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Effect of the Learning Organization on Organizational Commitment in Local Commercial Banks in the Gaza Strip

**أثر المنظمة المتعلمة على الالتزام التنظيمي في البنوك التجارية
المحلية في قطاع غزة**

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إقرار

أنا الموقع أدناه مقدم الرسالة التي تحمل العنوان:

Effect of the Learning Organization on Organizational Commitment in Local Commercial Banks in the Gaza Strip

أثر المنظمة المتعلمة على الالتزام التنظيمي في البنوك التجارية المحلية في قطاع غزة

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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 الباحث/ اشرف محمدرعفة هاشم سكيك لنيل درجة الماجستير في كلية التجارة/ قسم إدارة الأعمال وموضوعها:

أثر المنظمة المتعلمة على الالتزام التنظيمي في البنوك التجارية المحلية في قطاع غزة

Effect of the Learning Organization on Organizational Commitment in Local Commercial Banks in the Gaza Strip

وبعد المناقشة التي تمت اليوم السبت 14 جمادي الأولى 1438 هـ، الموافق 2017/02/11م الساعة

العاشرة صباحاً، اجتمعت لجنة الحكم على الأطروحة والمكونة من:

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واللجنة إذ تمنحه هذه الدرجة فإنها توصيه بتقوى الله ولزوم طاعته وأن يسخر علمه في خدمة دينه ووطنه.

والله ولي التوفيق ،،،



نائب الرئيس لشئون البحث العلمي والدراسات العليا

أ.د. عبدالرؤف على المناعمة

Abstract

This study aimed to examine the effect of the learning organization on organizational commitment in local commercial banks in Palestine. Due to some difficulties, the study was limited to local commercial banks in the Gaza Strip only.

The descriptive analytical approach was adopted in order to meet the study objectives. The questionnaire was used as the main tool for data collection. A stratified random sample of 244 employees was selected from the study population which consisted of 664 employees working in the local commercial banks in the Gaza Strip. One hundred ninety six valid questionnaires were collected with a recovery rate of 80.33% and the data were analyzed using SPSS program.

The main results showed that the dimensions of the learning organization were available at a moderate level (68.58%) in the local commercial banks, and organizational commitment was at a higher level (78.84%) in the same banks.

The results also proved that organizational commitment is positively affected by three dimensions of the learning organization namely, "Establishing system to capture and share learning, Providing a strategic leadership for organizational learning and Connecting the bank to its environment ". Those dimensions explained 50.8% of the variation in organizational commitment.

Therefore, the main recommendation of the study was for local commercial banks to focus on fields of "Establishing system to capture and share learning", "Providing a strategic leadership for organizational learning" and "Connecting the bank to its environment "to enhance the dimensions of the learning organization and organizational commitment as well.

الملخص

هدفت هذه الدراسة إلى فحص دراسة أثر المنظمة المتعلمة على الالتزام التنظيمي في البنوك التجارية المحلية في فلسطين. ونتيجة لبعض الصعوبات، اقتصرَت الدراسة على البنوك التجارية المحلية في قطاع غزة فقط.

تم اعتماد المنهج الوصفي التحليلي من أجل تحقيق أهداف الدراسة. كما تم استخدام الاستبيان كأداة رئيسية لجمع البيانات. وقد تم اختيار عينة عشوائية طبقية من 244 موظف من مجتمع الدراسة البالغ 664 موظف يعملون في بنوك تجارية محلية في قطاع غزة. تم جمع 196 استمارة صحيحة بمعدل استرداد 80.33%، وتم تحليل البيانات باستخدام برنامج .SPSS.

وأظهرت النتائج أن أبعاد المنظمة المتعلمة كانت متوفرة بمستوى معتدل (68.58%) في البنوك التجارية المحلية، وكان الالتزام التنظيمي بمستوى أعلى وبلغ (78.84%) في نفس البنوك.

أثبتت النتائج أيضا أن الالتزام التنظيمي يتأثر بشكل إيجابي من قبل ثلاثة أبعاد للمنظمة المتعلمة وهي "إنشاء أنظمة لمشاركة المعرفة والتعلم، والقيادة الاستراتيجية الداعمة للتعلم التنظيمي، وربط المصرف بالبيئة الخارجية". وقد فسرت تلك الأبعاد 50.8% من التغيير في الالتزام التنظيمي.

لذلك، كانت التوصية الرئيسية للدراسة للبنوك التجارية المحلية التركيز على مجالات "إنشاء أنظمة لمشاركة المعرفة والتعلم، والقيادة الاستراتيجية الداعمة للتعلم التنظيمي، وربط المصرف بالبيئة الخارجية" لتعزيز أبعاد المنظمة المتعلمة والالتزام التنظيمي أيضا.

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

﴿یَرْفَعُ اللّٰهُ الَّذِیْنَ اٰمَنُوْا مِنْكُمْ وَالَّذِیْنَ
اٰتَوْا الْعِلْمَ دَرَجٰتٍ﴾

[المجادلة: 11]

Dedication

To the spirits of my parents,

To my dear wife and children,

To my brother, sisters and all relatives,

To my friends and colleagues,

To everyone helped me.

Acknowledgment

All praise and gratitude to Allah who helped me to accomplish this thesis.

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Chapter 1

Research General Framework

Chapter 1

Research General Framework

1.1 Introduction

This chapter will introduce to this research by focusing on its concepts, problem, variables, hypotheses, objectives and importance.

Working in unstable environment, local commercial banks in the Gaza Strip have to realize the necessity for becoming learning organizations in order to adapt quickly to the surrounding changes. On the other hand, having committed employees is essential for banks to minimize internal troubles and face challenges firmly.

The Learning Organization is a concept that is becoming an increasingly widespread philosophy in modern companies, from the largest corporations to the smallest ventures. What is achieved by this philosophy depends significantly on one's interpretation of it and commitment to it. Many consultants and organizations have recognized the significance of organizational learning and the notion of the “learning organization” has been a central orienting point in this. (Balu, 2008).

Senge (1990) suggests that in the long run, superior performance depends on superior learning. The concept of learning being the base of growth is not new. Even an infant who knows nothing about the world uses learning as a tool to understand things. Learning as the stepping stone to gain better understanding and attain higher performance is true not only for an individual but for the business world as well. (Thakur & Chaudhuri, 2015).

The learning organization is defined as an organization that is an organization skilled at creating, acquiring, and transferring knowledge and at modifying its behavior to reflect new knowledge and insights. (Hunger, L Wheelen, E Bamford, & N Hoffman, 2015).

Twenty-first century organizations are facing an unprecedented wave of change and a business environment characterized by velocity, turbulence, uncertainty

and volatility. Modern organizations have to adapt to this pace of change or face the risk of extinction. (Jamali, Sidani, & Zouein, 2009).

On the other hand, organizational commitment is the strength of an individual's identification with, involvement in a particular organization. (Porter, Steers, Mowday, & Boulian, 1974).

Committed staff members would believe in the organization mission and vision and increase their ability to exert efforts to achieve the organization's objectives. Many theorists believed that organizational commitment has a substantial impact on employee turnover, productivity, satisfaction and success of both the individual as well as the organization. (Villanueva, 2003; Saqer, 2009).

The learning orientation of the organization is relevant to the context of helping employees be committed and desire to maintain membership in the organization. (Sayeed, 2001; Tseng, 2010).

The traditional elements of management are integrated to support learning. This would require that providing organizational learning capabilities through training interventions would increase the level of commitment of employees. (Bhatnagar, 2007)

Learning organization practices help the learning of all of the organization's members and continuously transform the organization in order to meet organizational goals and commitment. (Pedler et al, 1991; Tseng, 2010). Thus, building the capability of learning organization practices leads to organizational commitment. (Ulrich et al, 1993; Tseng, 2010).

1.2 Research Problem

Organizations in the information age understand that learning means competitive advantage; therefore they determine their primary purpose as becoming effective learning organizations. Organizational commitment which means employees adopting aims, goals and values of the organization and having high belief in these, having a strong will to remain in the organization is a serious issue

with respect to effective usage of human element which has become the basic value for organizations. While organizations attempt to become learning organizations on one hand, on the other hand their requirement to create employee commitment appropriate to this makes these two matters attractive. (Atak&Erturgut, 2010).

In order to have an idea about the existence of the dimensions of the learning organization and its effect on organizational commitment in the local banks, the researcher interviewed Dr. Majed El Jedi, Head of Training Center, in Bank of Palestine. He stated that his bank is doing its best in the field of continuous learning and one of most important tools used in this field is the training center that arranged about 1,500 training course either locally or abroad since its establishment in 2005. Dr. El Jedi added that these efforts had positive impacts on the organizational commitment of the employees. (Dr. Majed El Jedi, Personal Interview, March 08, 2016)

According to the knowledge of the researcher, there were no previous studies made regarding the concept of the learning organization in the Palestinian banks. Also, there are very few studies made regarding the topic of organizational commitment in the same field. By conducting this study, the researcher is trying to fill this research gap and pave the way for other researchers to make further studies.

The research main problem can be formulated in the following main question: What is the effect of the dimensions of the learning organization on organizational commitment in local commercial banks in the Gaza Strip?

These two sub questions are derived:

1. To what extent are the dimensions of the learning organization available in local commercial banks in the Gaza Strip?
2. What is the level of organizational commitment among the employees of local commercial banks in the Gaza Strip?

1.3 Research Variables

The seven Dimensions of Learning Organization Questionnaire (DLOQ) developed by by Marsick & Watkins (2003) are the independent variables:

- Continuous learning.
- Inquiry and dialogue.

- Collaboration and team learning.
- Systems sharing
- Empowerment
- Environment.
- Leadership.

The dependent variable is organizational commitment with its three components (affective, continuous and normative) depending on Allen, Meyer and Smith (1993).

Figure (1.1) shows the dependent & independent variables of the research:

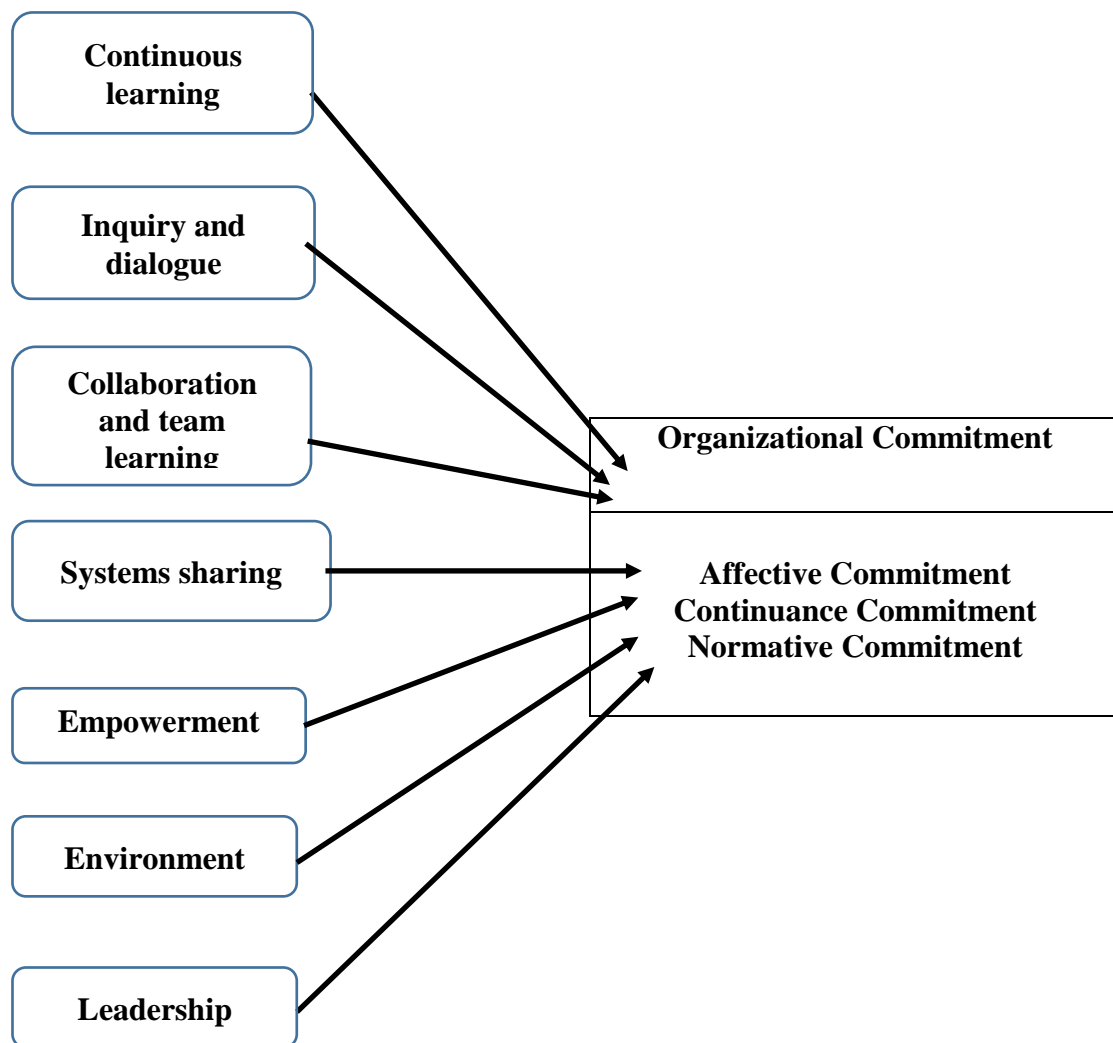


Figure (1.1): The research independent and dependent variables.

Source: Developed by the researcher depending on Marsick & Watkins (2003) and Allen, Meyer and Smith (1993)

1.4 Research Hypotheses

1.4.1 First Hypothesis:

There is statistical significant effect of the dimensions of the learning organization on organizational commitment in local commercial banks in the Gaza Strip.

The following sub hypothesis are derived:

1. There is statistical significant effect of continuous learning on organizational commitment in local commercial banks in the Gaza Strip.
2. There is statistical significant effect of inquiry and dialogue on organizational commitment in local commercial banks in the Gaza Strip.
3. There is statistical significant effect of collaboration and team learning on organizational commitment in local commercial banks in the Gaza Strip.
4. There is statistical significant effect of systems sharing on organizational commitment in local commercial banks in the Gaza Strip.
5. There is statistical significant effect of empowerment on organizational commitment in local commercial banks in the Gaza Strip.
6. There is statistical significant effect of environment on organizational commitment in local commercial banks in the Gaza Strip.
7. There is statistical significant effect of leadership on organizational commitment in local commercial banks in the Gaza Strip.

