A wide range of studies targeted the banking sector as it has an important role in the economic development. This study targeted banking sector in Palestine to encourage them managing strong relationship with their employees. The previous studies helped the researcher in building the framework and literature review, designing the questionnaire and analyzing the result of the research.
- Build on previous studies valuable results and recommendations, the researcher designed this research to examine the Team motivation which differentiates from others that it spots the light on a very specific sector which is the banking sectors. It is considered one of the most effective important and valuable organizations in the Gaza Strip. This research tried to examine the effects of team motivation on employees' performance and productivity from different sides. Due to the lack of Arab studies which deals with team motivation, the researcher depends on foreign studies and only 3 local and Arabic studies.

As a conclusion, large amounts of previous literature conducted on the relationship between motivation and job satisfaction with other variables. Few studies focused directly on the impact of team motivation as a technique of job design on employees (team motivation and job satisfaction) at banking sector. And

this research is one of the few studies which talk about team motivation and its effect on employees' performance and productivity and it was different in the variable used in the research (team goal striving, team goal generation, individual goal striving, individual goal generation, team performance, Individual performance, team productivity). As have seen by the researcher that these variables play a very strong role in building a very clear picture about the Team motivation and employees' performance and productivity in banking sector .

With reviewing the methodology of the studies, it's very clear that most of the studies used the descriptive-analytic methodology. Questionnaire is used as a tool of study and was implemented on different samples according to the population of the research. However, this research used 116 questionnaire. The researcher used the random sample focusing in banking sector. In fact, most of the referred researchers studied in one way or another, Team motivation related to another variables or one of the human management practice; however, none of them had considered that as a specific subject and it has a relationship with employees' performance and productivity from deferent sides. Also, reached to results dealing with different variables of Team motivation from different point of views and they confirmed that there is importance of Team motivation to the top management should concern with it in organizations. Build on previous studies valuable results and recommendations, the researcher designed this research to examine the Team motivation which differentiates from others that it spots the light on a very specific sector which is the banking sector. It is considered one of the most effective important and valuable organization in the Gaza Strip. Thus, this is an attempt to study the effects of Team motivation on employees' performance from different sides. Due to the lack of Arab studies which deals with Team motivation, the researcher depends on foreign studies and only 4 local and Arabic studies. Although, the previous studies in this field are few and the experiences are different, it's obvious that there is contrast in the improvement of this field due to many factors. These previous studies add information and ideas helped in clearing the picture of the research problem and the main question and determining the tools used in collecting the data .This research will add to the previous studies a Palestinian study which could be a very beneficial addition to the researcher, the library in Palestine, and the Arabic studies.

CHAPTER 4

Research Methodology

CHAPTER 4

Research Methodology

4.1 Methodology introduction:

This chapter describes the methodology that was used in this research. The adopted methodology to accomplish this study uses the following techniques: the information about the research design, research population, questionnaire design, statistical data analysis, content validity and pilot study.

4.2 Research Methodology:

The first phase of the thesis is the proposal which included identifying and defining the research problem, establishment the objectives of the study and development research plan.

The second phase of the research included a summary of the comprehensive literature review. Literatures on claim management was reviewed.

The third phase of the research included a field survey which was conducted with some of Palestinian banking sector employees (bank of Palestine and investment bank).

The fourth phase of the research focused on the modification of the questionnaire design, through distributing the questionnaire to pilot study. The purpose of the pilot study was to test and prove that the questionnaire questions' are clear to be answered in a way that help to achieve the target of the study. The questionnaire was modified based on the results of the pilot study.

The fifth phase of the research focused on distributing the questionnaire. This questionnaire was used to collect the required data in order to achieve the research objectives. 200 questionnaires were distributed to the research population and a 116 questionnaires are received

The sixth phase of the research was the data analysis and discussion. Statistical Package for the Social Sciences, (SPSS) was used to perform the required analysis. The final phase included the conclusions and recommendations.

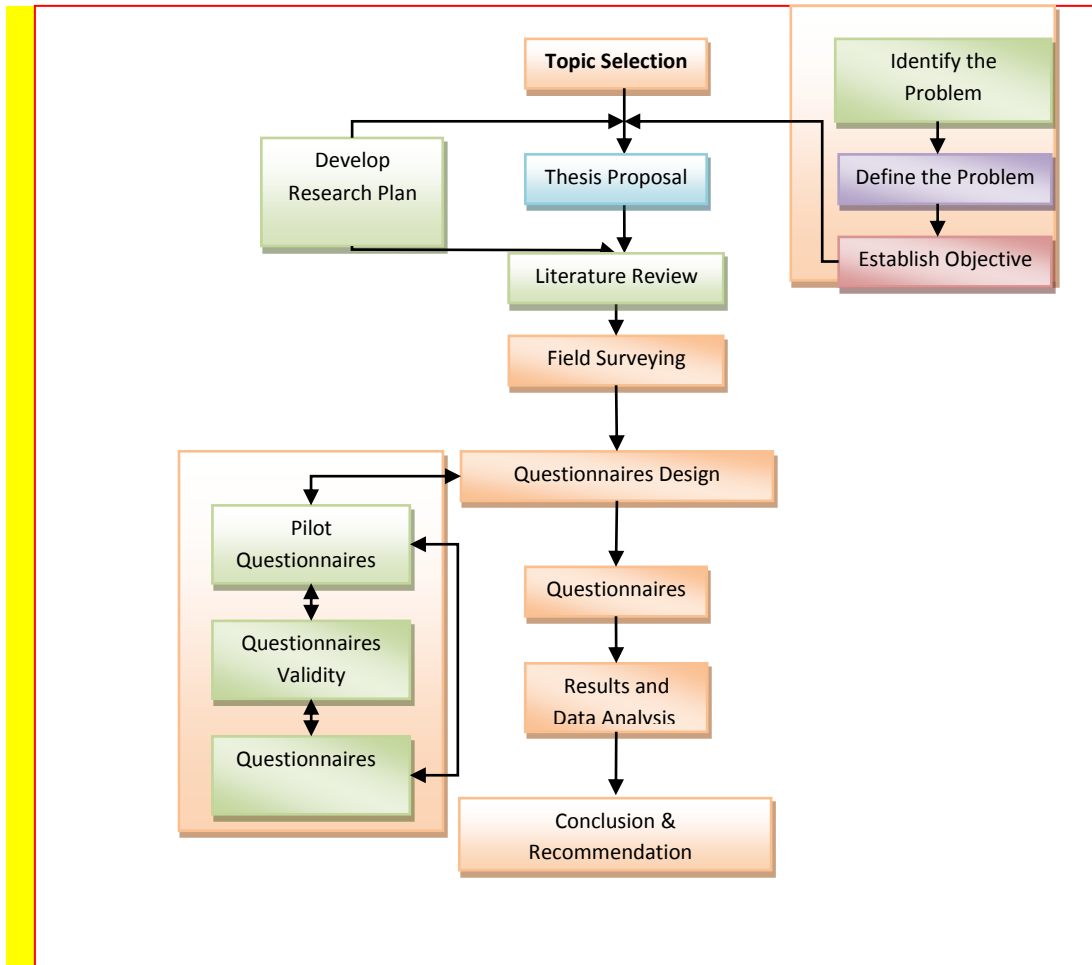


Figure (4 .1) shows the methodology flowchart, which leads to achieve the research objective

4.3 Sources of Data

The researcher used two sources of data that was collected carefully in order to achieve the research objectives:

1. Secondary Data: It is obtained from several journals that discussed Team motivation and its components. Also, many books related to it was used, in addition to thesis from universities and electronic libraries. Data about the selected companies at banking sectors were collected from its websites and annual reports.

2.Primary Data: A questionnaire is the used tool to collect data about the effectiveness of Team motivation. The respondents were asked regarding the research variables.

4.4 Data Collection Methodology

Collecting the needed data for the research depends on the two sources mentioned previously which are the secondary and the primary sources in order to study the effect of Team motivation on the employees' performance at banking sectors. Research methodology depends on the analysis of data on the use of descriptive analysis, which done using the SPSS program.

Research Population The research population included the employees of one major private sector, banking sector. BOP and Palestine Investment Bank and Al Quds Bank were selected from banking sector because they have the largest number of employees in Gaza Strip (Palestine Monetary Authority, 2015). The following table includes the population of each organization:

Table (4 .1) population of the research

The organization	Number of employees
BOP	100
Investment Bank	30
Al Quds Bank	50

Source: Articulated by the Researcher

4.5 Research Sample

The researcher based on stratified random sampling during the research implementation according to the selected companies. The stratified random sample is dividing the population into groups that share similar characteristics or attributes. The targeted respondents are all employees in banking sector :

Table (4 .2) Sample of the Research

The Organization	Number of the research sample
BOP	30
Investment Bank	20
Al Quds Bank	30

Source: Articulated by the Researcher (2016)

4.6 Questionnaire model : research development

Measuring team goal striving:

The revised literature showed that the team goal striving concept can be measured as suggested by Gilad Chen and Ruth Kanfer. This is explained as follows: Team members understand what is expected of them.

1. The team as a whole understand what the goals and vision of the organization are.
2. All team members aware of resources available to them as team to achieve their goals.
3. Each team member understand their strengths and value to the organization.
4. Individuals talents and strengths utilized effectively within the team and individually.

Measuring team goal generation :

The revised literature showed that the team goal generation concept can be measured as suggested by Gilad Chen and Ruth Kanfer. This is explained as follows: The team adjust well to the fluent and changing nature of the work place .

1. The team members encouraged to work for the common good of the organization.
2. The indicators of success have been evaluated within the organization.
3. We have the right people in the team.
4. We are genuine with each other.
5. We have effective meetings which are well facilitated.

Measuring individual goal striving :

The revised literature showed that the individual goal striving concept can be measured as suggested by Gilad Chen and Ruth Kanfer as follows:

1. We help each other out if someone falls behind in his work.
2. We cooperate to get the work done.
3. We recognize and value the contributions of each member to task accomplishment.

4. We care about team member feelings and well-being and encourage each other.

Measuring individual goal generation :

The revised literature showed that the individual goal generation concept can be measured as suggested by Gilad Chen and Ruth Kanfer as follows:

1. I know what results are expected of me.
2. I have all the materials and equipment I need to do my best every day.
3. The mission or purpose of my organization makes me feel my job is important.
4. The relationship with my boss enables me to be open with discussing work problems and concerns.
5. In the last year, I have had opportunities to learn and develop .

Measuring team performance :

The revised literature showed that the team performance concept can be measured as suggested by Gilad Chen and Ruth Kanfer. This is explained as follows:

1. The members of this team attain their assigned performance goals.
2. The members of this team produce quality work.
3. This team is productive.
4. The social climate in our work team is good.

Measuring individual performance :

The revised literature showed that the individual performance concept can be measured as suggested by Gilad Chen and Ruth Kanfer. This is explained as follows:

1. The members of this team could work a long time together.
2. The new members are easily integrated into this team.
3. When a problem occurs, the members can solve it.
4. The policy for conflict resolution is clear.

Measuring team productivity :

The revised literature showed that the team productivity concept can be measured as suggested by Gilad Chen and Ruth Kanfer. This is explained as follows:

1. Adoption of teams improved worker productivity.
2. Productivity improvement was greatest for teams that formed early and minimize in teams that formed later.
3. High ability workers seem to improve team productivity more than low ability workers do.
4. More heterogeneous teams are more productive.
5. The team often evaluates its process and productivity.
6. Team members share their experience and expertise in ways that enhance team productivity and development.

The Pilot Study:

The pilot study for the questionnaire was conducted before collecting the results of the sample. It provided a trial run for the questionnaire, which involves testing the wordings of question, identifying ambiguous questions, testing the techniques that used to collect data and measuring the effectiveness of standard invitation to respondents .

External (Pre-Pilot) Validity of the Questionnaire: It is essential to pre-pilot the questionnaire to identify any ambiguities in the questions and to identify the potential problems for each question. In order to assure high level of reliability and validity for the developed tool, the researcher had taken the approval of the supervisor to review the tool on Academic levels to ensure its relevance and stability.

Criterion Related Validity: Internal consistency of the questionnaire is measured by a pilot sample, which consisted of 30 questionnaires through measuring the correlation coefficients between each paragraph in one field and the whole field.

Internal Validity of the Questionnaire: Internal validity of the questionnaire is the first statistical test that used to test the validity of the questionnaire. It is correlation coefficients between each paragraph in one field and the whole field.

Data Measurement:

In order to be able to select the appropriate method of analysis, the level of measurement must be understood. For each type of measurement, there is/are an appropriate method/s that can be applied and not others. In this research, ordinal

scales were used. Ordinal scale is a ranking or a rating data that normally uses integers in ascending or descending order. The numbers assigned to the important (1,2,3,4,5) do not indicate that the interval between scales are equal, nor do they indicate absolute quantities. They are merely numerical labels. Based on Likert scale we have the following:

Item	<i>Strongly agree</i>	<i>Agree</i>	<i>Do not Know</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
Scale	5	4	3	2	1

Test of normality:

The One-Sample Kolmogorov-Smirnov test procedure compares the observed cumulative distribution function for a variable with a specified theoretical distribution, which may be normal, uniform, Poisson or exponential. The Kolmogorov-Smirnov Z is computed from the largest difference (in absolute value) between the observed and theoretical cumulative distribution functions. This goodness-of-fit test tests whether the observations could reasonably have come from the specified distribution. Many parametric tests require normally distributed variables. The one-sample Kolmogorov-Smirnov test can be used to test that a variable of interest is normally distributed (Henry, C. and Thode, Jr., 2002).

Table (4.1) shows the results for Kolmogorov-Smirnov test of normality. From Table (4.1), the p-value for each variable is greater than 0.05 level of significance, then the distributions for these variables are normally distributed. Consequently, parametric tests should be used to perform the statistical data analysis.

Table (4 .3) Kolmogorov-Smirnov test

Field	Kolmogorov-Smirnov	
	Statistic	P-value
The team goal striving	1.214	0.105
The team goal generation	1.010	0.259
The individual goal striving	1.045	0.225
The individual goal generation	1.252	0.087
Team performance	1.148	0.143
Individual performance	1.000	0.270
Team productivity	0.993	0.278
All items of the questionnaire	1.019	0.250

Statistical analysis Tools:

1. The researcher used quantitative data analysis methods. The Data analysis made utilizing (SPSS 23). The researcher utilize the following statistical tools:
2. Kolmogorov-Smirnov test of normality.
3. Pearson correlation coefficient for Validity.
4. Cronbach's Alpha for Reliability Statistics.
5. Frequency and descriptive analysis.
6. One-sample T test.

T-test is used to determine if the mean of an item is significantly different from a hypothesized value 3 (Middle value of Likert scale). If the P-value (Sig.) is smaller than or equal to the level of significance, $\alpha = 0.05$, then the mean of a item is significantly different from a hypothesized value 3. The sign of the Test value indicates whether the mean is significantly greater or smaller than hypothesized value 3. On the other hand, if the P-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then the mean a item is insignificantly different from a hypothesized value 3.

4.5 Validity of Questionnaire:

Validity refers to the degree to which an instrument measures what it is supposed to be measuring. Validity has a number of different aspects and assessment

approaches. Statistical validity is used to evaluate instrument validity, which include internal validity and structure validity.

Internal Validity

Internal validity of the questionnaire is the first statistical test that used to test the validity of the questionnaire. It is measured by correlation coefficients between each item in one field and the whole field.

Table (4.2) clarifies the correlation coefficient for each item of the " The team goal striving" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it can be said that the items of this field are consistent and valid to measure what it was set for.

Table (4 .4) Correlation coefficient of each item of " The team goal striving " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Team members understand what is expected from them.	.884	0.000*
2.	The team as a whole can understand what the goals and vision of the organization are.	.915	0.000*
3.	All team members aware of resources available to them as team to achieve their goals.	.886	0.000*
4.	Each team member understand their strengths and value to the organization.	.824	0.000*
5.	Individual can utilize their talents and strengths effectively within the team.	.853	0.000*

* Correlation is significant at the 0.05 level

Table (4.3) clarifies the correlation coefficient for each item of the " The team goal generation " and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it can be said that the items of this field are consistent and valid to be measure what it was set for.

Table (4.5) Correlation coefficient of each item of " The team goal generation " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The team adapt fluently to the change in the work place.	.812	0.000*
2.	The team members are working together to achieve the common goal.	.847	0.000*
3.	The indicators of success been evaluate by top manager within the organization.	.871	0.000*
4.	We have the right people in the team .	.848	0.000*
5.	We have cooperative team members.	.849	0.000*
6.	We have effective, accessible and productive meeting.	.793	0.000*

* Correlation is significant at the 0.05 level

Table (4.4) clarifies the correlation coefficient for each item of the " The individual goal striving" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it can be said that the items of this field are consistent and valid to measure what it was set for.

Table (4.6) Correlation coefficient of each item of " The individual goal striving" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	We help each other out if someone falls behind in his work.	.866	0.000*
2.	We cooperate to get the work done .	.929	0.000*
3.	We recognize and value the contributions of each member to task accomplishment.	.882	0.000*
4.	We encourage each other.	.866	0.000*

* Correlation is significant at the 0.05 level

Table (4.5) clarifies the correlation coefficient for each item of the " The individual goal generation " and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it

can be said that the items of this field are consistent and valid to measure what it was set for.

Table (4.7) Correlation coefficient of each item of " The individual goal generation " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I know what result are expected of me .	.760	0.000*
2.	I have all the materials and equipment I need to do my best every day .	.850	0.000*
3.	The mission or purpose of my organization makes me feel my job is important	.884	0.000*
4.	The relationship with my boss enables me to be open with discussing work problems and concerns.	.877	0.000*
5.	In the last year I have had opportunities to learn and to develop my skills.	.840	0.000*

* Correlation is significant at the 0.05 level

Table (4.6) clarifies the correlation coefficient for each item of the " Team performance " and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it can be said that the items of this field are consistent and valid to measure what it was set for.

Table (4.8) Correlation coefficient of each item of " Team performance " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The member of this team achieve their assigned goals .	.913	0.000*
2.	The members of this team produce quality of work.	.906	0.000*
3.	This team is productive .	.906	0.000*
4.	Environment at my work place is comfortable.	.781	0.000*

* Correlation is significant at the 0.05 level

Table (4.7) clarifies the correlation coefficient for each item of the "Individual performance" and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it can be said that the items of this field are consistent and valid to measure what it was set for.

Table (4.9) Correlation coefficient of each item of " Individual performance " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The members of this team can work for long time without suffering .	.801	0.000*
2.	The new member are easily integrated into this team .	.884	0.000*
3.	When a problem occurs the members can solve it .	.886	0.000*
4.	The policy for conflict resolution is clear .	.851	0.000*

* Correlation is significant at the 0.05 level

Table (4.8) clarifies the correlation coefficient for each item of the " Team productivity " and the total of the field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it can be said that the items of this field are consistent and valid to measure what it was set for.