1.4.2 Second Hypothesis:

There is a significant difference in the level of learning organization dimensions and organizational commitment among the investigated employees attributed to the demographic characteristics (gender, age, academic degree, years of experience and place of work).

1.5 Research Objectives

This research will:

- 1- Assess the level of the dimensions of the learning organization in local commercial banks in the Gaza Strip.

- 2- Measure the level of organizational commitment among the employees of local commercial banks in the Gaza Strip.
- 3- Examine the effect of the dimensions of the learning organization on organizational commitment in local commercial banks in the Gaza Strip.
- 4- Provide results and may be useful for the management of the banks and academics.

1.6 Research Importance

1.6.1 Importance to other researchers:

Other researchers may find this research beneficial to examine the relationship between learning organization or organizational commitment with other variables in the banking sector or other sectors.

1.6.2 Importance to managers of the banks:

Managers of the banks under study can obtain a lot of information from it especially about the availability of the dimensions of the learning organization and the level of organizational commitment among employees.

As a result, the ways to enhance the learning attitude and the organizational commitment of the employees can be improved.

1.6.3 Importance to banks' employees:

This research is expected to raise awareness of banks' employees to important managerial concepts like the learning organization.

1.6.4 Importance to the community:

Banks' customers in the community whether they are individuals, companies or institutions are likely to receive better service and this improvement can be transmitted to other economic sectors.

1.6.5 Importance to the university:

The findings and recommendations of this research can benefit the researchers and academics who use the Islamic University Library.

1.6.6 Importance to the researcher:

Besides enabling the researcher to complete the requirements for obtaining MBA degree, this research is expected also to improve career development of the researcher.

Chapter 2

Literature Review

Chapter 2

Literature Review

2.1 Introduction

This chapter will review the literature of the variables of this study, and focus on the local commercial banks.

First, light will be shed on the learning organization in terms of its definitions, models, characteristics and dimensions. Second, the components, constructs, benefits, and measurement of organizational commitment will be reviewed. Third, a review of the Palestinian banking sector and local commercial banks will be presented. Last, the learning organization and organizational commitment will be examined in the context of the local commercial banks in the Gaza Strip.

2.2 The Learning Organization

2.2.1 Introduction

Change is constant and unavoidable. Today's source of competitive advantage may soon be rapidly imitated by capable competitors or made obsolete by the innovations of a rival. In a dynamic environment, the only way that a company can maintain a competitive advantage over time is to continually improve its efficiency, quality, innovation, and responsiveness to customers. The way to do this is to recognize the importance of learning within the organization. (Senge, 1990; Hill, Jones, & Schilling, 2014) .

2.2.2 Learning Organization Definitions

There are many different definitions of the learning organization. Because readers may define the learning organization differently, any text using only one definition might be neglected. A project that intends to examine the relevance of the idea of the learning organization for organizations in various organizational contexts would certainly benefit from including as many definitions of the learning organization as possible, to avoid being neglected. (Örtenblad, 2015).

Table (2.1) shows sample definitions of the learning organization

Table (2.1): Sample definitions of the learning organization

Senge (1990)	An organization where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning how to learn.
Garvin (1994)	An organization skilled at creating, acquiring and transferring knowledge, and at modifying its behavior to reflect new knowledge and insights.
Nevis et al. (1995)	An organization that has woven a continuous and enhanced capacity to learn, adapt and change. Its values, policies, practices, systems and structures support and accelerate learning for all employees.
Gephart et al. (1996)	An organization in which learning processes are analyzed, monitored, developed, managed and associated with improvement and innovation goals.
Pedler et al. (1997)	An organization that facilitates learning for all its members and consciously transforms itself and its context.
Dowd (1999)	A group of people dedicated to learning and improving forever.
Griego et al. (2000)	An organization that constantly improves results based on increased performance made possible because it is growing more skilful.
Rowden (2001)	An organization in which everyone is engaged in solving problems, enabling the organization to continually experiment, change, and improve, and increasing its capacity to grow, learn, and achieve its purpose.
Lewis (2002)	An organization in which employees are continually acquiring and sharing new knowledge and are willing to apply that knowledge in making decisions or performing their work.
Armstrong and Foley (2003)	A learning organization has appropriate cultural facets (visions, values, assumptions and behaviors) that support a learning environment; processes that foster people's learning and development by identifying their learning needs and facilitating learning; and structural facets that enable learning activities to be supported and implemented in the workplace.
James (2003)	An L-form is more than adaptive; it is transformational. Thus, it engages everyone in the exploration, exploitation, and transfer of knowledge, increasing the collective learning throughout the organization and the capacity to create its future.
Moilanen (2005)	A learning organization is a consciously managed organization with learning as a vital component in its values, visions and goals as well as in its everyday operations and their assessment.

Retrieved and adapted from the work of Dima Jamali and Yusuf Sidani (2008)

2.2.3 Learning Organization Models

Models of the learning organization were summarized by Weldy and Gillis (2010) as follows:

Some researchers focused on how organizations transition to a learning organization. For example, Senge (1990) developed five essential disciplines that can facilitate the transition to a learning organization including systems thinking, personal mastery, mental models, building shared vision, and team learning. Pedler et al. (1991) identified 11 essential areas to the transition to a learning organization:

- (1) a learning approach to strategy;
- (2) participative policymaking;
- (3) informing;
- (4) formative accounting and control;
- (5) internal exchange;
- (6) reward flexibility;
- (7) enabling structures;
- (8) boundary workers as environmental scanners;
- (9) inter-company learning;
- (10) learning climate; and
- (11) self-development for everyone.

Transitioning to a learning organization requires attention for what systems are needed and how to facilitate continuous learning.

Other researchers focused on what successful learning organizations need to do. Garvin (1993) emphasized that learning organizations must be skilled at five main activities including systematic problem solving, experimentation with new approaches, learning from successes and failures, learning from best practices, and transferring knowledge quickly and efficiently throughout the organization. Goh (1998) used interviews and focus groups to develop a model of a learning organization that has five core building-blocks. These include clarity and support for mission and vision, shared leadership and involvement, a culture that encourages experimentation, the ability to transfer knowledge across organizational boundaries,

and teamwork and cooperation. Successful learning organizations appear to emphasize team learning, accountability, and responsibility.

Watkins and Marsick (1996) developed a model that integrates two main organizational components: people and structure. This model and resultant survey instrument, the Dimensions of the Learning Organization Questionnaire (DLOQ) examined seven dimensions of the learning organization at the individual, team, and organizational levels. The learning organization dimensions: (continuous learning, dialogue and inquiry, team learning, embedded systems, empowerment, system connections, and leadership) are measured against two organizational performance variables (financial and knowledge performance). These seven learning dimensions capture the essence of the different construct definitions used to identify firms that successfully transition to a learning organization. (Weldy & Gillis, 2010).

The new model developed by Marsick and Watkins in 2003 suggested that the learning organization has the capacity for integrating people and structure to move the organization in the direction of continuous learning and change. (Jain & Moreno, 2015).

The (DLOQ) of Marsick and Watkins (2003) was considered the most comprehensive. A condensed, reliable and valid version has been produced. (Wilson & Beard, 2014).

The DLOQ measures respondents' perceptions on seven dimensions of the learning organization. The dimensions describe actions or practices by individuals, teams, leaders and the organization as a whole to create a learning organization. Studies showed a strong reliability and validity of DLOQ (e.g. Hernandez and Watkins, 2003; Yang et al., 2004; Egan et al., 2004). (Jain & Moreno, 2015).

2.2.4 Characteristics of the Learning Organization

The following characteristics of a learning organization can be highlighted: (Senge, 1990; Mohanty & Deshmukh, 1999).

1. There exists a shared vision that everyone agrees on.
2. People abandon their old ways of thinking and the standard routines they use for solving problems or doing their jobs.
3. Members think of all organizational processes, activities, functions, and interactions with the environment as part of a system of interrelationships.
4. People openly communicate with each other without fear of criticism or punishment.
5. People rise above their personal self-interest to work together to achieve the organization's shared vision.

2.2.5 Learning Organization and Organizational Learning

The literature on learning organizations is concerned with the use of strategies and tools to identify, promote, and evaluate the quality of learning processes. In contrast, that on organizational learning concentrates on the analysis of the processes involved in individual and collective learning inside organizations. That is to say, organizational learning is the activity and the process by which organizations eventually reach the ideal of a learning organization. The dividing line between the two is the extent to which proponents emphasize organizational learning as a technical or a social process. (Serrat, 2009).

2.2.6 The Dimensions of the Learning Organization by Marsick and Watkins (2003):

1-Create Continuous Learning Opportunities

Learning is designed into work so that people can learn on the job; opportunities are provided for continuing education and growth. (Marsick & Watkins, 2003). In today's workplace, a continuous learning opportunity means that: learning becomes an everyday part of the job and is built into routine tasks; employees are expected to learn not only skills relating to their own jobs but also the skills of others in their work unit and how their work unit relates to the operation and goals of the business; employees are expected to teach, as well as learn from, their co-workers. In short, the entire work environment is directed to and supports the learning of new skills.(Mbassana, 2014).

2- Promote inquiry and dialogue

People gain productive reasoning skills to express their views and the capacity to listen and inquire into the views of others; the culture is changed to support asking, feedback, and experimentation. (Marsick & Watkins, 2003). According to Senge (1990) dialog is an involvement of the staff in a group to communicate, discuss or share ideas with a guide of a mediator in order to generate solutions for the good of a company. Moreover Senge (1994) stated that dialog helps people move beyond the limits of their thinking. Through a process of collective inquiry, a deeper understanding of one another emerges with alternative points of view, bringing new approaches to old problems. (Jaafar, Kassim, Ghazali, Idris, & Khalib, 2014).

3- Encourage collaboration and team learning.

Work is designed to use groups to access different modes of thinking; groups are expected to learn together and work together; collaboration is appreciated by the culture and rewarded. (Marsick & Watkins, 2003).

Collaborative learning environment makes opportunities available for organization members to contribute social support to each other, as well as improving job related skills. Team members should learn how to present ideas in a way which influence other team members. Open communication is the vital process that link team members together so that they can learn constantly and produces new ideas to face the environmental difficulties and challenges. (Chajnecki, 2007; Nazari, 2012).

4-Create systems to capture and share learning.

Technology systems to share learning are created and integrated with work; access is provided; systems are maintained. (Marsick & Watkins, 2003).

The aim of embedded system is to develop new technology to share knowledge through increased access to learning in organization. Therefore, information communication technology (ICT) can support learners and learning and spread learning culture in organization. In a learning organization, everyone needs to

be linked through a system which provides sharing information. Also, there should be a shared responsibility for the learning system development. (Kumar, 2005; Nazari, 2012).

5-Empower people toward a collective vision.

People are involved in setting, owning, and implementing a joint vision; responsibility is distributed close to decision making so that people are motivated to learn toward what they are held accountable to do. Darvish and Norozi(2011) statistically established that there exists a significant relationship between the employee empowerment practiced in an organization and its focus on learning. Thus, the empowerment of employees towards a collective vision is necessary for organizations to move towards becoming a learning organization.(Thakur & Chaudhuri, 2015).

6-Connect the organization to its environment.

The organization has to help its people to see the effect of their work on the entire enterprise; people scan the environment and use information to adjust work practices; so the organization is linked to its communities. (Marsick & Watkins, 2003).

Zellner and Fornahl (2002) asserted that there are three ways through which organizations may enhance knowledge base by connecting to their environment. The first way involves recruiting new members into the organization. The second way is informal networks that members of the organization have with those who may be able to supply expertise, information, or knowledge. The third way develops through creating formal networks between linked organizations in order to achieve general objectives. Consequently, by each of these three networks, organizations build linkages that offer possible opportunities to obtain learning from new sources.(Nazari, 2012).

7-Provide strategic leadership for learning.

Leaders defend and support learning; leadership uses learning strategically for business outcomes. (Marsick & Watkins, 2003).

According to Garvin (2000), leaders have three keys learning tasks. First, leaders must create opportunities for learning by designing settings and events to encourage the search of knowledge. Second, they must promote desirable standards, behaviors, and rules of commitment. Third, they must personally lead meetings for discussion by framing the debate, posing questions, listening carefully, and providing honest feedback to the participants.(Nazari, 2012).

2.3 Organizational Commitment

2.3.1 Introduction

There exists no universally accepted definition of organizational commitment in the literature.

However, definitions of organizational commitment have focused on the following seven major issues (Faisal&Al-Esmael, 2014):

- exertion of extra effort beyond that expected from employees;
- pride in the organization;
- desire to stay in the organization;
- internalization of the values and goals of the organization;
- willingness to accept any job in the organization in order to keep its membership;
- loyalty to the organization; and
- considering the organization as the best of all organizations.

2.3.2 Components of Organizational Commitment

According to Meyer and Allen (1991), organizational commitment has three components that are not mutually exclusive:

- (1) affective commitment, which is an emotional attachment to, identification with and involvement with the organization;
- (2) continuance commitment, which represents an awareness of the costs associated with leaving the organization; and
- (3) normative commitment, which indicates a feeling of obligation to continue working for the organization.

In other words, organizational commitment can be viewed as the combination of three conditions, namely, desire, compulsion and obligation to work for the organization. (Sanda&Kuada, 2016).

As affective, continuance and normative commitment shape the dependent variable of this study; more light will be shed on them in the following section:

1-Affective Commitment:

Porter et al (1974) characterize affective commitment by three factors (1) “belief in and acceptance of the organization’s goals and values, (2) a willingness to focus effort on helping the organization achieve its goal’s, and (3) a desire to maintain organizational membership”. Mowday et al (1979) further state that affective communication is “when the employee identifies with a particular organization and its goals in order to maintain membership to facilitate the goal” . Meyer and Allen (1997) continue to say that employees retain membership out of choice and this is their commitment to the organization.(Schultz, 2002).

Affective commitment results from and is induced by an individual and organizational value harmony. As a result, it becomes almost natural for the individual to become emotionally attached to and enjoy continuing membership in the organization. Steers (1977) and Mottaz (1988) identified factors which help in creating essentially rewarding situations for employees to be precede affective commitment. These factors include job characteristics, job performance, perceived organizational support or dependence (the feeling that the organization considers what is in the best interest of employees when making decisions that affect employment conditions and work environment) and the degree that employees are involved in the goal setting and decision-making processes.(Jha, 2011).

2-Continuance Commitment:

Jha (2011) defined continuance commitment as willingness to remain in an organization because of personal investment in the form of non-transferable investments such as close working relationships with co-workers, retirement benefits and career investments, acquired job skills which are unique to a particular

organization, years of employment in a particular organization, involvement in the community in which the employer is located and other benefits that make it too costly for one to leave and seek employment elsewhere.