Table (4.10) Correlation coefficient of each item of " Team productivity " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The work within the team improved our productivity.	.893	0.000*
2.	The older or the earlier the teamwork the higher the productivity.	.903	0.000*
3.	Workers with high capacity have higher team productivity.	.888	0.000*
4.	More heterogeneous teams are more productive.	.905	0.000*
5.	Variance and depth experience for the team members enhance team productivity and development.	.913	0.000*
6.	The team members often evaluates their process and productivity.	.808	0.000*

* Correlation is significant at the 0.05 level

Structure Validity of the Questionnaire

Structure validity is the second statistical test that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one field and all the fields of the questionnaire that have the same level of liker scale.

Table (4.9) clarifies the correlation coefficient for each field and the whole questionnaire. The p-values (Sig.) are less than 0.05, so the correlation coefficients of all the fields are significant at $\alpha = 0.05$, so it can be said that the fields are valid to measure what it was set for to achieve the main aim of the study.

Table (4 .11) Correlation coefficient of each field and the whole of questionnaire

No.	Field	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The team goal striving	.803	0.000*
2.	The team goal generation	.899	0.000*
3.	The individual goal striving	.843	0.000*
4.	The individual goal generation	.884	0.000*
5.	Team performance	.863	0.000*
6.	Individual performance	.845	0.000*
7.	Team productivity	.892	0.000*

Reliability of the Research:

The reliability of an instrument is the degree of consistency which measures the attribute; it is supposed to be measuring (George and Mallery ,2006). The less variation an instrument produces in repeated measurements of an attribute, the higher its reliability. Reliability can be equated with the stability, consistency, or dependability of a measuring tool. The test is repeated to the same sample of people on two occasions and then compares the scores obtained by computing a reliability coefficient (George and Mallery ,2006). To insure the reliability of the questionnaire, Cronbach's Coefficient Alpha should be applied.

Cronbach's Coefficient Alpha :

Cronbach's alpha (George D. & Mallery P, 2006) is designed as a measure of internal consistency, that is, do all items within the instrument measure the same thing? The normal range of Cronbach's coefficient alpha value between 0.0 and + 1.0, and the higher values reflects a higher degree of internal consistency. The Cronbach's coefficient alpha was calculated for each field of the questionnaire.

Table (4.10) shows the values of Cronbach's Alpha for each field of the questionnaire and the entire questionnaire. For the fields, values of Cronbach's Alpha

were in the range from 0.877 and 0.948. This range is considered high; the result ensures the reliability of each field of the questionnaire. Cronbach's Alpha equals 0.978 for the entire questionnaire which indicates an excellent reliability of the entire questionnaire.

Table (4 .12) Cronbach's Alpha for each field of the questionnaire

No.	Field	Cronbach's Alpha
1.	The team goal striving	0.926
2.	The team goal generation	0.914
3.	The individual goal striving	0.907
4.	The individual goal generation	0.897
5.	Team performance	0.895
6.	Individual performance	0.877
7.	Team productivity	0.948
8.	All items of the questionnaire	0.978

Thereby, it can be said that the researcher proved that the questionnaire was valid, reliable, and ready for distribution for the population sample.

CHAPTER 5

Data Analysis and Discussion

CHAPTER 5

Data Analysis and Discussion

Introduction :

The aim of this chapter is to analyze the empirical data which was collected through the questionnaire in order to provide a real picture about Team motivation and its effect on employee's performance and productivity at banking sectors. This chapter includes 4 main sections. The first is Demographic Information. The second is about descriptive analysis (the organizational and personal characteristics) which will be presented. The third is about Data analysis (Means and Test values for each field). The fourth section is hypotheses testing.

Demographic Information

Gender:

Table No.(5.1) shows that 64.7% of the sample are males and 35.3% of the sample are females . BoP females represented 26% of the total number of employees by the end of 2014, and at Palestine Investment Bank just 11.73% of employees are females according to the annual report published at the end of 2014. These indicators obtain how much employers prefer employing males rather than females.

Table (5 . 1) Gender

Gender	Frequency	Percent
Male	75	64.7
Female	41	35.3
Total	116	100.0

Years of experience

Table No.(5.2) shows that 31.0% of the sample have experience " Less than 5 years", 20.7% of the sample have experience "5 – Less than 10 year ", 16.4% of the sample have experience "10- less than 15 years" and 31.9% of the sample have experience " 15 years and more " .. This indicates that the organizations interest in improving employees who have limited experience.

Table (5 .2) Years of experience

Years of experience	Frequency	Percent
Less than 5 year	36	31.0
5 – Less than 10 year	24	20.7
10- less than 15 years	19	16.4
15 years and more	37	31.9
Total	116	100.0

Place of residency

Table (5 .3) Place of residency

Place of residency	Frequency	Percent
The Northern province	22	19.0
Gaza province	56	48.3
The Middle province	30	25.9
The Southern province	8	6.9
Total	116	100.0

Education level

Table No.(5.4) shows that 10.3% of the sample are " Diploma or less " holders and 89.7% of the sample are " Bachelor and above " holders.. This indicates to how much these organizations are interested in employing with bachelor and above because it is growing continuously and need employees to be educated and who are active and have the energy to perform effectively to improve themselves.

Table (5 .4) Education level

Education level	Frequency	Percent
Less than High School	-	-
Diploma	12	10.3
Bachelor and above	104	89.7
Total	116	100.0

Marital status

Table No.(5.5) shows that 26.7% of the sample are " Single ", 72.4% are " Married " and 0.9% of the sample are " Separated". This implies there more married than single employees in the organizations.

Table (5 .5) Marital status

Marital status	Frequency	Percent
Single	31	26.7
Married	84	72.4
Widowed	-	-
Separated	1	0.9
Total	116	100.0

Data Analysis :

One sample t-test was used to determine the opinion of respondents toward the effectiveness of Team motivation at the companies they work in. The analysis of the respondents' opinion will be presented in order to obtain their direction regarding the questionnaires sentences if it is positive (proportional mean greater than "60%" and the p-value less than 0.05), or if it is neutral regarding the content of the sentences neutral (p-value is greater than 0.05), or if it is negative (proportional mean less than "60%" and the p- value less than 0.05).

The following tables show the analysis of the opinions of employees

Research Hypothesis:

1. There is a statistically significant relationship between the advantages of individuals who are selected by the administration to form a team at the 0.05 level on the quality of the team's performance.

Table (5.6) shows the following results:

- The mean of item #1 "Team members understand what is expected from them" equals 3.52 (70.43%), Test-value = 4.71, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of item #2 "The team as a whole can understand what the goals and vision of the organization are" equals 3.39 (67.86%), Test-value = 3.99, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign

of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.

- The mean of the field “The team goal striving” equals 3.43 (68.57%), Test-value = 4.84, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to field of “The team goal striving ”.
- The more the relation is positive and active, the more there is applying for Team motivation there. So, it can be said that "there is a significant relationship between Team motivation components and the employee’s performance and productivity ". Therefore the hypothesis is accepted. It can be concluded that Team motivation is important in any organization to improve the employees’ performance and productivity. Finding is supported by many researches (Shorab, 2007),(Dylkiewicz & Knudsen, 2010), (Bonner & Sprinkle, 2002), (Clark, 2003), (Wickramasinghe & Widyaratne, 2012),which revealed that Team motivation has an effect on employees' performance and productivity.

Table (5 .6) Means and Test values for “The team goal striving”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Team members understand what is expected from them.	3.52	1.19	70.43	4.71	0.000*	1
2.	The team as a whole can understand what the goals and vision of the organization are.	3.39	1.04	67.86	3.99	0.000*	5
3.	All team members aware of resources available to them as team to achieve their goals.	3.43	1.02	68.60	4.49	0.000*	3
4.	Each team member understand their strengths and value to the organization.	3.42	1.03	68.42	4.37	0.000*	4
5.	Individual can utilize their talents and strengths effectively within the team.	3.45	1.16	68.97	4.16	0.000*	2
	All items of the field	3.43	0.95	68.57	4.84	0.000*	

* The mean is significantly different from 3

2. There is a significant relationship between the extent of individuals to achieve the target at 0.05 level on the quality of the team's performance.

Table (5.7) shows the following results:

- The mean of item #5 “We have cooperative team members” equals 3.65 (72.98%), Test-value = 6.67, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of item #1““The team adapt fluently to the change in the work place” equals 3.41 (68.28%), Test-value = 4.22, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of the field “The team goal generation” equals 3.54 (70.75%), Test-value = 6.38, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to field of “The team goal generation ”.
- The respondents believe that sharing goals and values with employees is important because managers make sure all employees are aware of these goals and values in order to direct their efforts towards the attainment of them which can positively impact on employees’ performance and productivity outcomes which is consistent with (**Hartmann, 2006**). The respondents seems to be positive regarding the field shared Team goal striving. This can be explained that organizations share the goals and values to be clear with employees and help them improve their performance and productivity

Table (5.7) Means and Test values for “The team goal generation”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The team adapt fluently to the change in the work place.	3.41	1.06	68.28	4.22	0.000*	6
2.	The team members are working together to achieve the common goal.	3.59	1.07	71.83	5.94	0.000*	3
3.	The indicators of success been evaluate by top manager within the organization.	3.63	1.11	72.57	6.01	0.000*	2
4.	We have the right people in the team .	3.52	1.00	70.43	5.58	0.000*	4
5.	We have cooperative team members.	3.65	1.04	72.98	6.67	0.000*	1
6.	We have effective, accessible and productive meeting.	3.52	1.07	70.43	5.23	0.000*	4
	All items of the field	3.54	0.91	70.75	6.38	0.000*	

* The mean is significantly different from 3

3. There is a statistically significant relationship between the quality of the team formed by the administration to achieve the target at 0.05 level on the quality of the team's performance.