3- Normative Commitment:

In normative commitment, the individual remains with an organization because of feelings of obligation. These feelings may derive from many sources. For example, the organization may have invested resources in training an employee who then feels a moral obligation to stay with the organization to repay the debt. It may also reflect an internalized norm, developed before the person joins the organization through family that one should be loyal to his or her organization. The employee stays with the organization because he or she "ought to". Normative commitment involves the employee's feelings of obligation to stay with the organization. (Sonia, 2010)

2.3.3 Building Organizational Commitment

According to McShane and Von Glinow (2010), here are the most prominent ways to build organizational commitment and specifically its affective component:

1. Justice and support.

Affective commitment is higher in organizations that fulfill their obligations to employees and take into account humanitarian values, such as fairness, courtesy, forgiveness, and moral integrity. These values relate to the concept of organizational justice. Similarly, organizations that support employee well-being tend to cultivate higher levels of loyalty in return.

2. Shared values.

The definition of affective commitment refers to a person's identification with the organization, and that identification is highest when employees believe their values are consistent with the organization's dominant values. In addition, employees experience more comfort and predictability when they agree with the values underlying corporate decisions. This comfort increases their motivation to stay with the organization.

3. Trust.

Trust refers to positive expectations one person has toward another person in situations involving risk. Employees feel obliged to work for an organization only when they trust its leaders. This explains why layoffs are one of the greatest blows to employee loyalty—by reducing job security, companies reduce the trust employees have in their employer and the employment relationship.

4. Organizational comprehension.

Organizational comprehension refers to how well employees understand the organization, including its strategic direction, social dynamics, and physical layout. This awareness is a prerequisite to affective commitment because it is difficult to identify with something that you do not know very well. The practical implication here is to ensure that employees are able to develop a clear and complete mental picture of the organization. This occurs by giving staff information and opportunities to keep up to date about organizational events, interact with co-workers, discover what goes on in different parts of the organization, and learn about the organization's history and future plans.

5. Employee involvement.

Employee involvement increases affective commitment by strengthening the employee's social identity with the organization. Employees feel that they are part of the organization when they participate in decisions relating to the organization's future. Employee involvement also builds loyalty because giving this power is a demonstration of the company's trust in its employees.

2.3.4 Organizational Commitment Benefits

Organization commitment will lead to behavioral outcomes like lower turnover and higher performance. Committed employees have a less intention to quit. Employees who are committed to their organization are more likely to remain with the organization and to exert more efforts on behalf of the organization and work towards its success and therefore are also likely to exhibit better performance than the uncommitted employees. (Dixit&Bhati, 2012).

2.3.5 Measuring Organizational Commitment

There are currently at least three active approaches to measuring organizational commitment: the Organizational Commitment Questionnaire by Mowday, Steers and Porter (1979), the Identification/Internalization Typology by O'Reilly and Chatman (1986), and the Three-Component Model of organizational commitment (TCM) by Meyer and Allen (1991, 1997). (Hoang, 2012).

2.3.6 The Relationship Between Learning Organization and Organizational Commitment

It has been found that learning organization practices not only develop employees and improve their skills and abilities, but also enhance their willingness to exert effort on the job and their commitment to the organization (Harel&Tzafrir, 1999; Paul &Anatharaman, 2004; Tseng, 2010).

Maurer and Lippstreu (2008) argued that organizational favorable learning environment affects employees' learning engagement that in turn improves their commitment. (Khan, 2012).

Considering the results of the previous studies on organizational commitment and learning organization practices, the relationship between the two concepts is reciprocal. Consequently, learning organization practices can assist in enhancing employee commitment toward the organization. Also, organizational commitment makes employees more motivated and enthusiastic to learn in the workplace. (Cho & Kwon, 2005; Tseng, 2010).

2.4 Banking Sector and Local Commercial Banks

2.4.1 Introduction

The banking sector represents an integral part of the entire economic system, which both influences it and is affected by it. In fact, the banking sector assumes an essential role in boosting the development process and turning the wheel of economic growth through financial intermediation between the economy's surplus and deficit units. The impact of this relation is evident in the long and short terms alike. Its effect also stretches out to reach current inflation rates, given the ability of

banks to generate cash, which in turn influences the general level of prices. (PMA, annual report, 2015).

However, in Palestine, this role has been subjected to persistent instabilities affecting political and economic conditions. As challenges and difficulties intensified, so did the role of banking system also become more complicated. Complication stemmed from burdensome tasks and responsibilities entrusted to it in the area of stimulating economic activity in general and investment activity in specific to overcome slowdown that affected the economy for the past few years. (PMA, annual report, 2015).

2.4.2 The Palestine Monetary Authority (PMA)

The Palestine Monetary Authority (PMA) is an independent public institution responsible for the formulation and implementation of monetary and banking policies, to safeguard the banking sector and ensure the growth of the national economy in a balanced manner. PMA aims to maintain monetary and financial stability and to promote sustainable economic growth through the following:

- Effective and transparent regulation and supervision of banks, specialized lending institutions and money changers operating in Palestine.
- Overseeing the implementation and operation of modern, efficient payment systems.
- Development and execution of monetary policy designed to achieve price stability.

PMA operates by an act of the Palestine Legislative Council PMA Law Number (2) of 1997 which outlined the full authority and autonomy of the PMA and the Banking Law Number 9 of 2010. (PMA, fact sheet, 2016).

2.4.3 Palestinian Banking Sector

According to PMA annual report (2015), there are 16 regulated banks classified as to: Local Commercial Banks as in Table (2.2), Local Islamic Banks as in Table (2.3), and Foreign Commercial Banks as in Table (2.4)

Table (2.2): Local Commercial Banks:

#	Bank Name	Founded in	Branches
1	Bank of Palestine P.L.C.	1960	56
2	Palestine Commercial Bank	1994	8
3	Palestine Investment Bank	1995	15
4	Al Quds Bank	1995	31
5	The National Bank	2006	13

Source: PMA annual report (2015)

Table (2.3): Local Islamic Banks:

#	Bank Name	Founded in	Branches
1	Arab Islamic Bank	1996	12
2	Palestine Islamic Bank	1997	21

Source: PMA annual report (2015)

Table (2.4) : Foreign Commercial Banks :

#	Bank Name	Founded in	Branches
1	Cairo Amman Bank	1986	21
2	Arab Bank	1994	29
3	Bank of Jordan	1994	35
4	Egyptian Arab Land Bank	1994	6
5	Jordan Commercial Bank	1994	5
6	Jordan Ahli Bank	1995	6
7	Housing Bank for Trade & Finance	1995	13
8	Jordan Kuwait Bank	1995	2
9	HSBC Bank Middle East Limited	1998	1

Source: PMA annual report (2015)

Later in 2016 Palestine Commercial Bank merged to Bank of Palestine and HSBC Bank terminated its operations in Palestine. According to these changes, the number of the banks regulated by PMA decreased to 14.

2.4.4 An Overview of Local Commercial Banks:

1-Bank of Palestine P.L.C.

Bank of Palestine was established in 1960 with the view of promoting financial services in Palestine, financing projects and fulfilling the financial and banking needs of the different economic and social segments of the Palestinian society. Bank of Palestine is one of the largest national banks operating in Palestine with a broad range of branches, offices and ATMs. The Bank employs a crew of qualified personnel providing services to more than 750,000 customers including

individuals, firms and organizations. Through keeping abreast and utilization of the latest technology conjointly with the adoption of the best policies and international practices including disclosure, good governance, transparency, Bank of Palestine has been instrumental in contributing to the development process allocating 6% of its annual profit to social responsibility programs. The Bank's trading shares were listed in the Palestinian Exchange in 2005 hence becoming the second largest company listed by its market value amounting to about 15% of the Exchange market value.

In 2007 Bank of Palestine founded Al-Wasata Securities Co. to operate as Bank of Palestine's investment arm. In addition, Bank of Palestine inaugurated PalPay in 2011 in order to facilitate electronic payments through a large network of 5,000 Points of Sale distributed in commercial supermarkets, hotels, restaurants, public services centers, etc. (www.bankofpalestine.com).

2-Palestine Investment Bank

Palestine Investment Bank (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. The bank 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 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 to participating in the growth, building and,

development of the Palestinian economy. The core values of the bank are based on truthfulness and honesty to self and to others; a continuous quest for excellence and fulfillment of promises made; to abide by the foundations of institutional governance in all activities; to stand the challenge of discovering the best means satisfying its clientele; and to be committed to social responsibilities. The key objectives of the bank's future plans are growth and development whilst satisfying needs and wishes of its clients in total competence and effectiveness; increasing their funds with maximum care and responsibility; following up creating and developing new products for the Palestinian banking market; enhancing its financial position by controlling risk factors; developing human resources and effectively introducing modern technology for the continuation of distinctiveness in performance; and increasing competence in dealing with its clientele in absolute transparency. (www.pibbank.com).

3-Al Quds Bank

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. Focused on offering simple and easy-to-understand products, and led by a commitment to long-term relationships with its 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) (www.qudsbank.ps).

4-The National Bank

Born from a merger between Al Rafah Microfinance Bank and the Arab Palestinian Investment Bank in 2012, The National Bank has progressively transformed itself from a microfinance banking institution to a universal banking solutions and premium corporate, retail and investment banking services provider. Since operation, the Bank has consistently experienced strong growth year on year. To support its rapid progress, The National Bank upgraded its core banking system in 2014 to the market-leading, innovative and technologically-advanced platform, Temenos T24. This platform was designed to enhance the Bank's competitive position and provide greater long-term value for clients by delivering a more responsible and agile service through rigorous execution. In February 2015, and in a groundbreaking transaction, The National Bank acquired Bank al Etihad's operations in Palestine to become the first Palestinian bank on record to acquire a Jordanian bank. The National Bank has maintained its history of strong performance to achieve an over 80% average annual growth in deposits and credit facilities, high levels of liquidity (loan to deposit ratio) and a robust 17.91% capital adequacy ratio. (www.tnb.ps).

2.4.5 The Learning Organization and Organizational Commitment in Local Commercial Banks in the Gaza Strip

As previously stated, this study is supposed to be the first one that evaluates the existence of the dimensions of the learning organization in the Palestinian banks according to the knowledge of the researcher. From some meetings with bank officials, the researcher realized that the learning organization concept was not clear enough for those officials.

On the other hand, employees in local commercial banks in the Gaza Strip showed high level of organizational commitment in two Palestinian studies due to lack of alternatives.

The employees of the banks in Gaza were quite committed especially in the affective and continuous dimensions of commitment. This is an expected result as to the employees of Gaza because the job could be the only source of income. This

would normally make such employees committed to their jobs and would make them do everything they can to keep working. The same reason could be the reason why such employees had lower normative commitment. According to Meyer and Allen (1991), normative commitment means that an employee stays in organization because he/she ought to stay. The employees of the banks in Gaza not only ought to stay, but they actually must stay in these banks to survive. (Madi, Abu-Jarad& Alqahtani, 2012).

Chapter 3

Previous Studies

Chapter 3

Previous Studies

3.1 Introduction

This chapter presents an overview of previous studies concerned with the learning organization and/or organizational commitment, and their relationships with other variables. A total of 23 study were obtained through internet search facilities, library websites of Palestinian universities, journals websites and Google Scholar. (11)Palestinian, (4) Arab and (8) foreign studies were reviewed and their aim, population and sample, methodology and the most important results and recommendation were displayed. Finally, this chapter is concluded by comments on those studies.

3.2 Palestinian studies

1. Ghali, (2015) Servant Leadership and its relationship with Organizational Commitment: Empirical Study on Universities in the Gaza Strip.

The aim of this study was to examine the relationship between practicing the Servant Leadership and achieving Organizational Commitment among academic and administrative staff at the Gaza Strip universities.

The researcher used the descriptive analytical approach and the questionnaire was the main tool for data collection.

The sample consisted of 400 universities' employees who were randomly selected from a population of 2157 employees.

The findings showed that the degree of practicing servant leadership was (65.7%), which is medium at the universities from the respondents' point of view. Also it showed that there is proportional positive correlation between practicing servant leadership and organizational commitment.

The study most important recommendation was the execution of training programs for officials to develop their skills and knowledge about servant leadership, and to improve their knowledge about its benefits and impact on both the university and the employees.

2. Salman, (2015) The Impact of Human Resources' Psychological Empowerment on Organizational Commitment in Banking Sector- Local Commercial Banks in the Gaza Strip.

The aim of this study was to examine the impact of human resources' psychological empowerment on the organizational commitment in local commercial banks in the Gaza Strip.

The researcher used the descriptive analytical approach and the questionnaire was the main tool for data collection.

The sample consisted of 224 employees in local commercial banks randomly selected from the study population of 537 employees.

The findings showed that there was a significant positive relationship between human resources' psychological empowerment and organizational commitment in local commercial banks in the Gaza Strip.

The study recommended enhancing employees' psychological empowerment through maintaining an appropriate management environment distinguished by decentralization and organizational justice.

3. Abu Afash ,(2014) The role of the Learning Organization to encourage the creativity of workforce in the Palestinian Ministries.

The aim of this study was to identify the role of the Learning Organization to encourage the creativity of workforce in the Palestinian Ministries.

The descriptive analytical methodology was used .The study sample consisted of the titles owners supervisory in the Palestine ministries which exceed 100 titles supervisory that cover some 1949 employees.

The researcher designed a questionnaire encompassed 74 sections divided between two scopes: Creativity and Learning Organization.

The study proved that there is a positive relationship between the availability of factors of learning organization in the Palestinian ministries and the level of creativity of the employees working in.

The study recommended creating a 'support unit' in each public department to be called "Learning Unit" which will ensure the compliance of all Palestinian ministries with this notion based on a strategic plan and an appropriate scientific approach to develop and enhance the workforce in the ministries.

4. Abu Mudalalah, (2014) "The Relation between the Implementation of the Learning Organization Dimensions and the Organizational Excellence". Field Study on the International Institutions Operating in the Gaza Strip.

The purpose of this study was to identify the relationship between the implementation of the dimensions of the learning organization and the organizational excellence, and the level of implementation in the International civil institutions operating in the Gaza Strip.

The researcher used the descriptive analytical method, the study population consisted of all the workers in the INGOs operating in the Gaza Strip. There are sixty-five of these organizations, and the researcher selected a sample of (7) organizations based on the largest number of working employees. The researcher used the questionnaire as a tool for the study.