Table (5.8) shows the following results:

- The mean of item #2 “We cooperate to get the work done” equals 3.65 (72.98%), Test-value = 6.30, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of item #1 “We help each other out if someone falls behind in his work” equals 3.55 (70.97%), Test-value = 5.11, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of the field “The individual goal striving” equals 3.58 (71.67%), Test-value = 6.43, and P-value=0.000 which is smaller than the level of significance

$\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to field of “The individual goal striving ”.

- The results regarding employees helping each other and communicate about matters related to works is consistent with (Foss & Lindenberg, 2012). This means that all the employees in the organizations get the relevant and correct information to understand matters related to work and implement it in an effective manner. The results reflects that there is an acceptable criticism mechanism from employees to employees. Accordingly, when employee communication is open and transparent, employees can build high trust in their organization and perceive the organization as being transparent. Effective communication in organizations helps in achieving maximum productivity.

Table (5 .8) Means and Test values for “The individual goal striving”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	We help each other out if someone falls behind in his work.	3.55	1.14	70.97	5.11	0.000*	4
2.	We cooperate to get the work done .	3.65	1.11	72.93	6.30	0.000*	1
3.	We recognize and value the contributions of each member to task accomplishment.	3.62	1.07	72.35	6.17	0.000*	2
4.	We encourage each other.	3.56	1.08	71.21	5.58	0.000*	3
	All items of the field	3.58	0.98	71.67	6.43	0.000*	

* The mean is significantly different from 3

4. There is a significant relationship between extent of the team to achieve the target at 0.05 level on the quality of the team's performance

Table (5.9) shows the following results:

- The mean of item #1 “I know what result are expected of me” equals 3.78 (75.52%), Test-value = 8.04, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.

- The mean of item #2 “I have all the materials and equipment I need to do my best every day” equals 3.53 (70.52%), Test-value = 5.93, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to this item.
- The mean of the field “The individual goal generation” equals 3.66 (73.13%), Test-value = 7.98, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to field of “The individual goal generation ”.
- The results are consistent with (Dionne et al., 2006) that managers minds the working procedures and gives employees freedom to choose tasks because he trusts their opinions and decisions. Also the respondents agree that manager gave the employees the feeling that they preform avery important task or position in the organization, which made the employees performs their tasks very well. The results show that the individual goal generation that adopted is very important element where in this research does not concentrate on specific style but it concentrate on the individual goal generation in general and discuss the issues related to it such as follow up employees, delegation and encouraging them.

Table (5.9) Means and Test values for “The individual goal generation”

	Item	Mean	S.D	Proportion al mean (%)	Test value	P-value (Sig.)	Rank
1.	I know what result are expected of me .	3.78	1.04	75.52	8.04	0.000*	1
2.	I have all the materials and equipment I need to do my best every day .	3.53	0.96	70.52	5.93	0.000*	5
3.	The mission or purpose of my organization makes me feel my job is important	3.68	1.00	73.68	7.32	0.000*	3
4.	The relationship with my boss enables me to be open with discussing work problems and concerns.	3.74	1.17	74.83	6.85	0.000*	2
5.	In the last year I have had opportunities to learn and to develop my skills.	3.55	1.11	71.03	5.37	0.000*	4
	All items of the field	3.66	0.89	73.13	7.98	0.000*	

* The mean is significantly different from 3

5- There is a significant relationship between the productivity of the team at the 0.05 level on the quality of the team's performance.

Table (5.10) shows the following results:

- The mean of item #3 “This team is productive” equals 3.75 (74.96%), Test-value = 8.33, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of item #4 “Environment at my work place is comfortable” equals 3.30 (65.95%), Test-value = 2.94, and P-value = 0.004 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of the field “Team performance” equals 3.59 (71.90%), Test-value = 7.32, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to field of “Team performance ”.
- The respondents agreed that Employees participation in decision making improve their performance because this participation made the employee fully aware for the dimensions of this decision and how it will be implemented and what it is expected from it which is consistent with (Uzonna, 2013). This consistency can be explained because employees in boths studies participate in decision making. The respondents seems to be positive regarding the field employee performance that means Job Performance for employees are good. This confirms that there is an ability for employees to take responsibility for the daily burden of work and management provides appropriate training for staff to enable them to do their jobs. And also employees are keen to achieve the objectives of the organizations, have the ability to work with emergency situations, and complete the required job in time.

Table (5 .10) Means and Test values for “Team performance”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The member of this team achieve their assigned goals .	3.64	0.97	72.81	7.05	0.000*	3
2.	The members of this team produce quality of work.	3.70	0.98	73.91	7.58	0.000*	2
3.	This team is productive .	3.75	0.96	74.96	8.33	0.000*	1
4.	Environment at my work place is comfortable.	3.30	1.07	65.95	2.94	0.004*	4
	All items of the field	3.59	0.87	71.90	7.32	0.000*	

* The mean is significantly different from 3

6- There is a significant relationship between the presence of a team motivation at 0.05 level on the quality of the team's performance.

Table (5.11) shows the following results:

- The mean of item #3 “When a problem occurs the members can solve it” equals 3.53 (70.69%), Test-value = 5.66, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of item #1 “The members of this team can work for long time without suffering” equals 3.17 (63.45%), Test-value = 1.76, and P-value = 0.042 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to this item.
- The mean of the field “Individual performance” equals 3.35 (66.94%), Test-value = 4.28, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to field of “Individual performance ”.

- The result showed that the Good relationship between the employee affect employees performance where good relationship can earn the loyalty and commitment of the employees and any problem or conflict occurs the employee can solve it. which is consistent with (Guay et al., 2015).

Table (5 .11) Means and Test values for “Individual performance”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The members of this team can work for long time without suffering .	3.17	1.06	63.45	1.76	0.042*	4
2.	The new member are easily integrated into this team .	3.26	1.03	65.17	2.70	0.008*	3
3.	When a problem occurs the members can solve it .	3.53	1.02	70.69	5.66	0.000*	1
4.	The policy for conflict resolution is clear .	3.42	0.98	68.45	4.65	0.000*	2
	All items of the field	3.35	0.87	66.94	4.28	0.000*	

* The mean is significantly different from 3

Table (5.12) shows the following results:

- The mean of item #2 “The older or the earlier the teamwork the higher the productivity” equals 3.90 (77.93%), Test-value = 8.67, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . It can be conclude that the respondents agreed to this item.
- The mean of item #6 “The team members often evaluates their process and productivity” equals 3.68 (73.62%), Test-value = 7.39, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3. It can be conclude that the respondents agreed to this item.
- The mean of the field “Team productivity” equals 3.81 (76.30%), Test-value = 9.60, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater

than the hypothesized value 3. It can be conclude that the respondents agreed to field of “Team productivity ”.

- The respondents agreed with the statement “Workers with high capacity have higher team productivity” where higher capacity leads to higher productivity and enhance employees performance which is consistent with (Dylkiewicz & Knudsen, 2010) where both organizations have effective and reward system. The respondents agreed with the organizations is interested in developing the career paths for employees where it is not only important to attract talent but also fostering an environment in which the talented people are inspired to achieve their fullest potential.

Table (5 .12) Means and Test values for “Team productivity”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The work within the team improved our productivity.	3.78	1.05	75.69	8.02	0.000*	5
2.	The older or the earlier the teamwork the higher the productivity.	3.90	1.11	77.93	8.67	0.000*	1
3.	Workers with high capacity have higher team productivity.	3.84	1.03	76.84	8.76	0.000*	3
4.	More heterogeneous teams are more productive.	3.89	1.02	77.74	9.29	0.000*	2
5.	Variance and depth experience for the team members enhance team productivity and development.	3.81	0.99	76.21	8.77	0.000*	4
6.	The team members often evaluates their process and productivity.	3.68	0.99	73.62	7.39	0.000*	6
	All items of the field	3.81	0.91	76.30	9.60	0.000*	

* The mean is significantly different from 3

Level of current job status

Table (5 .13) Level of current job status

Level of current job status	Frequency	Percent
Top Management level	6	5.2
Intermediate Management level	61	52.6
Lower Management level	49	42.2
Total	116	100.0

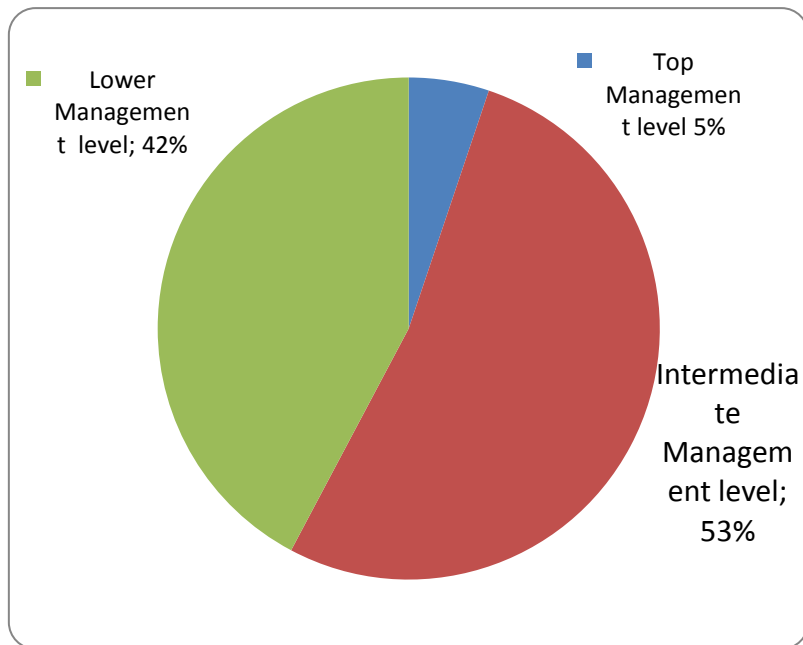


Figure (5 .1) Level of current job status

How many employees of the company you work in are under your direct authority?