The results proved that there is a high degree of availability of both the dimensions of learning organization and organizational excellence in the INGOs operating in the Gaza Strip.

5. Al-Tartouri ,(2014) The Impact of Perceived Managerial Coaching on Local Staff Organizational commitment in International Development Agencies working in the Gaza Strip .

The aim of this study was to investigate the impact of perceived managerial coaching on organizational commitment of local staff of international development agencies working in the Gaza Strip.

The researcher used the descriptive analytical approach and the questionnaire was the main tool for data collection.

The sample consisted of 150 local staff who were randomly selected from a population of 230 local staff working for international development agencies in the Gaza Strip.

The findings showed that managerial coaching level was average while organizational commitment level was high; there was a positive relationship between the perceived managerial coaching and organizational commitment.

One of the recommendations made by the study was international agencies should adopt an instrument to assess their managers' leadership style, and identify the areas for improvement. This instrument can also be used as an evaluation tool of training programs on leadership and coaching skills.

6. Abu Ghalwa ,(2012) The Impact of Applying the Concept of Learning Organization on Institutional Performance in the Palestinian Telecommunications Company (PalTel) in Gaza.

This study aimed to assess institutional performance of Palestinian Telecommunications Company (PalTel) according to standards of European Foundation for Quality Management (EFQM) in the light of educated organization dimensions as the employees appreciate them.

The study adopted the descriptive analytical method, beside field study. The researcher prepared a questionnaire based on Watkins and Marsick form for educated organization and EFQM form.

The comprehensive survey method was used to analyze the retrieved Questionnaires Study results showed that the level of availability of educated organization dimensions at PalTel was average and that of institutional performance was good. Also a positive strong correlation between educated organization dimensions and the level of institutional performance was found.

Study recommended PALTEL should hold training courses for employees, especially those with short experience to make them aware with the significance of educated organization concept and its positive impact on institutional performance.

7. Madi and others, (2012) Employees' Perception and Organizational Commitment: A Study on the Banking Sector in Gaza, Palestine.

The aim of this study was to investigate the relationship between the perception of the employees of the banks in Gaza, Palestine and the impact of such a perception on their commitment to these banks.

This study was a quantitative study where 200 questionnaires were distributed and only 127 were obtained and used for further analysis.

The results of the study showed a positive and significant relationship between employee perception and organizational commitment. The results also indicated that the employees are not that satisfied with their job characteristics.

The study recommended that the management of banks in Gaza in particular and in Palestine in general should try their best to increase the commitment level of the employees to their banks. The managers of the banks can benefit from this study by implementing compensation plans so that they can improve the image of the banks as a working place to their employees.

8. Al-Telbani and Salem,(2011) The Dimensions of the Learning Organization in Al-Shifa Hospital in Gaza from Its Employees' Point of View.

The aim of this study was to study the existence of the attributes (dimensions) of the learning organization in Al-Shifa hospital in Gaza from its employees' point of view. The researchers used the descriptive analytical approach and the questionnaire was the main tool for data collection.

The sample consisted of 325 employees who were randomly selected from Al-Shifa hospital's employees.

The results showed that the dimensions of the learning organization did not exist in Al-Shifa hospital from its employees' point of view.

The study concluded that to become a learning organization, Al-Shifa hospital needs to promote all the dimensions of the learning organization (i.e., continuous learning opportunities, dialogue and inquiry, collaboration and team learning, collective vision, capture and share learning as well as environmental connection).

9. Sabbah ,(2011) The Reality of The Learning Organization Concept in Palestinian Telecommunication Company - Gaza.

The aim of this study was to determine the reality of applying the concepts of the learning organization in Paltel.

The study discussed the effect of learning organization three major elements (Organizational education, Leadership and competitive performance beside the individual differences) on applying the concept of learning organization in Paltel.

The analytical descriptive method was used and the questionnaire was the major tool in collecting all the needed data from Paltel employees. The most important finding was the concept of learning organization can be applied on Paltel in an excellent way.

The major recommendation was that the organization must work hard to improve the individual and group learning.

10. Saqer, (2009) The Effects of the Perceived Leadership Style on Organizational Commitment: An Empirical Study on UNRWA Staff.

The aim of this study was to investigate the effect of leadership style, in view of the Full Range Leadership Theory that includes transformational, transactional and laissez-faire styles, on organizational commitment, as a multidimensional construct (affective, continuance and normative commitment).

The researcher used the descriptive analytical approach and the questionnaire was the main tool for data collection.

The sample consisted of 711 UNRWA local staff who were randomly selected from UNRWA local staff in the Gaza Strip, West Bank, Jordan, Syria and Lebanon, which amounted at 1,386 staff members.

The results showed that no leadership style was dominant among UNRWA supervisors, as perceived by their subordinates; the organizational commitment was mild where affective commitment goes slightly over normative and continuance commitment; and there was a positive relationship between the perceived leadership style and organizational commitment.

The study advised UNRWA to introduce improvements to its rules, regulations and instructions, so as pave the road for supervisors to exhibit transformational leadership style more than transactional one, which will ultimately affect the organizational commitment positively.

11. Abu Athra, (2007) Learning organization characteristics and their impact on the performance of Education Development Center in UNRWA.

This study aimed to measure the availability of learning organization characteristics and their reflection on the Education Center Performance (EDC) as evaluated by the center Supervisors.

The study depended on the analytical descriptive approach and the field study technique. A special questionnaire was designed and distributed to 83 supervisors in the EDC. The results of the study proved that the level of learning organization is weak at all levels of the EDC and there is a positive correlation between the existence of learning organization characteristics and the performance of EDC .

The study recommended conducting certain training programs for the supervisors to explain the importance of learning organization characteristics in developing their performance.

3.3 Arab Studies

1. **Wahba ,(2013) Learning organization Practices Impact on Employee's Organizational Commitment "An applied study on Arab Academy for Science and Technology and Maritime Transfer Employees"**

The aim of this study was to test the impact of learning organization practices on the organizational commitment of the employees through measuring the relation between the learning organization dimensions and organizational commitment among the "Arab Academy for Science and Technology and Maritime Transfer" managerial employees. The study instrument was a questionnaire based on learning organization and organizational commitment indicators that had been modified and used locally.

The selected sample was a convenience sample of 111 employees working in managerial positions in the Arab Academy for Science and Technology and Maritime Transfer.

The study showed that there is a significant relationship between learning organization and organizational commitment. One recommendation of this study is managers should encourage their employees to share their experiences and capabilities with their colleagues.

2. **Al-Shalfan, (2012) The Role of the Learning Organization on Organizational Commitment among The Employees of the Saudi Bank for Credit and Saving.**

The purpose of this study was to investigate the role of learning organization on organizational commitment among the employees of the Saudi Bank for Credit and Saving. 220 questionnaires were distributed, and 144 completed questionnaire were returned and were used for statistical analysis.

The first instrument used was the "Dimensions of Learning Organization Questionnaire" (DLOQ) developed by Marsick & Watkins (2003). The second instrument used was "Organizational Commitment Questionnaire" (OCQ) developed

by Mowday, Steers, and Porter (1979). (Dirani 2007) used and validated both instruments in an Arabic setting.

The overall mean value for learning organization was average, the overall mean value for organizational commitment was high, the relationship between learning organization and organizational commitment was average, and the strategic leadership dimension explained 15.9% of organizational commitment.

The study recommended providing moral and material support to learning and encouraging employees to discussion and to positive criticism.

3. Dirani ,(2009) Measuring the learning organization culture, organizational commitment and job satisfaction in the Lebanese banking sector

The aim of this study was to identify the relationships among the learning organization culture, employee job satisfaction and organizational commitment in the Lebanese banking sector.

This paper was based on quantitative survey measures (Gall, Borg, and Gall 1996). Data were collected using convenience sampling in five Lebanese banks. The choice of these banks was driven by the focus of the study and by feasibility considerations. The sample frame consisted of service employees who were conveniently selected from specific branches within the five different banks.

The research design and data collection approaches relied primarily on a four-section survey instrument. Four questionnaires including DLOQ, OCQ, MSQ and INDCOL were bundled together into one survey instrument.

Results showed positive and significant correlations among the different variables but no interaction effect of the Lebanese social patterns.

This study recommended applying the research design to other professions to generalize the applicability of the dimensions of the learning organization culture in the Lebanese context.

4. Hudaib, (2009) Analyzing the Relationship between the Learning Organization Characteristics and their Effects on Adopting Total Quality Management Criteria. Applied Study on Jordanian Commercial Banks

The aim of this study was to analyze the relationship within the learning organization characteristics and their effects on adopting total quality management criteria in Jordanian Commercial Banks. The researcher used the descriptive analytical approach and designed a questionnaire consisting of 64 paragraphs to gather the primary information.

The sample consisted of 180 employees of Commercial Banks in Jordan who occupy positions such as (General Manager, Assistant General Manager and Administrative & HR Managers) from the study population of all employees.

The results showed that there were significant impacts of learning organization characteristics on adopting total quality management criteria in Jordanian commercial banks. The study recommended enhancing the vision of the banks to make changes in the way the staff members think and act.

3.4 Foreign Studies

1. Paşaoğlu ,(2015) Analysis of the Relationship Between Human Resources Management Practices and Organizational Commitment from a Strategic Perspective : Findings from the Banking Industry

The aim of this study was to evaluate the effects of human resources management practices on organizational commitment, singly and systematically.

The data was gathered from 304 participants in Eskişehir, Turkey who work in the banking industry. For that purpose, a survey study was conducted in different banks in Eskişehir. To analyze the relationship between the variables included in the study, correlations and multiple-regression statistics were used.

Human resources management practices (choice, training, performance evaluation, promotion, performance-based rewards, information sharing, job security

and human resources management system) were found to have a positive effect on organizational commitment both singly and systematically.

The study suggested the use of its findings in future studies to defend the unification of human resources management practices.

2. Imam and others, (2014) Impact of Job Satisfaction on Organizational Commitment in Banking Sector Employees of Pakistan.

The aim of this study was to empirically investigate the impact of job satisfaction on the organizational commitment of employees working in the banks of different cities of Punjab, Pakistan. Survey questionnaire was used to collect the data. Respondents were selected through convenience sampling.

The findings showed that job satisfaction had significant positive impact on organizational commitment in banking sector employees.

The recommendation of the study was for future researchers who can judge the performance of the employees to see how satisfied and committed employees can perform better in different sectors of Pakistan.

3. Nguyen and others, (2014) Factors Affecting Employees' Organizational Commitment - A Study of Banking Staff in Ho Chi Minh City, Vietnam.

The aim of this study was to explore the factors affecting employees' organizational commitment in banks in Ho Chi Minh City, the biggest commercial city in Vietnam. A quantitative survey of 201 banking staff in 11 banks in this city, selected according to convenience sampling method.

The results confirmed the impact of a set of high-performance human resources managerial practices on staff's organizational commitment. The study also indicated job satisfaction as a pathway to bridge this set with organization commitment.

The study recommended banks continue to reinforce organizational support for their staff.

4. Mehrabi and others ,(2013) The Relationship between Organizational Commitment and Organizational Learning (Boroojerd Telecommunication Company as Case Study)

The aim of this study was to examine the relationship between organizational commitment and organizational learning among employees of Boroojerd Communication Company in Iran. The sample size consisted of 162 members randomly selected from the study population of 280 members.

The researchers used the standard questionnaire of Myer and Allen with 18 items for organizational commitment and the standard questionnaire of Johtibabo et al. for organizational learning with 66 items to gather data.

The results showed that there were significant relationships between organizational commitment and organizational learning. Also significant relationships observed among different levels of organizational learning with organizational commitment and learning in individual, group, and organizational levels.

The study recommended increasing organizational commitment among employees through different means to increase their organizational learning.

5. Nazari ,(2012) Relationships Between Learning Organization Dimensions And Organizational Commitment As Perceived By Lectures In Technical And Vocational Colleges In Iran

The aim of this study was to explore relationships between learning organization and organizational commitment among lecturers in Technical and Vocational Colleges (TVCs) in Iran.

The research design was descriptive correlational study and data were collected employing the Dimensions of Learning Organization Questionnaire (DLOQ) and the Organizational Commitment Questionnaire (OCQ).

The study utilized proportional and simple random sampling methods to select 295 respondents with the response rate of 95.16% from population in four provinces of Fars, Khouzestan, Boushehr, and Kohgiloya and Boyerahmad in Iran.

The findings showed that lecturers' perception on learning organization and organizational commitment was at moderate level. Overall correlation between learning organization dimensions and organizational commitment showed to be high and positive.

The study recommended creating human resource development system to promote a learning culture based on learning organization dimensions and as a result to improve organizational commitment scale and subscales.

6. Atak and Erturgut ,(2010) An empirical analysis on the relation between learning organization and organizational commitment

The aim of this study was to determine the relationship between learning organization and organizational commitment, and to determine whether “emotional commitment”, “normative commitment” and “continuation commitment” which are subordinate elements of organizational commitment have effects on learning organization and subordinate elements of learning organization.

The research was conducted on businesses registered to Aegean Region Chamber of Industry (Izmir/Turkey). The results of the research indicate that organizational commitment is an element which affects learning organization.

The findings of the research suggest that the information age organizations need to obtain employees with high organizational commitment and take measures in order to increase commitments of employees in order to become learning organizations.

7. Tseng ,(2010) The Effects of Learning Organization Practices on Organizational Commitment and Effectiveness for Small and Medium-Sized Enterprises in Taiwan.

This study explored the effects of learning organization practices on organizational commitment and effectiveness in Taiwanese small and medium-sized enterprises (SMEs).

The study used a quantitative research design. Three measurements were used to form an integrated 58 item instrument. It includes: 1) The Dimensions of Learning Organization Questionnaire (Marsick & Watkins,1999, 2003), 21 items; 2) Organizational Commitment Questionnaire(Mowday, Steers, & Porter, 1979), 9 items; and 3) Survey of Organizations (Taylor & Bower, 1972), 20 items

The results suggested that learning organization practices can be viewed as an important antecedent factor for organizational commitment, as well as an antecedent factor for organizational effectiveness. It has a moderately positive association with organizational effectiveness and a strongly positive relation with organizational commitment. The findings not only provided a new direction for organizational research on key variables, but also generated an important implication for organizational practice: Strengthening learning organization practices is a wise way to create organizational effectiveness; strong learning organization practices are good to develop the organizational commitment; and the well-developed organizational commitment is an advantage to foster organizational effectiveness.

8. Che Rose and others, (2009) The Effect of Organizational Learning on Organizational Commitment, Job Satisfaction and Work Performance.