Table (5 .14) Number of employees

Number of employees	Frequency	Percent
None (0)	69	59.5
Up to 5	29	25.0
5 – 15	11	9.5
15 and more	7	6.0
Total	116	100.0

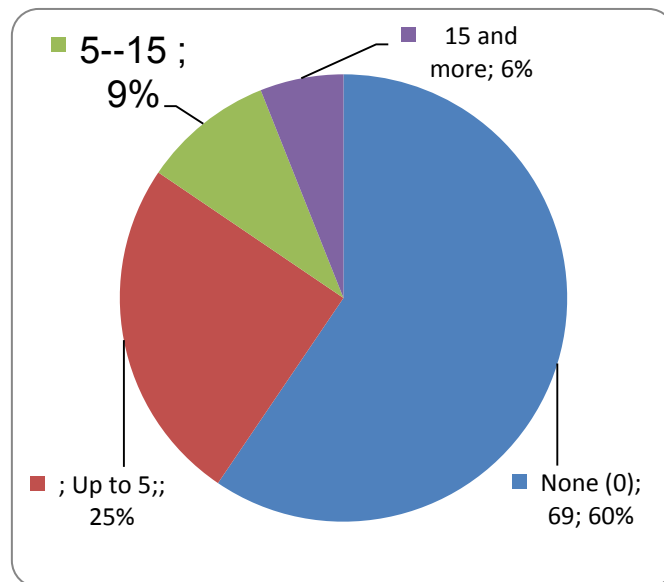


Figure (5 .2) Number of employees

Up to what extent are you satisfied with your current work status?

Table (5 .15) Satisfied level

Satisfied level	Frequency	Percent
Strongly disagree	12	11.5
Disagree	5	4.8
Neutral	25	24.0
Agree	44	42.3
Strongly agree	18	17.3
Total	116	100.0

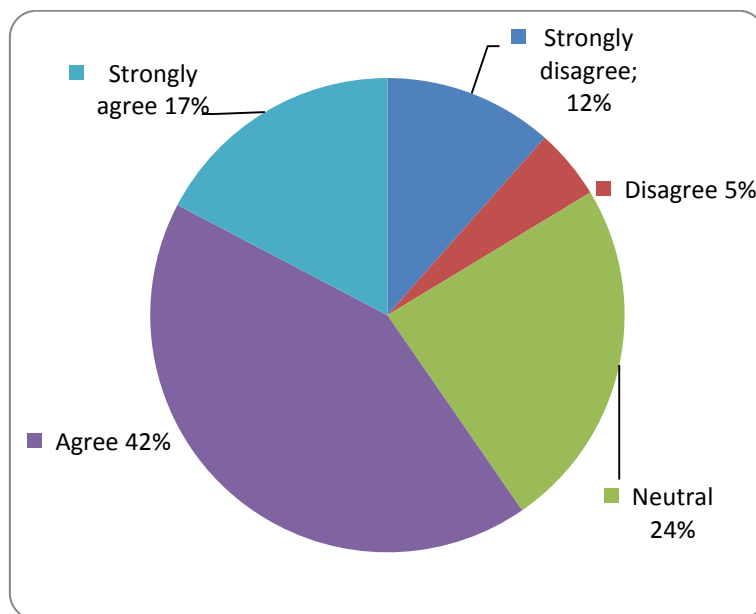


Figure (5 .3) Satisfied level

What do you most like about your current job?

Table (5 .16) Most like of job

Most like of job	Frequency	Percent
The salary	56	57.1
The social environment	44	44.9
The experience.	45	45.9
Health and safety environment	31	31.6
Team members	44	44.9

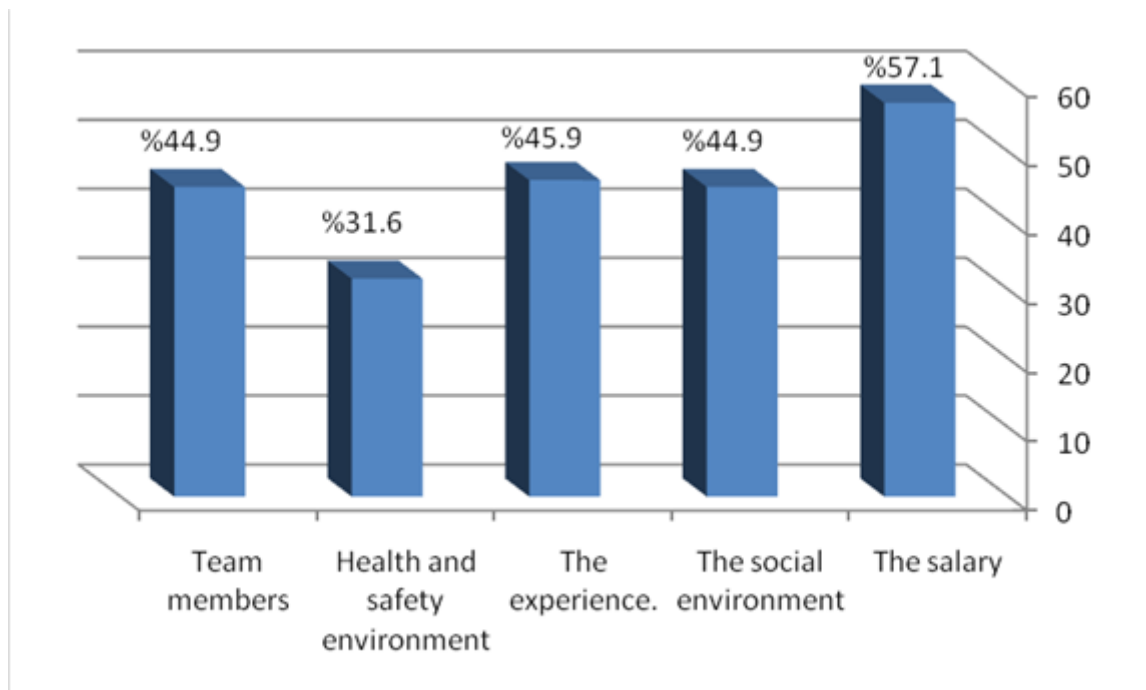


Figure (5 .4) Most like of job

There are a significance statistical differences at level of significance $\alpha \leq 0.05$ among the responses mean of respondents regarding the importance, awareness and application of team motivation due to bank name.

Table (5.17) shows that the p-value (Sig.) is greater than the level of significance $\alpha=0.05$ for each field, then there is in significant difference among the respondents toward each field due to bank name. It can be conclude that the bank name has no effect on each field.

Table (5 .17) ANOVA test of the fields and their p-values for bank name

No.	Field	Means				Test Value	Sig.
		Al Quds Bank	Bank Of Palestine	Palestinian Monetary Authority	Investment Bank		
1.	The team goal striving	3.16	3.29	3.59	3.66	1.809	0.150
2.	The team goal generation	3.54	3.45	3.63	3.51	0.190	0.903
3.	The individual goal striving	3.58	3.32	3.73	3.69	1.041	0.378
4.	The individual goal generation	3.63	3.81	3.56	3.64	0.427	0.734
5.	Team performance	3.55	3.76	3.56	3.50	0.473	0.702
6.	Individual performance	3.53	3.32	3.27	3.28	0.531	0.662
7.	Team productivity	3.48	3.95	3.85	3.97	1.741	0.163
	All items of the questionnaire	3.49	3.59	3.61	3.63	0.158	0.924

Research Hypothesis

- 1) There is a statistically significant relationship at $\alpha \leq 0.05$ between team motivation and the quality of the team's performance.**

Table (5.18) shows that the correlation coefficient between team motivation and the quality of the team's performance and productivity equals 0.835 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. It can be conclude that there is a significant relationship between team motivation and the quality of the team's performance and productivity.

In general, all banks that had been used for the the sample had the same acceptance on the components of the questionnaire. Hence, the independent variables that had been used in the questionnaire are statistically representing the components of Team motivation. The more the relation is positive and active, the more there is applying for Team motivation there. So, it can be said that "there is a significant relationship between Team motivation components and the employee's performance and productivity.

Table (5 .18) Correlation coefficient between team motivation and the quality of the team's performance and productivity.

	Pearson Correlation Coefficient	P-Value (Sig.)
Relationship between the team goal striving and the quality of the team's performance and productivity.	.665	0.000*
Relationship between the team goal generation and the quality of the team's performance and productivity.	.724	0.000*
Relationship between the individual goal striving and the quality of the team's performance and productivity.	.685	0.000*
Relationship between the individual goal generation and the quality of the team's performance and productivity.	.822	0.000*
Relationship between team performance and the quality of the team's performance and productivity.	.753	0.000*
Relationship between individual performance and the quality of the team's performance and productivity.	.679	0.000*
Relationship between team motivation and the quality of the team's performance	.835	0.000*

* Correlation is statistically significant at 0.05 level

Hypothesis #1: There is a statistical significant relationship between team motivation components and the employee's performance at 0.05 level.

Table (5.18) shows that the correlation coefficient between team motivation components and the employee's performance equals 0.835 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. The researcher concludes that there is a significant relationship between team motivation components and the employee's performance. In general, all the independent variables are very much correlated to the dependent variable. Hence, the independent variables that had been used in the questionnaire are statistically representing the components of team motivation. The more the relation is positive and active, the more there is an applying of the team motivation there. So, it can be said that "there is a significant relationship between team motivation components and the employee's performance.

- In general, all the independent variables are very much correlated to the dependent variable. Hence, the independent variables that had been used in the questionnaire are statistically representing the components of Team motivation. The more the relation is positive and active, the more there is applying for Team motivation there. So, it can be said that "there is a significant relationship between Team motivation components and the employee's performance and productivity ". Therefore the hypothesis is accepted. It can be concluded that Team motivation is important in any organization to improve the employees' performance and productivity. Finding is supported by many researches (Shorab, 2007),(Dylkiewicz & Knudsen, 2010), (Bonner & Sprinkle, 2002), (Clark, 2003), (Wickramasinghe & Widyaratne, 2012),which revealed that Team motivation has an effect on employees' performance and productivity.

Conclusions And Recommendations

Introduction

In this chapter the conclusion will be illustrated according the previous obtained results, recommendations will be listed in the light of the conclusion, and topics for future researches will be suggested at the end of this chapter.

Conclusions:

The effectiveness and productivity of banks always has a great concern to all managers and clients as well . Accordingly, many variables in organizational structure and system had been identified to evaluate the efficiency and effectiveness of management systems in organizations.

The current study showed that the main commercial banks working in Palestine adopt the team motivation strategies and are positive toward this concept .

Team motivation helps the banks in achieving a competitive advantage where all targeted banks are working to practice team motivation as much as they can through developing their internal strategies.

This study provides an evident that the team motivation can bring benefits for organizations. Team motivation can work by strengthening and increasing the relationship between organizations and their employees. To reap the required objectives from Team motivation, there is a need to implement them according a strategy. Many companies built strategy by keeping an eye on their employees.

The study findings' revealed that if team motivation components' (team goal striving,team goal generation, individual goal striving, individual goal generation,team performance, individual performance and team productivity) implemented in organizations and managers gave it high attention it could enhance team motivation status in organizations through helping employees in achieving tasks and targets that set for their job positions and helping in developing effective communication channels and systems.So, that tasks and information that required from employees will be done. Team motivation components emphasize on performance, growth and development of employees for creating competitive advantage, it helps in improving working conditions, establishing healthy relations among employees and it inculcates a sense of belongingness among employees.

Managers take the opinion of employees into account and let them participate in decision making which made employees trust their managers and be proud of the organization they work for. So, they feel comfortable and do their best in their jobs. Sharing goals and values with employees is important because managers make sure that all employees aware of these goals and values in order to direct their efforts towards the attainment of them which can positively impact on employees' performance and organizational outcomes.

Organizations managers' follow up their employees when they late, believing that strict supervision make them feel the importance of their work which has significant relationship with performance outcomes and commitment to work. In this regard, manager uses varied methods of reward and punishment as required by situation and conditions. Rewards and punishment methods motivate the employees to perform their tasks very well.

Employees in banking sectors have the ability to take responsibility for the daily burden of work and management provides appropriate training for staff to enable them to do their jobs. Employees keen to achieve the objectives of the organizations, they have the ability to work with emergency situations and complete the required job in time which leads to lifting the morale of workers and improve their performance.

So, good relationship between the manager and employee affects employees' performance and when the manager provides steady leadership, clearly communication, treat the employees fairly and consistently, this good relationship can earn the loyalty and commitment of the employees.

Recommendations:

Based on the study findings, the researcher provides some recommendations for both the banking sector and the future researcher. This is explained as the following:

- Banks should have clear model for team motivation. This model should contains every aspects for the employee relationships where team motivation should be adopted in and implemented in banks, where the employees are the

key success of any organization, banking sector should focus on training as a very helpful strategy to develop the employees' skills and abilities to enable them carry the tasks on the right way.

- Banks should provide inspiring and effective leadership and open and transparent communication which will lead to motivated employees and good performance, also they should improve communication within the employees through interchange ideas, feelings and opinions with management to strengthen the relationship with employees.
- Banks should cooperate and coordinate with other banks to strengthen the connections between their employees, and to fulfill the public objectives.
- Managers also should clearly share their goals and values with the employees and make their efforts to explain them are more likely to be successful and maintain good relationships with the employees.
- Managers of Banks should grant the employees the trust and respect to strengthen the relationship with the employees and improve their performance. Banks need to figure out strategies for identifying, encouraging, measuring, evaluating, improving and rewarding employees' performance at work.
- Do more researches about the team motivation field and its theories which lack more attention in the literature also try to do more researches on the Team motivation models, roles and how does those roles effect employees work and their performance.
- It is important for banking sectors and organizations to pay special attention to all components of Team motivation strategies involving in human resources practices communication, trust, leadership styles and shared goals and values as important components because of its great effect on employee performance on long term.
- Do more researchs about clear model for Team motivation. This model should contains every aspects for the employee relationships where team motivation must be a new concept the organizations adopt and implement where the employees are the key success of any organization.

The proposed related topics for the future studies:

Some suggested topics relate to this study topic are as the following:

- The effect of team motivation on employee performance in the public sector.
- The effect of team motivation on employee performance and productivity in NGOs sector.
- The effect of team motivation and human resources practices.

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APPENDIXES

التحفيز الجماعي

يهدف هذا الاستبيان لقياس مدى تكامل أعضاء الفريق والخبرات التي يملكونها مع المهام والأدوار الموكلة اليهم . النظام التقني الخاص بمهامهم و أهدافه , وتكمن أهمية هذا الاستبيان في تنقيف المسؤولين حول أهمية التحفيز الجماعي ومدى فعاليته وتأثيره الإيجابي على أجواء العمل .

شكرا جزيلا لك على مشاركتك .

الباحثة

1. البيانات الديمغرافية

1.1 الجنس؟

ذكر

أنثى

2.1 عدد سنوات الخبرة؟

3.1 مكان الإقامة؟

محافظة الشمال محافظة غزة محافظة الوسطى محافظة الجنوب

4.1 المستوى التعليمي؟

1. الثانوية العامة فأقل

2. الدبلوم

3. بكالوريوس فأعلى

5.1 الحالة الاجتماعية؟

اعزب/ة متزوج/ة أرمل/ة مطلق/ة

6.1 ما هي طبيعة وظيفتك الحالية؟

2. إلى أي مدى تعتبر الأسباب التالية مهمة في دراسة قراراتك , مع العلم ان معايير الإجابة تتكون من خمس مقاييس

5 موافق بشدة , 4 موافق , 3 متوسط , 2 غير موافق , و 1 غير موافق بشدة

					# الأهداف التي يسعى لها الفريق يمكن أن تتحقق بالنقاط التالية:
5	4	3	2	1	
					1 فهم أعضاء الفريق لما هو متوقع منهم .
					2 جميع أعضاء الفريق يدركون أهداف المؤسسة و رؤيتها.
					3 أعضاء فريق العمل على دراية بالموارد المتاحة لهم كفريق لتحقيق أهدافهم .
					4 كل عضو في الفريق يدرك نقاط القوة للمنظمة ومدى قيمتها .
					5 أفراد الفريق يستطيعون الاستفادة من المواهب ونقاط القوة التي لديهم بفاعلية ضمن الفريق.

5 موافق بشدة , 4 موافق , 3 متوسط , 2 غير موافق , و 1 غير موافق بشدة

					# تحقيق أهداف فريق العمل :
5	4	3	2	1	
					1 يستطيع فريق العمل التكيف بسهولة عند تغيير مكان العمل.
					2 يعمل أعضاء الفريق معاً من أجل تحقيق هدف مشترك.
					3 تقييم مؤشرات نجاح الفريق من قبل الإدارة العليا في المؤسسة.
					4 يتكون الفريق من أشخاص مناسبين وملائمين للعمل.
					5 وجود الأعضاء المناسبين ضمن فريق العمل .
					6 تنظيم لقاءات فعالة و محفزة لفريق العمل

5 موافق بشدة , 4 موافق , 3 متوسط , 2 غير موافق , و 1 غير موافق بشدة

					# الاجتهاد الفردي:
5	4	3	2	1	
					1 نحن نساعد بعضنا البعض في حال مواجهة أحد افراد العمل بعض الصعوبات .
					2 نحن نتعاون من أجل إنجاز العمل.
					3 نحن ندرك و نقدر مساهمات كل عضو في إنجاز مهام العمل.
					4 نحن نشجع بعضنا البعض.

5 موافق بشدة , 4 موافق , 3 متوسط , 2 غير موافق , و 1 غير موافق بشدة

# تحقيق الاجتهاد الفردي:					
5	4	3	2	1	
					1 أنا أعرف ما هي النتائج المتوقعة مني في العمل.
					2 لدي كل الموارد والمعدات التي احتاجها لأقدم للعمل أفضل ما عندي.
					3 إن هدف و رسالة مؤسستي تجعلني أشعر بأهمية وظيفتي.
					4 إن علاقتي مع مديري تتيح لي أن أطرح مناقشة مفتوحة حول مشكلات العمل و معيقاته.
					5 في العام الماضي حصلت على الفرص للتعلم وتطوير مهاراتي.