The aim of this study was to examine the relationship between organizational learning, organizational commitment, job satisfaction and work performance using a sample of public service managers in Malaysia.

The primary data was obtained through a survey using self-administered questionnaire. Items from established instruments were adopted and modified appropriately to suit the objectives of the study.

Organizational learning was found positively related to organizational commitment, job satisfaction, and work performance. The study suggested that top management need to have motivation, commitment, knowledge, and ability to create and enhance the learning atmosphere in the organization.

3.5 Comments on Previous Studies

Below are some notes on the previous studies:

3.5.1 Classifications of the previous studies:

1-Classification according to the population of the study:

The population of the studies varied from a study to another. Banking sector came in the first place with (8) studies, then international institutions with (4) studies, telecommunication sector with (3) studies , universities and colleges with (3) studies, and the rest focused on other different institutions.

2-Classification according to the methodology and instrument of the study:

Almost all the studies adopted the descriptive analytical approach and used the questionnaire as the main instrument to collect the data.

3-Classification according to the variables of the study:

In the Palestinian studies, the learning organization was used as an independent variable in five studies: Abu Afash (2014), Abu Mudalalah (2014), Abu Ghalwa (2012), Madi et al (2012) and Abu Athra (2007). Organizational commitment was employed as a dependent variable in other four Palestinian studies: Ghali (2015), Salman (2015), Al-Tartouri (2014) and Saqer (2009). The remaining two Palestinian studies: Al-Telbani and Salem (2011) and Sabbah (2011) focused on examining the dimensions of the learning organization.

Two of the Arab studies: Wahba (2013) and Al-Shalfan (2012) used the learning organization as an independent variable and organizational commitment as a dependent variable. Dirani (2009) was similar to them besides using job satisfaction as another dependent variable.

The remaining Arab study: Hudaib (2009) used the learning organization characteristics as an independent variable.

Also two of the foreign studies: Nazari (2012) and Tseng (2010) used the learning organization as an independent variable and organizational commitment as a dependent variable. Organizational commitment was employed as a dependent variable in other two foreign studies: Paşaoğlu (2015) and Imam et al (2014). Nguyen et al (2014) explored factors affecting organizational commitment.

Che Rose et al (2009) used organizational learning, the process by which the learning organization is attained, as an independent variable.

In contrast to the above studies, organizational commitment was employed as an independent variable in the remaining two studies: Atak and Erturgut (2010) and Mehrabi et al (2013) with the learning organization and organizational learning as the dependent variable respectively.

3.5.2 What distinguishes this study from previous studies?

This study is the first local one that examines the relationship between the dimensions of the learning organization and organizational commitment. In addition, it is the first one that assesses the dimensions of the learning organization in the Palestinian banking sector.

3.5.3 Benefits of the previous studies to the current study:

1. Enriching the general and theoretical frameworks.
2. Selecting the research methodology and the questionnaire as a main tool for collecting data.
3. Selecting the appropriate statistical methods.
4. Helping in comparing, explaining and analyzing the results.

Chapter 4

Research Methodology

Chapter 4

Research Methodology

4.1 Introduction

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

4.2 Research Design

The first phase of the research thesis proposal included identifying and defining the problems and establishment objective 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 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 fourth phase of the research focused on distributing questionnaire. This questionnaire was used to collect the required data in order to achieve the research objective.

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

The final phase includes the conclusions and recommendations.

Figure (4.1) shows the methodology flowchart, which leads to achieve the research objective.

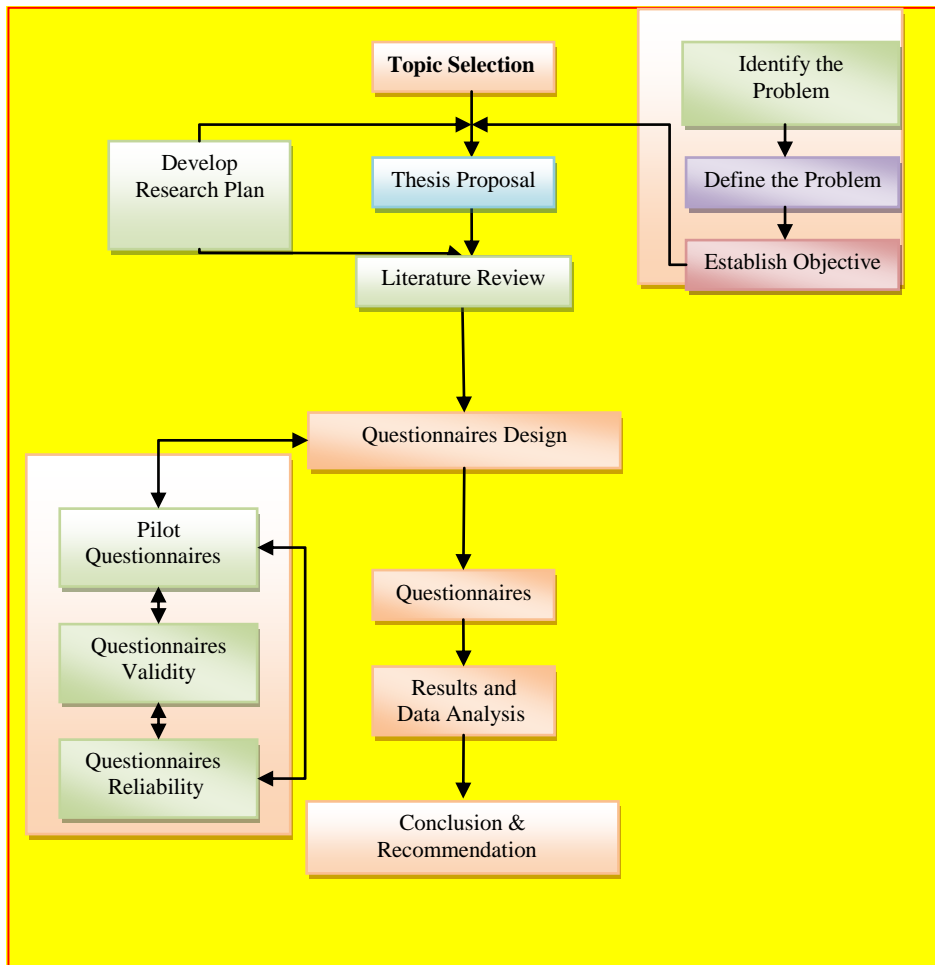


Figure (4.1) illustrates the methodology flow chart.

Source: Developed by researcher rely on (Saunders, et al 2009)

4.3 Data Collection and Research Method

Data was collected using primary and secondary resources:

1-Primary resources

The questionnaire was the main data collection tool, and it was used because the data needed by the researcher reflect the opinions and beliefs of the respondents on the variables of the study. Research methodology depended on descriptive analysis of the collected data using the main program (SPSS).

2-Secondary resources.

Data collected from secondary resources were through research papers, books, journals, published reports and the web pages.

4.4 Study Population and Sample

The population study is composed of employees working in local commercial banks in the Gaza Strip. These banks are Bank of Palestine, Palestine Investment Bank and Al-Quds Bank. According to the human resources departments of these banks the number of their employees is distributed as in Table (4.1)

Table (4.1): Number of employees in local commercial banks in the Gaza Strip:

#	Bank Name	Number of Employees	Sample Size
1	Bank of Palestine	598	220
2	Palestine Investment Bank	16	6
3	Al Quds Bank	50	18
	Total	664	244

4.5 Sample Size Calculation

The sample size was calculated using the following formulas:

Formula 1:

$$n = \left(\frac{z}{2m} \right)^2$$

$$n = \left(\frac{1.96}{2 \times 0.05} \right)^2 \cong 385$$

Formula 2:

$$n_{corrected} = \frac{nN}{N + n - 1}$$

$$n_{corrected} = \frac{385 \times 664}{664 + 385 - 1} \cong 244$$

Z: confidence level at 95% (standard value of 1.96)

m: margin of error at 5% (standard value of 0.05)

N: population size

ncorrected: sample size

(www.survevsystem.com/sscalc.htm)

4.6 Sampling Method

The stratified random sampling was used to select the sample. Therefore, 244 questionnaires were distributed to the banks proportionally and 196 questionnaires fit for analysis were obtained with a recovery rate of 80.33%.

4.7 Construction of the Questionnaire

The questionnaire consisted of the following three parts:

1. Personal Information.
2. Measuring the Dimensions of the Learning Organization.

An Arabic form of the questionnaire developed by Marsick & Watkins (2003) was used for this purpose.

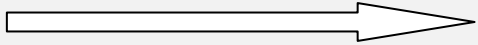
3. Measuring Organizational Commitment.

An Arabic form of the questionnaire developed by Allen, Meyer and Smith (1993) was used for this purpose.

The questionnaire after modification is shown in its Arabic version in Appendix B, and in its English version in Appendix C.

4.8 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, scale 1-10 is used.

Item	<i>Strongly Disagree</i>									<i>Strongly agree</i>
Scale	1	2	3	4	5	6	7	8	9	10

4.9 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.

The following types of validity were applied to the questionnaire:

4.9.1 Arbitrators' validity

The initial questionnaire was submitted to a group of arbitrators whose names and place of work are shown in Appendix A. The researcher made the needed modifications according to the arbitrators' suggestions in coordination with the supervisor.

4.9.2 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 a scouting sample, which consisted of 29 questionnaires through measuring the correlation coefficients between each item in one field and the whole field.

Internal Validity for Measuring the Dimensions of the Learning Organization

Table (4.2) clarifies the correlation coefficient for each item of the "Creating continuous learning opportunity" 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 (4.2): Correlation coefficient of each item of "Creating continuous learning opportunity" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	In my bank, people openly discuss mistakes in order to learn from them.	.805	0.000*
2.	In my bank, people identify skills they need for future work tasks.	.728	0.000*
3.	In my bank, people help each other learn.	.720	0.000*
4.	In my bank, people can get money and	.642	0.000*

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
	other resources to support their learning.		
5.	In my bank, people view problems in their work as an opportunity to learn.	.625	0.000*
6.	In my bank, people are rewarded for learning.	.625	0.000*

* Correlation is significant at the 0.05 level

Table (4.3) clarifies the correlation coefficient for each item of the "Promoting inquiry and dialogues" 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 (4.3): Correlation coefficient of each item of "Promoting inquiry and dialogues" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	In my bank, people give open and honest feedback to each other.	.877	0.000*
2.	In my bank, people listen to others' views before speaking.	.815	0.000*
3.	In my bank, people are encouraged to ask "why" regardless of rank.	.634	0.000*
4.	In my bank, people treat each other with respect.	.894	0.000*
5.	In my bank, people spend time building trust with each other.	.808	0.000*

* Correlation is significant at the 0.05 level

Table (4.4) clarifies the correlation coefficient for each item of the "Encouraging collaboration and team learning" 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 (4.4): Correlation coefficient of each item of "Encouraging collaboration and team learning" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	In my bank, teams/groups have the freedom to adapt their goals as needed.	.807	0.000*
2.	In my bank, teams/groups treat members as equals, regardless of rank, culture, or other differences	.617	0.000*
3.	In my bank, teams/groups focus both on the group's task and on how well the group is working.	.705	0.000*
4.	In my bank, teams/groups revise their thinking as a result of group discussions or information collected	.778	0.000*
5.	In my bank, teams/groups are rewarded for their achievements as a team/group.	.613	0.000*
6.	In my bank, teams/groups are confident that the bank will act on their recommendations.	.344	0.036*

* Correlation is significant at the 0.05 level

Table (4.5) clarifies the correlation coefficient for each item of the "Establishing system to capture and share learning" 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 "Establishing system to capture and share learning" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	My bank uses two-way communication on a regular basis, such as suggestion systems, electronic bulletin boards, or town hall/open meetings.	.720	0.000*
2.	My bank enables people to get needed information at any time quickly and easily.	.846	0.000*
3.	My bank creates systems to measure gaps between current and expected performance	.637	0.000*
4.	My bank makes its lessons learned available to all employees.	.849	0.000*
5.	My bank measures the results of the time and resources spent on training.	.800	0.000*

* Correlation is significant at the 0.05 level

Table (4.6) clarifies the correlation coefficient for each item of the "Empowering people towards a collective vision" 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 (4.6): Correlation coefficient of each item of "Empowering people towards a collective vision" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	My bank recognizes people for taking initiative.	.787	0.000*
2.	My bank gives people choices in their work assignments.	.738	0.000*
3.	My bank invites people to contribute to the bank's vision.	.878	0.000*
4.	My bank gives people control over the resources they need to accomplish their work.	.836	0.000*
5.	My bank supports employees who take calculated risks	.833	0.000*
6.	My bank builds alignment of visions across different levels and work groups.	.768	0.000*

* Correlation is significant at the 0.05 level

Table (4.7) clarifies the correlation coefficient for each item of the "Connecting the bank to its environment" 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 (4.7): Correlation coefficient of each item of "Connecting the bank to its environment" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	My bank helps employees balance work and family.	.694	0.000*
2.	My bank encourages people to think from a global perspective.	.923	0.000*

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
3.	My bank encourages everyone to bring the customers' views into the decision making process.	.883	0.000*
4.	My bank works together with the outside community to meet mutual needs.	.558	0.000*

* Correlation is significant at the 0.05 level

Table (4.8) clarifies the correlation coefficient for each item of the "Providing a strategic leadership for organizational learning" 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 (4.8): Correlation coefficient of each item of "Providing a strategic leadership for organizational learning" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	In my bank, leaders generally support requests for learning opportunities and training.	.806	0.000*
2.	In my bank, leaders share up to date information with employees about competitors, industry trends and organizational directions.	.875	0.000*
3.	In my bank, leaders empower others to help carry out the bank's vision.	.782	0.000*
4.	In my bank, leaders mentor and coach those they lead.	.814	0.000*
5.	In my bank, leaders continually look for opportunities to learn.	.805	0.000*
6.	In my bank, leaders ensure that the bank's actions are consistent with its values.	.614	0.000*

* Correlation is significant at the 0.05 level

Internal Validity for Measuring Organizational Commitment

Table (4.9) clarifies the correlation coefficient for each item of the "Affective Commitment" 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 (4.9): Correlation coefficient of each item of "Affective Commitment" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I would be very happy to spend the rest of my career with this bank.	.798	0.000*
2.	I really feel as if this bank's problems are my own.	.881	0.000*
3.	I feel a strong sense of belonging to my bank.	.714	0.000*
4.	I feel 'emotionally attached' to this bank.	.792	0.000*
5.	I feel like 'part of the family' at my bank.	.733	0.000*
6.	This bank has a great deal of personal meaning for me.	.876	0.000*

* Correlation is significant at the 0.05 level

Table (4.10) clarifies the correlation coefficient for each item of the "Continuous Commitment" 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 (4.10): Correlation coefficient of each item of "Continuous Commitment" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Right now, staying with this bank is a matter of necessity as much as desire.	.604	0.000*
2.	It would be very hard for me to leave my bank right now, even if I wanted to.	.747	0.000*
3.	Too much of my life would be disrupted if I decided I wanted to leave my bank now.	.671	0.000*
4.	I feel that I have too few options to consider leaving this bank.	.722	0.000*
5.	One of the major reasons I continue to work for this bank is that leaving would require considerable personal sacrifice— another organization may not match the overall benefits I have here.	.881	0.000*
6.	One of the few negative consequences of leaving this bank would be the scarcity of available alternatives.	.798	0.000*

* Correlation is significant at the 0.05 level

Table (4.11) clarifies the correlation coefficient for each item of the "Normative Commitment" 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(4.11): Correlation coefficient of each item of "Normative Commitment" and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I feel obligation to remain in this bank.	.770	0.000*
2.	Even if it were to my advantage, I do not feel it would be right to leave my bank now.	.852	0.000*
3.	I would feel guilty if I left my bank now.	.826	0.000*
4.	This bank deserves my loyalty.	.878	0.000*
5.	I would not leave my bank right now because I have a sense of obligation to the people in it.	.800	0.000*
6.	I owe a great deal to my bank.	.817	0.000*

* Correlation is significant at the 0.05 level

4.9.3 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 Likert scale.

Table (4.12) 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 be measured what it was set for to achieve the main aim of the study.

Table (4.12): Correlation coefficient of each field and the whole of questionnaire

No.	Field	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Creating continuous learning opportunity	.841	0.000*
2.	Promoting inquiry and dialogues	.733	0.000*
3.	Encouraging collaboration and team learning	.815	0.000*

No.	Field	Pearson Correlation Coefficient	P-Value (Sig.)
4.	Establishing system to capture and share learning	.794	0.000*
5.	Empowering people towards a collective vision	.889	0.000*
6.	Connecting the bank to its environment	.780	0.000*
7.	Providing a strategic leadership for organizational learning	.768	0.000*
	Measuring the Dimensions of the Learning Organization	.906	0.000*
1.	Affective Commitment	.805	0.000*
2.	Continuous Commitment	.763	0.000*
3.	Normative Commitment	.893	0.000*
	Measuring Organizational Commitment	.670	0.000*

* Correlation is significant at the 0.05 level

4.10 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.

4.10.1 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 (4.13) 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 0.757 and 0.965. This range is considered high; the result ensures the reliability of each field of the questionnaire. Cronbach's Alpha equals 0.962 for the entire questionnaire which indicates an excellent reliability of the entire questionnaire.

Table (4.13): Cronbach's Alpha for each field of the questionnaire

No.	Field	Cronbach's Alpha
1.	Creating continuous learning opportunity	0.757
2.	Promoting inquiry and dialogues	0.868
3.	Encouraging collaboration and team learning	0.759
4.	Establishing system to capture and share learning	0.841
5.	Empowering people towards a collective vision	0.893
6.	Connecting the bank to its environment	0.820
7.	Providing a strategic leadership for organizational learning	0.867
	Measuring the Dimensions of the Learning Organization	0.965
1.	Affective Commitment	0.887
2.	Continuous Commitment	0.833
3.	Normative Commitment	0.902
	Measuring Organizational Commitment	0.918
	All items of the questionnaire	0.962

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

4.11 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 (4.14) shows the results for Kolmogorov-Smirnov test of normality. From Table (), 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 (4.14): Kolmogorov-Smirnov test

No.	Field	Kolmogorov-Smirnov	
		Statistic	P-value
1.	Creating continuous learning opportunity	0.493	0.968
2.	Promoting inquiry and dialogues	0.717	0.683
3.	Encouraging collaboration and team learning	0.693	0.723
4.	Establishing system to capture and share learning	0.664	0.771
5.	Empowering people towards a collective vision	0.811	0.527
6.	Connecting the bank to its environment	0.733	0.656
7.	Providing a strategic leadership for organizational learning	0.333	1.000
	Measuring the Dimensions of the Learning Organization	0.405	0.997
1.	Affective Commitment	0.704	0.705
2.	Continuous Commitment	0.782	0.574
3.	Normative Commitment	0.549	0.924
4.	Measuring Organizational Commitment	0.762	0.607
	All items of the questionnaire	0.584	0.884

4.11 Statistical Analysis Tools

The researcher used data analysis both qualitative and quantitative data analysis methods. The Data analysis made utilizing (SPSS 23). The researcher utilized the following statistical tools:

- 1) Kolmogorov-Smirnov test of normality.
- 2) Pearson correlation coefficient for Validity.
- 3) Cronbach's Alpha for Reliability Statistics.
- 4) Frequency and Descriptive analysis.
- 5) Stepwise regression.
- 6) Parametric Tests (One-sample T test, Independent Samples T-test, Analysis of Variance).

T-test is used to determine if the mean of a item is significantly different from a hypothesized value 6. 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 6. The sign of the Test value indicates whether the mean is significantly greater or smaller than hypothesized value 6. 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 6.

The Independent Samples T-test is used to examine if there is a statistical significant difference between two means among the respondents toward "Effect of the Learning Organization on Organizational Commitment in Local Commercial Banks in the Gaza Strip" due to (gender).

The One- Way Analysis of Variance (ANOVA) is used to examine if there is a statistical significant difference between several means among the respondents toward "Effect of the Learning Organization on Organizational Commitment in Local Commercial Banks in the Gaza Strip" due to (Age, Academic Degree, Total years of Experience and Place of Work).

Chapter 5

Data Analysis and Hypothesis Testing

Chapter 5 Data Analysis and Hypothesis Testing

5.1 Introduction

This chapter will focus on the analysis of the collected data through the questionnaire.

First, a descriptive analysis of the respondents' demographic characteristics (personal data) will be presented. Second, each field will be analyzed and the findings will be discussed and compared with those in previous studies. Last, hypotheses of the study will be tested, and a discussion and comparison of the findings will be presented.

5.2 Personal Information

5.2.1 Gender

Table (5.1) shows that 70.40% of the sample are males and 29.6% are females.

The reason for this difference is that working at banks requires staying long hours which may not preferred by females

Table (5.1): Distribution of the respondents according to gender

Gender	Frequency	Percent
Male	138	70.4
Female	58	29.6
Total	196	100

5.2.2 Age

Table (5.2) shows that 38.8% of the respondents are less than 30 years, 41.8% of the respondents are from 30 to less than 40 years, 12.8% of the respondents are from 40 to less than 50 years and 6.6% of the respondents are 50 years and more. This means that 80.6% of the respondents are young.

Table (5.2): Distribution of the respondents according to age

Age	Frequency	Percent
Less than 30	76	38.8
From 30 to less than 40	82	41.8
From 40 to less than 50	25	12.8
50 Years and more	13	6.6
Total	196	100

5.2.3 Academic Degree

Table (5.3) shows that 6.6% of the respondents hold Diploma degree, 78.6% of the respondents hold Bachelor degree and 14.8% of the respondents hold High Education degree .The majority of the respondents hold Bachelor degree because it is a basic requirement for most job positions in banks.

Table (5.3): Distribution of the respondents according to academic degree

Academic Degree	Frequency	Percent
Diploma	13	6.6
Bachelor degree	154	78.6
High Education	29	14.8
Total	196	100

5.2.4 Years of Experience

Table (5.4) shows that 31.1% of the respondents have "Less than 5 years" experience, 21.4% of the respondents have "5- less than10 years" experience, "26.5% of the respondents have "10- less than15 years" experience and 20.9% of the respondents have "15 years and more" experience. Therefore, banks have variety of employees with regard to years of experience.

Table (5.4): Distribution of the respondents according to years of experience

Years of Experience	Frequency	Percent
Less than 5 years	61	31.1
5- less than10 years	42	21.4
10-less than 15 years	52	26.5
15 years and more	41	20.9
Total	196	100

5.2.5 Place of Work

Table (5.5) shows that 89.8% of respondents work at Bank of Palestine, 2.6% of respondents work at Palestine Investment Bank and 7.7% of respondents work at Al Quds Bank. Most of the respondents are working at Bank of Palestine because it is the oldest and largest local bank.

Table (5.5): Distribution of the respondents according to place of work

Place of Work	Frequency	Percent
Bank of Palestine	176	89.8
Palestine Investment Bank	5	2.6
Al Quds Bank	15	7.7
Total	196	100

5.3 Analysis for each field

5.3.1 Measuring the Dimensions of the Learning Organization

1. Creating continuous learning opportunity

Table (5.6) shows the following results:

- The mean of item #4 “In my bank, people can get money and other resources to support their learning” equals 7.72 (77.24%), Test-value = 11.71, 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 6. It can be concluded that the respondents agreed to this item.
- The mean of item #6 “In my bank, people are rewarded for learning” equals 5.68 (56.75%), Test-value = -1.71, and P-value = 0.045 which is smaller than the level

of significance $\alpha = 0.05$. The sign of the test is negative, so the mean of this item is significantly smaller than the hypothesized value 6. It can be concluded that the respondents disagreed to this item.

- The mean of the field “Creating continuous learning opportunity” equals 7.07 (70.69%), Test-value = 9.18, 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 6. It can be concluded that the respondents agreed to field of “Creating continuous learning opportunity”.

The results indicate that respondents are supported financially by their management to learn but they expect more rewarding for this learning. The result of this field agreed with Al-Shalfan (2012) which targeted employees in a Saudi bank. This can be explained by the fact that respondents in the two studies are from the banking sector.

Table (5.6): Means and Test values for “Creating continuous learning opportunity”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	In my bank, people openly discuss mistakes in order to learn from them.	7.16	2.37	71.59	6.83	0.000*	4
2.	In my bank, people identify skills they need for future work tasks.	6.96	2.25	69.64	6.00	0.000*	5
3.	In my bank, people help each other learn.	7.49	2.07	74.87	10.04	0.000*	2
4.	In my bank, people can get money and other resources to support their learning.	7.72	2.06	77.24	11.71	0.000*	1
5.	In my bank, people view problems in their work as an opportunity to learn.	7.39	2.12	73.88	9.17	0.000*	3
6.	In my bank, people are rewarded for learning.	5.68	2.65	56.75	-1.71	0.045*	6
	All items of the field	7.07	1.63	70.69	9.18	0.000*	

* The mean is significantly different from 6

2. Promoting inquiry and dialogues

Table (5.7) shows the following results:

- The mean of item #4 “In my bank, people treat each other with respect” equals 7.95 (79.49%), Test-value = 14.03, 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 6 . It can be concluded that the respondents agreed to this item.
- The mean of item #3 “In my bank, people are encouraged to ask "why" regardless of rank” equals 6.44 (64.38%), Test-value = 2.65, 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 6 . It can be concluded that the respondents agreed to this item.
- The mean of the field “Promoting inquiry and dialogues” equals 7.10 (70.98%), Test-value = 8.61, 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 6. It can be concluded that the respondents agreed to field of “Promoting inquiry and dialogues ”.

The results agreed with Abu Mudalalah(2014) regarding the items that got the highest and the lowest scores and to the field in general. This indicates that employees in different institutions value respect but they need more encouragement to ask "why" regardless of rank.

Table (5.7): Means and Test values for “Promoting inquiry and dialogues”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	In my bank, people give open and honest feedback to each other.	6.77	2.37	67.74	4.55	0.000*	4
2.	In my bank, people listen to others' views before speaking.	6.80	2.05	67.96	5.43	0.000*	3
3.	In my bank, people are	6.44	2.31	64.38	2.65	0.004*	5

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
	encouraged to ask "why" regardless of rank.						
4.	In my bank, people treat each other with respect.	7.95	1.94	79.49	14.03	0.000*	1
5.	In my bank, people spend time building trust with each other.	7.54	2.06	75.41	10.40	0.000*	2
	All items of the field	7.10	1.79	70.98	8.61	0.000*	

* The mean is significantly different from 6

3. Encouraging collaboration and team learning

Table (5.8) shows the following results:

- The mean of item #3 “In my bank, teams/groups focus both on the group's task and on how well the group is working” equals 7.01 (70.10%), Test-value = 7.21, 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 6. It can be concluded that the respondents agreed to this item.
- The mean of item #5 “In my bank, teams/groups are rewarded for their achievements as a team/group” equals 6.39 (63.87%), Test-value = 2.35, and P-value = 0.010 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 6. It can be concluded that the respondents agreed to this item.
- The mean of the field “Encouraging collaboration and team learning” equals 6.65 (66.48%), Test-value = 5.16, 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 6. It can be concluded that the respondents agreed to field of “Encouraging collaboration and team learning”.

The results agreed with Al-Shalfan (2012) regarding the items that got the highest and the lowest scores, and regarding the field in general. This indicates that employees in the banking sector in different countries face similar conditions with respect to collaboration and team learning.

Table (5.8): Means and Test values for “Encouraging collaboration and team learning”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	In my bank, teams/groups have the freedom to adapt their goals as needed.	6.70	2.14	67.03	4.59	0.000*	3
2.	In my bank, teams/groups treat members as equals, regardless of rank, culture, or other differences	6.42	2.20	64.15	2.64	0.005*	5
3.	In my bank, teams/groups focus both on the group's task and on how well the group is working .	7.01	1.95	70.10	7.21	0.000*	1
4.	In my bank, teams/groups revise their thinking as a result of group discussions or information collected	6.87	2.08	68.67	5.83	0.000*	2
5.	In my bank, teams/groups are rewarded for their achievements as a team/group.	6.39	2.29	63.87	2.35	0.010*	6
6.	In my bank, teams/groups are confident that the bank will act on their recommendations.	6.44	2.25	64.43	2.75	0.003*	4
	All items of the field	6.65	1.76	66.48	5.16	0.000*	

* The mean is significantly different from 6

4. Establishing system to capture and share learning

Table (5.9) shows the following results:

- The mean of item #2 “My bank enables people to get needed information at any time quickly and easily” equals 7.39 (73.88%), Test-value = 9.66, 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 6 . It can be concluded that the respondents agreed to this item.

- The mean of item #5 “My bank measures the results of the time and resources spent on training” equals 6.88 (68.81%), Test-value = 5.23, 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 6 . It can be concluded that the respondents agreed to this item.
- The mean of the field “Establishing system to capture and share learning” equals 7.10 (71.05%), Test-value = 8.65, 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 6. It can be concluded that the respondents agreed to field of “Establishing system to capture and share learning ”.