5 موافق بشدة , 4 موافق , 3 متوسط , 2 غير موافق , و 1 غير موافق بشدة

#أداء الفريق:					
5	4	3	2	1	
					1 أعضاء هذا الفريق يقومون بتحقيق المهام الموكلة إليهم.
					2 أعضاء هذا الفريق ينجزون مهامهم بدقة و جودة عالية.
					3 هذا الفريق هو فريق منتج وفعال .
					4 بيئة العمل مريحة .

5 موافق بشدة , 4 موافق , 3 متوسط , 2 غير موافق , و 1 غير موافق بشدة

# الأداء الفردي					
5	4	3	2	1	
					1 يستطيع أعضاء الفريق العمل لوقت طويل بدون معاناة.
					2 ينسجم العضو الجديد بسهولة ضمن الفريق .
					3 في حال حدوث مشكلة يستطيع أعضاء الفريق حلها بسهولة.
					4 سياسة حل النزاعات واضحة ضمن الفريق.

5 موافق بشدة , 4 موافق , 3 متوسط , 2 غير موافق , و 1 غير موافق بشدة

# إنتاجية الفريق					
5	4	3	2	1	
					1 العمل ضمن الفريق يحسن الانتاجية لأعضاء الفريق
					2 كلما زادت خبرة أعضاء الفريق تزيد إنتاجيته.
					3 أعضاء الفريق الذين يتمتعون بإمكانيات أكثر تكون إنتاجيتهم أعلى.
					4 التنوع والاختلاف ضمن أعضاء الفريق يزيد الانتاجية.
					5 التباين و عمق الخبرة لأعضاء الفريق يعمل على تعزيز إنتاجية فريق العمل و تطوره .
					6 عادة ما يقوم أعضاء الفريق بتقييم إنتاجيتهم.

1.8 ما هو مستواك الوظيفي الحالي؟

1. مستوى الإدارة العليا

2. مستوى الإدارة الوسطى

3. مستوى الإدارة الدنيا

2.8 كم موظف يخضع لسلطتك المباشرة في الشركة التي تعمل بها حالياً؟

1. لا أحد (0)

2. 5 فأقل

3. من 5 - 15

4. 15 وأكثر

9. العلاقة بين الدراسة والوظيفة

1.9 لأي مدى أنت راض عن وضع عملك الحالي؟ 5 موافق بشدة ، 4 موافق ، 3 متوسط ، 2 غير موافق ،
و 1 غير موافق بشدة

5	4	3	2	1

2.9 ما هو أكثر شيء تحبه في عملك الحالي؟ يمكنك اختيار أكثر من إجابة

1. الراتب

2. بيئة العمل الملائمة

3. الخبرة

4. البيئة الصحية والأمنة

5. أعضاء الفريق

3.9 هل تود الحصول على نسخة من التقرير؟

1. نعم بريدك الإلكتروني:

2. لا

نشكرك على إكمال الاستبانة

Team motivation survey

This questionnaire aims to measure how does team member and their expertise are integrated with the task, roles, and technology system that comprise their mission and its goals, and the importance of this questionnaire for institutions by educating officials in their sector on the importance of collective stimulus and the extent of its effectiveness and its positive effect on the atmosphere of the work.

Thank you very much in advance for your participation.

The researcher

1. Demographic Information

1.1 Gender

Male

Female

1.2 Number of Years of Experience?

1.3 Place of residency?

The Middle province Gaza province The Northern province
The Southern province

1.4 The education level?

1. Less than High School
2. Diploma
3. Bachelor and above

1.5 Marital status

Separated Widowed Married Single

2. To what extent were the following reasons important for your decision to study ,
Please respond to each factor on the five-point scale. 5 = Strongly agree, 4= agree, 3
neutral, 2= disagree, 1 = Strongly disagree.

#	The team goal striving can be measured by the following points :	1	2	3	4	5
1	Team members understand what is expected from them.					
2	The team as a whole can understand what the goals and vision of the organization are.					
3	All team members aware of resources available to them as team to achieve their goals.					

4	Each team member understand their strengths and value to the organization.					
5	Individual can utilize their talents and strengths effectively within the team.					

5 = strongly agree, 4= agree, 3 neutral, 2= disagree, 1 = strongly disagree.

#	The team goal generation :					
		1	2	3	4	5
1-	The team adapt fluently to the change in the work place.					
2-	The team members are working together to achieve the common goal.					
3-	The indicators of success been evaluate by top manager within the organization.					
4-	We have the right people in the team .					
5-	We have cooperative team members.					
6-	We have effective, accessible and productive meeting.					

5=Strongly agree, 4= agree, 3 neutral, 2= disagree, 1 = Strongly disagree

# The individual goal striving :						
		1	2	3	4	5
1-	We help each other out if someone falls behind in his work.					
2-	We cooperate to get the work done .					
3-	We recognize and value the contributions of each member to task accomplishment.					
4-	We encourage each other.					

5=strongly agree, 4= agree, 3 neutral, 2= disagree, 1 = Strongly disagree

#The individual goal generation :						
		1	2	3	4	5
1-	I know what result are expected of me .					
2-	I have all the materials and equipment I need to do my best every day .					
3-	The mission or purpose of my organization makes me feel my job is important					

4-	The relationship with my boss enables me to be open with discussing work problems and concerns.					
5-	In the last year I have had opportunities to learn and to develop my skills.					

5= strongly agree, 4= agree, 3 neutral, 2= disagree, 1 = Strongly disagree

#Team performance :						
		1	2	3	4	5
1-	The member of this team achieve their assigned goals .					
2-	The members of this team produce quality of work.					
3-	This team is productive .					
4-	Environment at my work place is comfortable.					

5= strongly agree, 4= agree, 3 neutral, 2= disagree, 1 = Strongly disagree

# Individual performance						
		1	2	3	4	5
1-	The members of this team can work for long time without suffering .					
2-	The new member are easily integrated into this team.					
3-	When a problem occurs the members can solve it .					
4-	The policy for conflict resolution is clear .					

5 = strongly agree, 4= agree, 3 neutral, 2= disagree, 1 = Strongly disagree

# Team productivity						
		1	2	3	4	5
1-	The work within the team improved our productivity					
2-	The older or the earlier the teamwork the higher the productivity.					
3-	Workers with high capacity have higher team productivity.					
4-	More heterogeneous teams are more productive.					
5-	Variance and depth experience for the team members enhance team productivity and development.					
6-	The team members often evaluates their process and productivity.					

8.3 At what level is your current job status?

- 4. Top Management level
- 5. Intermediate Management level
- 6. Lower Management level

8.4 How many employees of the company you work in are under your direct authority?

- 5. None (0)
- 6. Up to 5
- 7. 5 - 15
- 8. 15 and more

9.2 Up to what extent are you satisfied with your current work status?

5 = Strongly agree, 4= agree, 3 neutral, 2= disagree, 1 = Strongly disagree

1	2	3	4	5

9.3 What do you most like about your current job? More than one answer is applicable

- 1. The salary.
- 2. The social environment.
- 3. The experience.
- 4. Health and safety environment
- 5. Team members.