The results of this field are considered high and agreed with Abu Ghalwa (2012). This because institutions like banks and Paltel use new technologies in spreading information and communication.

Table (5.9): Means and Test values for “Establishing system to capture and share learning”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	My bank uses two-way communication on a regular basis, such as suggestion systems, electronic bulletin boards, or town hall/open meetings.	7.11	2.18	71.05	6.97	0.000*	3
2.	My bank enables people to get needed information at any time quickly and easily.	7.39	2.01	73.88	9.66	0.000*	1
3.	My bank creates systems to measure gaps between current and expected performance	7.21	2.14	72.14	7.93	0.000*	2
4.	My bank makes its lessons learned available to all employees.	6.94	2.15	69.38	6.08	0.000*	4

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
5.	My bank measures the results of the time and resources spent on training.	6.88	2.34	68.81	5.23	0.000*	5
	All items of the field	7.10	1.79	71.05	8.65	0.000*	

* The mean is significantly different from 6

5. Empowering people towards a collective vision

Table (5.10) shows the following results:

- The mean of item #1 “My bank recognizes people for taking initiative” equals 6.84 (68.37%), Test-value = 4.87, 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 6 . It can be concluded that the respondents agreed to this item.
- The mean of item #2 “My bank gives people choices in their work assignments” equals 5.68 (55.82%), Test-value = -2.23, and P-value = 0.013 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is negative, so the mean of this item is significantly smaller than the hypothesized value 6 . It can be concluded that the respondents disagreed to this item.
- The mean of the field “Empowering people towards a collective vision” equals 6.16 (61.62%), Test-value = 1.09, and P-value=0.139 which is greater than the level of significance $\alpha = 0.05$. The mean of this field is insignificantly different from the hypothesized value 6. It can be concluded that the respondents (Do not know, neutral) to field of “Empowering people towards a collective vision ”.

The results agreed with Al-Shalfan (2012) regarding the items that got the highest and the lowest scores. This indicates that banks in general recognize the initiative of their employees. On the other hand, employees need more freedom in choosing their work assignments.

The results for this field disagreed with those of Abu Mudalalah(2014) which got 76%.This may be explained by the use of more modern administrative techniques in international institutions.

Table (5.10): Means and Test values for “Empowering people towards a collective vision”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	My bank recognizes people for taking initiative.	6.84	2.40	68.37	4.87	0.000*	1
2.	My bank gives people choices in their work assignments.	5.58	2.62	55.82	-2.23	0.013*	6
3.	My bank invites people to contribute to the bank's vision.	5.79	2.67	57.94	-1.07	0.142	5
4.	My bank gives people control over the resources they need to accomplish their work.	6.39	2.35	63.93	2.34	0.010*	3
5.	My bank supports employees who take calculated risks	5.87	2.45	58.72	-0.73	0.233	4
6.	My bank builds alignment of visions across different levels and work groups.	6.47	2.16	64.74	3.05	0.001*	2
	All items of the field	6.16	2.08	61.62	1.09	0.139	

* The mean is significantly different from 6

6. Connecting the bank to its environment

Table (5.11) shows the following results:

- The mean of item #4 “My bank works together with the outside community to meet mutual needs” equals 7.28 (72.77%), Test-value = 8.50, 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 6 . It can be concluded that the respondents agreed to this item.
- The mean of item #1 “My bank helps employees balance work and family” equals 5.94 (59.44%), Test-value = -0.29, and P-value = 0.385 which is greater than the level of significance $\alpha = 0.05$. Then the mean of this item is insignificantly

different from the hypothesized value 6. It can be concluded that the respondents (Do not know, neutral) to this item.

- The mean of the field “Connecting the bank to its environment” equals 6.59 (65.85%), Test-value = 4.10, 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 6. It can be concluded that the respondents agreed to field of “Connecting the bank to its environment ”.

The results agreed with Nazari (2012) regarding the items that got the highest and the lowest scores. This indicates that employees in different institutions believe that the institution does well when dealing with the outside community to meet mutual needs but has to offer more help to the employee in order to balance work and family.

The results of this field also agreed with Abu Mudalalah(2014) and Abu Ghalwa (2012) .This indicates that institutions in general pay attention to their environment.

Table (5.11): Means and Test values for “Connecting the bank to its environment”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	My bank helps employees balance work and family.	5.94	2.68	59.44	-0.29	0.385	4
2.	My bank encourages people to think from a global perspective.	6.32	2.38	63.16	1.86	0.032*	3
3.	My bank encourages everyone to bring the customers' views into the decision making process.	6.82	2.13	68.15	5.35	0.000*	2
4.	My bank works together with the outside community to meet mutual needs.	7.28	2.10	72.77	8.50	0.000*	1
	All items of the field	6.59	2.00	65.85	4.10	0.000*	

* The mean is significantly different from 6

7. Providing a strategic leadership for organizational learning

Table (5.12) shows the following results:

- The mean of item #6 “In my bank, leaders ensure that the bank's actions are consistent with its values” equals 7.82 (78.21%), Test-value = 13.47, 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 6 . It can be concluded that the respondents agreed to this item.
- The mean of item #2 “In my bank, leaders share up to date information with employees about competitors, industry trends and organizational directions” equals 6.89 (68.88%), Test-value = 5.55, 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 6 . It can be concluded that the respondents agreed to this item.
- The mean of the field “Providing a strategic leadership for organizational learning” equals 7.33 (73.30%), Test-value = 10.63, 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 6. It can be concluded that the respondents agreed to field of “Providing a strategic leadership for organizational learning ”.

Again, the results here agreed with Al-Shalfan (2012) regarding the items that got the highest and the lowest scores. This indicates that bank leaders in general ensure the consistency between bank's actions and its values but they should do more with regard to sharing recent developments with employees about industry trends.

The results of this field also agreed with Abu Ghalwa (2012) ,Nazari (2012) and Abu Mudalalah(2014). This indicates that institutions in general recognize the importance of strategic leadership.

Table (5.12): Means and Test values for “Providing a strategic leadership for organizational learning”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	In my bank, leaders generally support requests for learning opportunities and training.	7.17	2.27	71.68	7.20	0.000*	4
2.	In my bank, leaders share up to date information with employees about competitors, industry trends and organizational directions.	6.89	2.24	68.88	5.55	0.000*	6
3.	In my bank, leaders empower others to help carry out the bank's vision.	7.10	2.06	71.03	7.46	0.000*	5
4.	In my bank, leaders mentor and coach those they lead.	7.59	1.85	75.87	11.99	0.000*	2
5.	In my bank, leaders continually look for opportunities to learn.	7.38	2.08	73.81	9.25	0.000*	3
6.	In my bank, leaders ensure that the bank's actions are consistent with its values.	7.82	1.89	78.21	13.47	0.000*	1
	All items of the field	7.33	1.75	73.30	10.63	0.000*	

* The mean is significantly different from 6

In General "Measuring the Dimensions of the Learning Organization ":

Table (5.13) shows the mean of all items equals 6.86 (68.58%), Test-value = 7.76 and P-value =0.000 which is smaller than the level of significance $\alpha = 0.05$. The mean of all items is significantly different from the hypothesized value 6. It can be concluded that the respondents agreed to all items of "Measuring the Dimensions of the Learning Organization".

The results indicate that the dimensions of the learning organization are available at a moderate level in the local commercial banks.

The results agreed with Abu Ghalwa (2012), Al-Shalfan (2012) and Nazari (2012) whereas disagreed with Abu Mudalalah (2014) in which the dimensions of learning organization and organizational were available at a high level in the international institutions operating in the Gaza Strip.

Table (5.13): Means and Test values for "Measuring the Dimensions of the Learning Organization"

Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
Creating continuous learning opportunity	7.07	1.63	70.69	9.18	0.000*	4
Promoting inquiry and dialogues	7.10	1.79	70.98	8.61	0.000*	2
Encouraging collaboration and team learning	6.65	1.76	66.48	5.16	0.000*	5
Establishing system to capture and share learning	7.10	1.79	71.05	8.65	0.000*	2
Empowering people towards a collective vision	6.16	2.08	61.62	1.09	0.139	7
Connecting the bank to its environment	6.59	2.00	65.85	4.10	0.000*	6
Providing a strategic leadership for organizational learning	7.33	1.75	73.30	10.63	0.000*	1
All Items of Measuring the Dimensions of the Learning Organization	6.86	1.55	68.58	7.76	0.000*	

**The mean is significantly different from 6*

5.3.2 Measuring Organizational Commitment

1. Affective Commitment

Table (5.14) shows the following results:

- The mean of item #5 "I feel like 'part of the family' at my bank" equals 8.02 (80.20%), Test-value = 12.09, 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 6 . It can be concluded that the respondents agreed to this item.

- The mean of item #1 “I would be very happy to spend the rest of my career with this bank” equals 7.30 (73.01%), Test-value = 6.39, 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 6 . It can be concluded that the respondents agreed to this item.
- The mean of the field “Affective Commitment” equals 7.72 (77.23%), Test-value = 10.59, 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 6. It can be concluded that the respondents agreed to field of “Affective Commitment ”.

All items ranked high and the results agreed with Ghali (2015),Salman (2015) and Nazari (2012).This indicates that the respondents in all these studies are emotionally attached to their organizations and want to remain in them.

Table (5.14): Means and Test values for “Affective Commitment”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	I would be very happy to spend the rest of my career with this bank.	7.30	2.85	73.01	6.39	0.000*	6
2.	I really feel as if this bank's problems are my own.	7.38	2.62	73.78	7.37	0.000*	5
3.	I feel a strong sense of belonging to my bank.	7.94	2.54	79.44	10.70	0.000*	3
4.	I feel ‘emotionally attached’ to this bank.	7.69	2.52	76.89	9.40	0.000*	4
5.	I feel like ‘part of the family’ at my bank.	8.02	2.34	80.20	12.09	0.000*	1
6.	This bank has a great deal of personal meaning for me.	7.99	2.38	79.95	11.75	0.000*	2
	All items of the field	7.72	2.28	77.23	10.59	0.000*	

* The mean is significantly different from 6

2. Continuous Commitment

Table (5.15) shows the following results:

- The mean of item #2 “It would be very hard for me to leave my bank right now, even if I wanted to” equals 8.31 (83.14%), Test-value = 14.41, 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 6. It can be concluded that the respondents agreed to this item.
- The mean of item #5 “One of the major reasons I continue to work for this bank is that leaving would require considerable personal sacrifice— another organization may not match the overall benefits I have here” equals 7.88 (78.83%), Test-value = 10.90, 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 6. It can be concluded that the respondents agreed to this item.
- The mean of the field “Continuous Commitment” equals 8.13 (81.30%), Test-value = 17.08, 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 6. It can be concluded that the respondents agreed to field of “Continuous Commitment ”.

All items ranked high and the results agreed with Ghali (2015) and Salman (2015). This indicates that employees in commercial banks and universities in the Gaza Strip feel difficulty in leaving their work due to the scarcity of available alternatives.

The results disagreed with Nazari (2012) in which the level of continuous commitment was moderate. This indicates that workers in vocational colleges in Iran have more available alternatives than those in the Palestinian banking sector.

Table (5.15): Means and Test values for “Continuous Commitment”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Right now, staying with this bank is a matter of necessity as much as desire.	8.29	2.12	82.91	15.11	0.000*	2
2.	It would be very hard for me to leave my bank right now, even if I wanted to.	8.31	2.24	83.14	14.41	0.000*	1
3.	Too much of my life would be disrupted if I decided I wanted to leave my bank now.	8.23	2.19	82.35	14.26	0.000*	3
4.	I feel that I have too few options to consider leaving this bank.	7.98	2.40	79.84	11.49	0.000*	5
5.	One of the major reasons I continue to work for this bank is that leaving would require considerable personal sacrifice— another organization may not match the overall benefits I have here.	7.88	2.42	78.83	10.90	0.000*	6
6.	One of the few negative consequences of leaving this bank would be the scarcity of available alternatives.	8.07	2.40	80.73	11.92	0.000*	4
	All items of the field	8.13	1.75	81.30	17.08	0.000*	

* The mean is significantly different from 6

3. Normative Commitment

Table (5.16) shows the following results:

- The mean of item #4 “This bank deserves my loyalty” equals 8.08 (80.77%), Test-value = 12.46, 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 6. It can be concluded that the respondents agreed to this item.
- The mean of item #5 “I would not leave my bank right now because I have a sense of obligation to the people in it” equals 7.53 (75.28%), Test-value = 7.75, 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 6 . It can be concluded that the respondents agreed to this item.

- The mean of the field “Normative Commitment” equals 7.80 (78.02%), Test-value = 11.76, 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 6. It can be concluded that the respondents agreed to field of “Normative Commitment ”.

All items ranked high and the results agreed with Ghali (2015) and Salman (2015) .This indicates that employees in commercial banks and universities have high ethics and loyal to their place of work.

The results disagreed with Nazari (2012) in which the level of normative commitment was moderate.This indicates that workers in vocational colleges in Iran have less feeling of obligation to continue working for their colleges than those in the Palestinian banking sector.

Table (5.16): Means and Test values for “Normative Commitment”

	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	I feel obligation to remain in this bank.	7.83	2.46	78.27	10.41	0.000*	3
2.	Even if it were to my advantage, I do not feel it would be right to leave my bank now.	7.68	2.52	76.84	9.37	0.000*	4
3.	I would feel guilty if I left my bank now.	7.62	2.61	76.17	8.68	0.000*	5
4.	This bank deserves my loyalty.	8.08	2.33	80.77	12.46	0.000*	1
5.	I would not leave my bank right now because I have a sense of obligation to the people in it.	7.53	2.76	75.28	7.75	0.000*	6
6.	I owe a great deal to my bank.	8.07	2.42	80.66	11.94	0.000*	2
	All items of the field	7.80	2.14	78.02	11.76	0.000*	

* The mean is significantly different from 6

In General "Measuring Organizational Commitment ":

Table (5.17) shows the mean of all items equals 7.88 (78.84%), Test-value = 14.60 and P-value =0.000 which is smaller than the level of significance $\alpha = 0.05$. The mean of all items is significantly different from the hypothesized value 6. It can be concluded that the respondents agreed to all items of Measuring Organizational Commitment. The results indicate organizational commitment is available at a high level in the local commercial banks. The results agreed with Ghali (2015) and Salman (2015) because the results of the components of organizational components were all high in the three studies as previously mentioned.

The results disagreed with Nazari (2012) in which the level of organizational commitment was moderate because only the effective commitment component was high in Nazari (2012) whereas the continuance and normative commitment components were moderate.