9.4 Would you like to receive a

- 1. Yes → Email-
Address.....: copy of the report?
- 2. No

Thank you very much for completing the questionnaire

بنك القدس

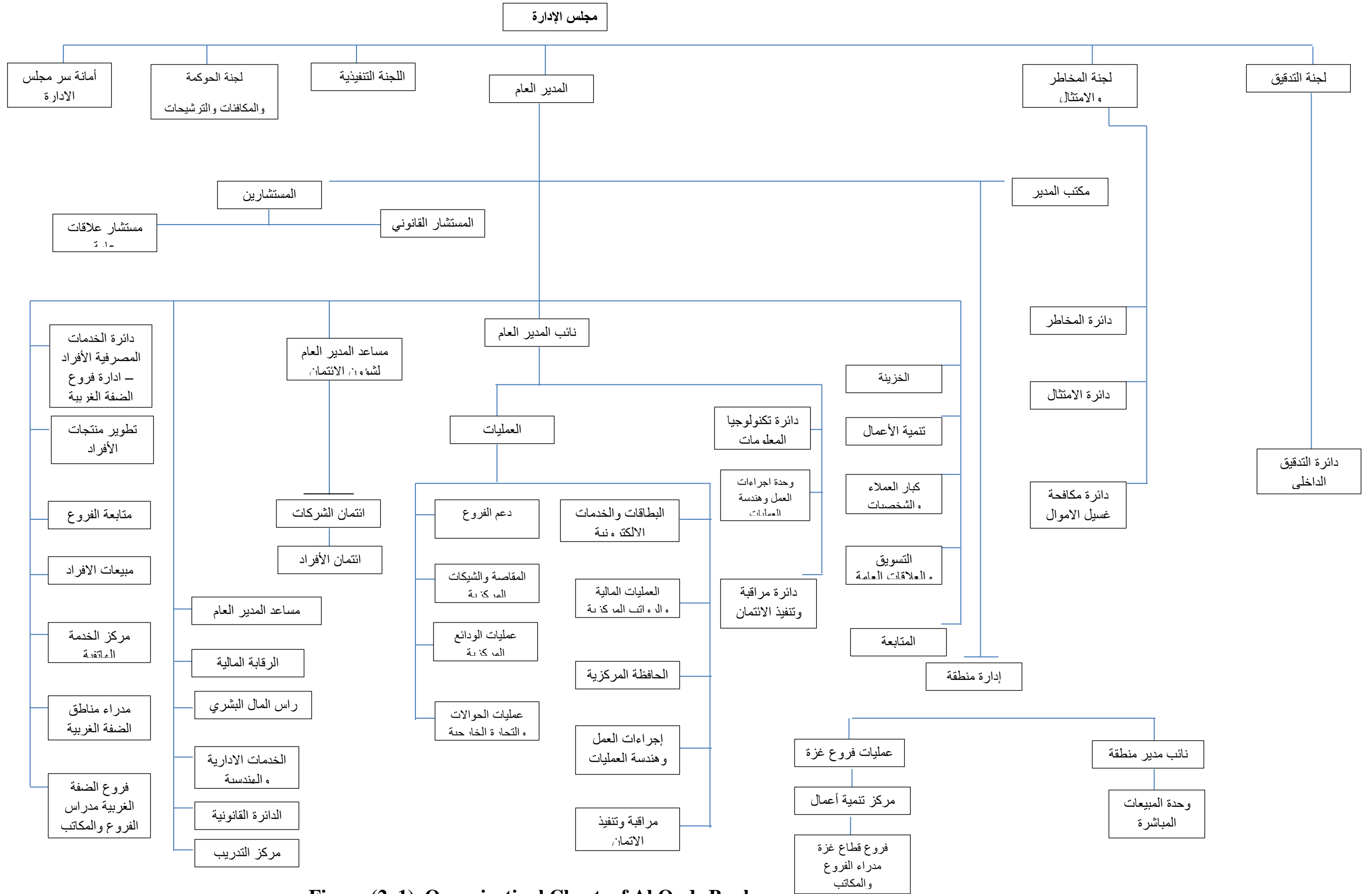


Figure (2.1) Organizatinal Chart of Al Quds Bank

بنك الاستثمار الفلسطيني

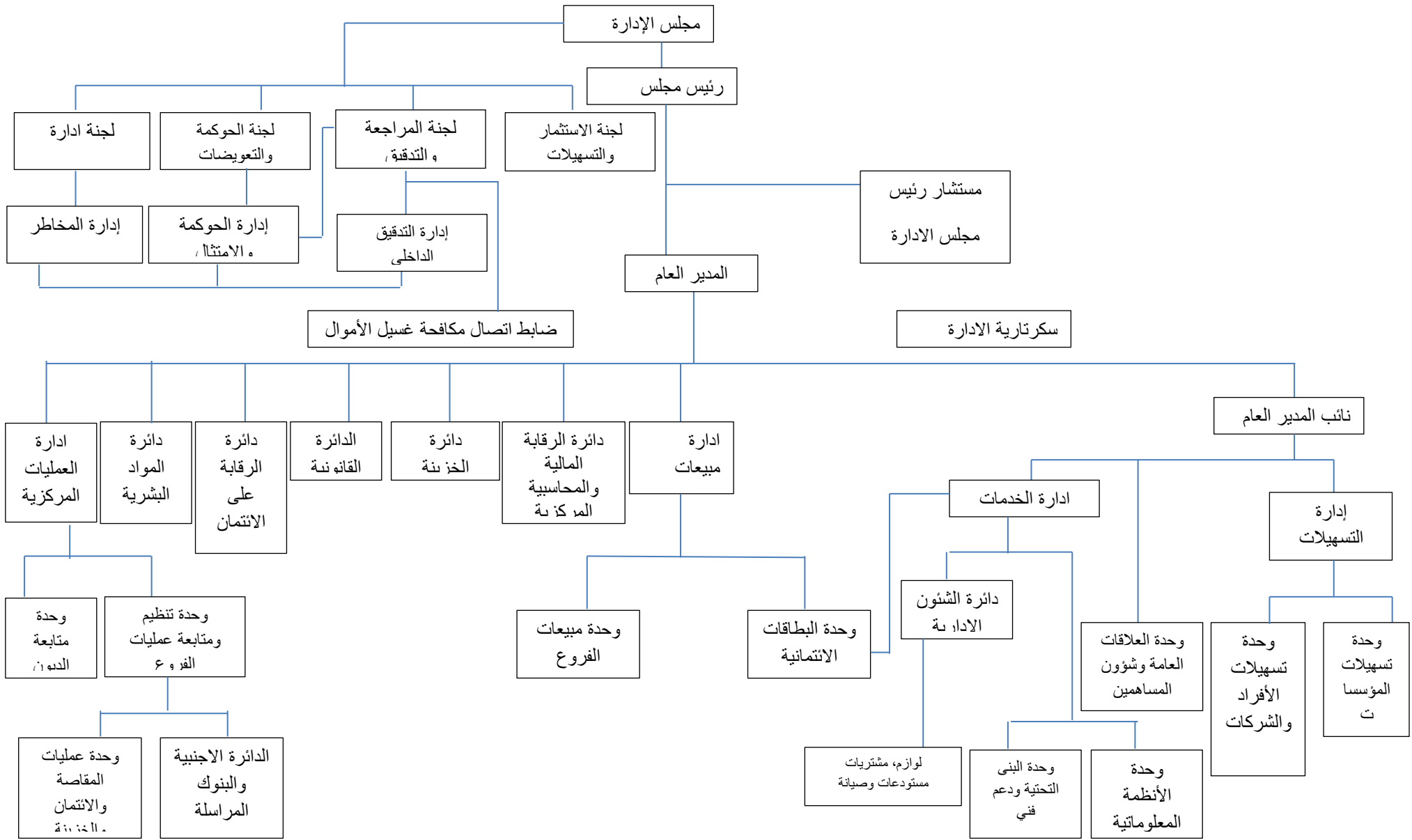


Figure (2.2) Organizational Chart of Palestine Investment Bank

بنك فلسطين

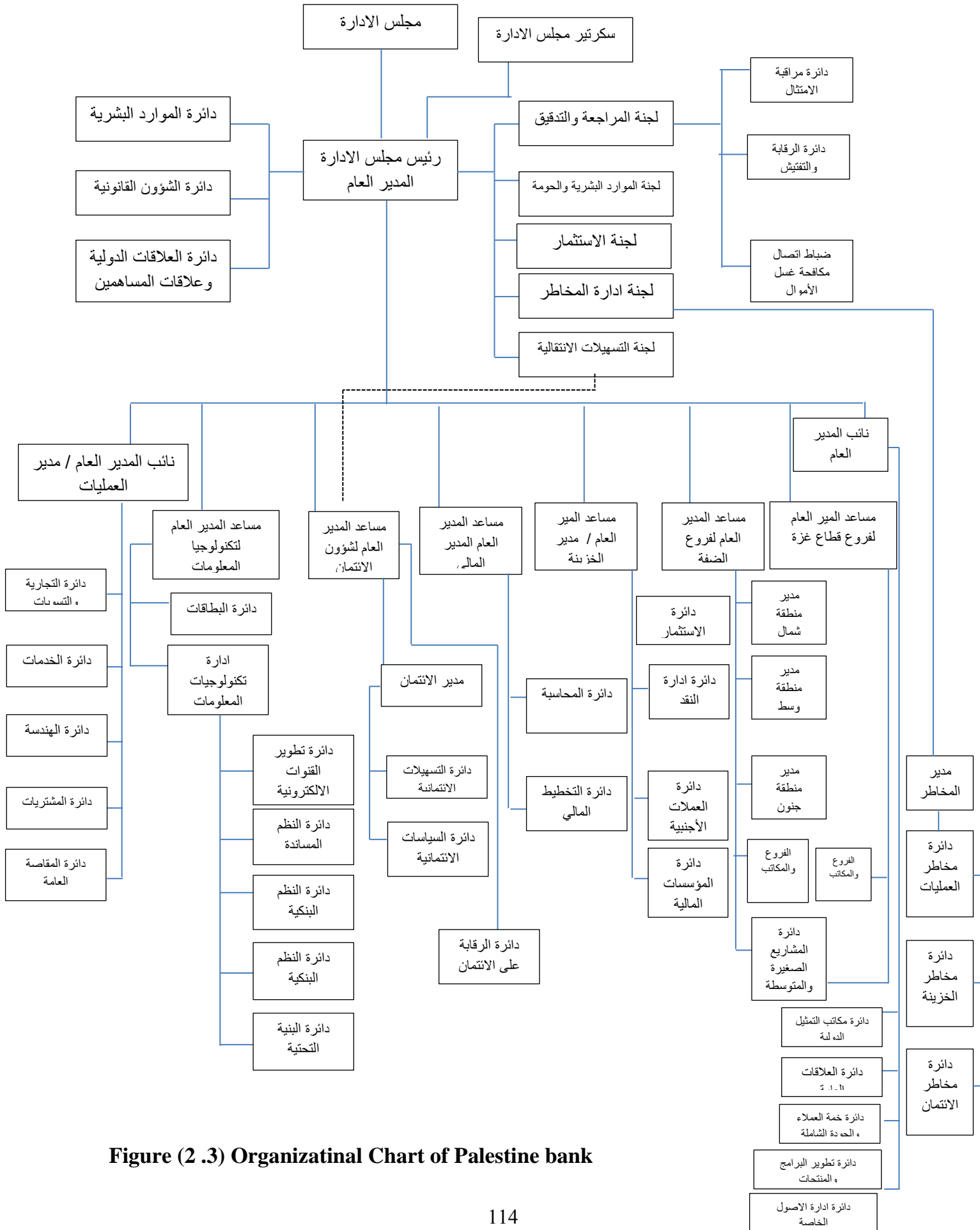


Figure (2.3) Organizational Chart of Palestine bank