Table (5.17): Means and Test values for " Measuring Organizational Commitment "

Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
Affective Commitment	7.72	2.28	77.23	10.59	0.000*	3
Continuous Commitment	8.13	1.75	81.30	17.08	0.000*	1
Normative Commitment	7.80	2.14	78.02	11.76	0.000*	2
All Items of Measuring Organizational Commitment	7.88	1.81	78.84	14.60	0.000*	

*The mean is significantly different from 6

5.4 Research Hypothesis Testing

5.4.1 First Hypothesis:

There is statistical significant effect of the dimensions of the learning organization on organizational commitment in Local Commercial Banks in Palestine.

Stepwise regression is used, and the following results are obtained:

- Table (5.18) shows the Multiple correlation coefficient $R = 0.712$ and $R\text{-Square} = 0.508$. This means 50.8% of the variation in organizational commitment is explained by Establishing system to capture and share learning, Providing a strategic leadership for organizational learning and Connecting the bank to its environment.
- Table (5.18) shows the Analysis of Variance for the regression model. $F=65.981$, $\text{Sig.} = 0.000$, so there is a significant relationship between the dependent variable organizational commitment and the independent variables " Establishing system to capture and share learning, Providing a strategic leadership for organizational learning and Connecting the bank to its environment ".
- Based on Stepwise regression method, the variables " Creating continuous learning opportunity, Promoting inquiry and dialogues, Encouraging collaboration and team learning and Empowering people towards a collective vision " have insignificant effect on organizational commitment.

The estimated regression equation is:

$$\text{Organizational commitment} = 2.392 + 0.336 * (\text{Establishing system to capture and share learning}) + 0.252 * (\text{Providing a strategic leadership for organizational learning}) + 0.190 * (\text{Connecting the bank to its environment})$$

The estimated regression equation is used to predict the value of organizational commitment for any give values (responses) to the independent variables " Establishing system to capture and share learning, Providing a strategic leadership for organizational learning and Connecting the bank to its environment ". Therefore, local commercial banks are advised to focus on the previous three variables to improve organizational commitment of their employees. The results disagreed with Al-Shalfan (2012) in which organizational commitment could be explained only by "Providing a strategic leadership for organizational learning". Using a different model to measure organizational commitment in Al-Shalfan (2012) can be a reason for this disagreement.

Table (5.18): Result of Stepwise regression analysis

Variable	B	T	Sig.	R	R-Square	F	Sig.
(Constant)	2.392	5.833	0.000*	.712	0.508	65.981	0.000**
Establishing system to capture and share learning	0.336	4.245	0.000*				
Providing a strategic leadership for organizational learning	0.252	2.698	0.008*				
Connecting the bank to its environment	0.190	2.634	0.009*				
Creating continuous learning opportunity	.122	1.722	0.087				
Promoting inquiry and dialogues	.099	1.408	0.161				
Encouraging collaboration and team learning	.002	0.021	0.983				
Empowering people towards a collective vision	-.107	-1.105	0.270				

* The variable is statistically significant at 0.05 level

** The relationship is statistically significant at 0.05 level

5.4.2 Second Hypothesis:

There is a significant difference in the level of learning organization dimensions and organizational commitment among the investigated employees attributed to the demographic characteristics (gender, age, academic degree, years of experience and place of work).

This hypothesis can be divided into the following sub-hypotheses:

- **There is a significant difference in the level of learning organization dimensions and organizational commitment among the investigated employees attributed to gender.**

Table (5.19) shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for the field “Normative Commitment”, then there is significant difference among the respondents toward this field due to gender. It can be concluded that the personal characteristics’ gender has an effect on this field. For the other fields, the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then there is insignificant difference among the respondents toward these fields due

to gender. It can be concluded that the personal characteristics' gender has no effect on the other fields.

The results in general indicate that both males and females are treated fairly in the banks under study. With regard to "Normative Commitment", the effect of gender on this field existed because the mean of females' responses were pretty higher than those of males and demonstrated more loyalty. This may be explained by the increasing rate of employing females in recent years. For example, the rate of female employees in Bank of Palestine increased from 17% in 2007 to 32% in 2015. (Bank of Palestine, annual report, 2015).

Table (5.19): Independent Samples T-test of the fields and their p-values for gender

No.	Field	Means		Test Value	Sig.
		Male	Female		
1.	Creating continuous learning opportunity	6.96	7.34	-1.511	0.133
2.	Promoting inquiry and dialogues	7.09	7.11	-0.058	0.953
3.	Encouraging collaboration and team learning	6.60	6.77	-0.623	0.534
4.	Establishing system to capture and share learning	7.03	7.28	-0.873	0.384
5.	Empowering people towards a collective vision	5.98	6.60	-1.921	0.056
6.	Connecting the bank to its environment	6.43	6.95	-1.686	0.093
7.	Providing a strategic leadership for organizational learning	7.24	7.55	-1.150	0.252
	Measuring the Dimensions of the Learning Organization	6.76	7.09	-1.349	0.179
1.	Affective Commitment	7.58	8.07	-1.372	0.172
2.	Continuous Commitment	8.11	8.19	-0.307	0.759
3.	Normative Commitment	7.58	8.33	-2.261	0.025*
	Measuring Organizational Commitment	7.75	8.19	-1.560	0.120
	All items of the questionnaire	7.08	7.44	-1.531	0.127

* The mean difference is significant a 0.05 level

- **There is a significant difference in the level of learning organization dimensions and organizational commitment among the investigated employees attributed to age.**

Table (5.20) shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for the fields “Encouraging collaboration and team learning, Empowering people towards a collective vision and Continuous Commitment”, then there is insignificant difference among the respondents toward these fields due to age. It can be concluded that the personal characteristics’ age has no effect on this field.

For the other fields, the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$, then there is significant difference among the respondents toward these fields due to age. It can be concluded that the personal characteristics’ age has an effect on the other fields.

The results in general show that the respondents aged "from 40 to less than 50" and "50 years and more" had the highest score in almost all items and in the overall means when compared with respondents in the other two groups.

The reason for that is respondents over 40 years old are likely to have high level of management, high organizational commitment and organizational learning perspective. On the other hand, respondents less than 40 years old have less cost if they want to transfer to another organization. (Tseng,2010)

Table (5.20):ANOVA test of the fields and their p-values for age

No.	Field	Means				Test Value	Sig.
		Less than 30	From 30 to less than 40	From 40 to less than 50	50 Years and more		
1.	Creating continuous learning opportunity	7.21	6.67	7.67	7.62	3.571	0.015*
2.	Promoting inquiry and dialogues	7.30	6.68	7.65	7.47	2.862	0.038*
3.	Encouraging collaboration and team learning	6.68	6.40	7.28	6.82	1.709	0.167
4.	Establishing system to capture and share learning	7.24	6.67	8.00	7.38	4.174	0.007*
5.	Empowering people towards a collective vision	6.30	5.84	6.68	6.37	1.346	0.261
6.	Connecting the bank to its environment	6.82	6.09	7.64	6.29	4.679	0.004*

No.	Field	Means				Test Value	Sig.
		Less than 30	From 30 to less than 40	From 40 to less than 50	50 Years and more		
7.	Providing a strategic leadership for organizational learning	7.47	6.97	8.07	7.32	2.878	0.037*
	Measuring the Dimensions of the Learning Organization	7.00	6.49	7.55	7.06	3.692	0.013*
1.	Affective Commitment	7.79	7.20	8.77	8.60	4.014	0.008*
2.	Continuous Commitment	8.20	7.90	8.66	8.16	1.272	0.285
3.	Normative Commitment	7.75	7.35	8.87	8.88	4.663	0.004*
	Measuring Organizational Commitment	7.91	7.48	8.77	8.55	4.118	0.007*
	All items of the questionnaire	7.29	6.81	7.95	7.54	4.398	0.005*

* The mean difference is significant a 0.05 level

- **There is a significant difference in the level of learning organization dimensions and organizational commitment among the investigated employees attributed to academic degree.**

Table (5.21) shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for the fields “Promoting inquiry and dialogues, Connecting the bank to its environment and Affective Commitment”, then there is insignificant difference among the respondents toward these fields due to academic degree. It can be concluded that the personal characteristics’ academic degree has no effect on this field. For the other fields, the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$, then there is significant difference among the respondents toward these fields due to academic degree. It can be concluded that the personal characteristics’ academic degree has an effect on the other fields.

The results in general show that the respondents with bachelor degree had the highest score in almost all items while respondents with high education had the lowest score in all items. One reason for this can be that obtaining a master or a doctorate degree does not guarantee a promotion or a raise in salary in banks in general. Therefore, respondents in high education group would be less satisfied and committed than the respondents in the other two groups.

Table (5.21): ANOVA test of the fields and their p-values for academic degree

No.	Field	Means			Test Value	Sig.
		Diploma	Bachelor degree	High Education		
1.	Creating continuous learning opportunity	6.82	7.27	6.11	6.684	0.002*
2.	Promoting inquiry and dialogues	6.54	7.25	6.52	2.768	0.065
3.	Encouraging collaboration and team learning	6.12	6.87	5.69	6.521	0.002*
4.	Establishing system to capture and share learning	7.13	7.32	5.92	8.034	0.000*
5.	Empowering people towards a collective vision	6.37	6.33	5.18	3.930	0.021*
6.	Connecting the bank to its environment	6.62	6.72	5.83	2.504	0.084
7.	Providing a strategic leadership for organizational learning	7.83	7.47	6.39	5.453	0.005*
	Measuring the Dimensions of the Learning Organization	6.78	7.04	5.94	6.499	0.002*
1.	Affective Commitment	7.83	7.88	6.84	2.605	0.076
2.	Continuous Commitment	7.75	8.35	7.14	6.572	0.002*
3.	Normative Commitment	8.00	7.96	6.88	3.224	0.042*
	Measuring Organizational Commitment	7.86	8.06	6.95	4.789	0.009*
	All items of the questionnaire	7.13	7.37	6.26	6.901	0.001*

* The mean difference is significant a 0.05 level

There is a significant difference in the level of learning organization dimensions and organizational commitment among the investigated employees attributed to years of experience.

- Table (5.22) shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for the fields “Creating continuous learning opportunity, Affective Commitment, Normative Commitment and Measuring Organizational Commitment”, then there is significant difference among the respondents toward this field due to years of experience. It can be concluded that the personal characteristics’ years of experience has an effect on this fields.

For the other fields, the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then there is insignificant difference among the respondents toward these fields due to years of experience. It can be concluded that the personal characteristics' years of experience has no effect on the other fields.

The results in general show that the respondents with "less than 5 years" and "15 years and more" experience had the highest score in all items and in the overall means when compared with respondents in the other two groups.

This can be explained by the fact that employees with less than 5 years' experience are expected to learn from and to be coached by those with 15 years' experience and more. Therefore, these two groups are more involved in the learning process and show more loyalty and commitment.

Table (5.22): ANOVA test of the fields and their p-values for years of experience

No.	Field	Means				Test Value	Sig.
		Less than 5 years	5- less than 10 years	10-less than 15 years	15 years and more		
1.	Creating continuous learning opportunity	7.43	6.65	6.79	7.33	2.864	0.038*
2.	Promoting inquiry and dialogues	7.49	6.72	6.74	7.35	2.609	0.053
3.	Encouraging collaboration and team learning	6.89	6.29	6.61	6.70	1.000	0.394
4.	Establishing system to capture and share learning	7.48	6.68	6.85	7.31	2.249	0.084
5.	Empowering people towards a collective vision	6.51	6.08	5.64	6.37	1.845	0.140
6.	Connecting the bank to its environment	6.93	6.51	6.04	6.84	2.132	0.098
7.	Providing a strategic leadership for organizational learning	7.56	7.06	7.07	7.59	1.343	0.262
	Measuring the Dimensions of the Learning Organization	7.18	6.57	6.55	7.07	2.361	0.073
1.	Affective Commitment	8.14	7.20	6.90	8.67	6.613	0.000*

No.	Field	Means				Test Value	Sig.
		Less than 5 years	5- less than 10 years	10-less than 15 years	15 years and more		
2.	Continuous Commitment	8.44	7.87	7.78	8.38	1.959	0.122
3.	Normative Commitment	8.02	7.33	7.14	8.80	5.916	0.001*
	Measuring Organizational Commitment	8.20	7.46	7.27	8.62	6.075	0.001*
	All items of the questionnaire	7.51	6.85	6.78	7.57	3.849	0.010*

* The mean difference is significant a 0.05 level

There is a significant difference in the level of learning organization dimensions and organizational commitment among the investigated employees attributed to place of work.

- Table (5.23) shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for the fields “Promoting inquiry and dialogues, Encouraging collaboration and team learning, Establishing system to capture and share learning, Providing a strategic leadership for organizational learning and Measuring the Dimensions of the Learning Organization”, then there is significant difference among the respondents toward this field due to place of work. It can be concluded that the personal characteristics’ place of work has an effect on these fields.

For the other fields, the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then there is insignificant difference among the respondents toward these fields due to place of work. It can be concluded that the personal characteristics’ place of work has no effect on the other fields.

The results in general show that the respondents from Al Quds Bank and Palestine Investment Bank had the highest score in almost all items and in the overall means when compared with respondents in Bank of Palestine.

This may be because dimensions of the learning organization and organizational commitment can be demonstrated more in smaller banks as respondents from Al Quds Bank and Palestine Investment Bank constitute only 10.2% from the sample .

Table (5.23):ANOVA test of the fields and their p-values for place of work

No.	Field	Means			Test Value	Sig.
		Bank of Palestine	Investment Bank	Quds Bank		
1.	Creating continuous learning opportunity	6.99	7.57	7.79	1.900	0.152
2.	Promoting inquiry and dialogues	6.99	7.60	8.15	3.169	0.044*
3.	Encouraging collaboration and team learning	6.54	7.87	7.56	3.701	0.026*
4.	Establishing system to capture and share learning	6.99	8.56	7.97	3.909	0.022*
5.	Empowering people towards a collective vision	6.07	6.07	7.32	2.576	0.079
6.	Connecting the bank to its environment	6.52	5.70	7.65	2.770	0.065
7.	Providing a strategic leadership for organizational learning	7.21	7.87	8.54	4.391	0.014*
	Measuring the Dimensions of the Learning Organization	6.76	7.37	7.86	3.869	0.023*
1.	Affective Commitment	7.65	7.37	8.69	1.507	0.224
2.	Continuous Commitment	8.07	8.43	8.70	0.967	0.382
3.	Normative Commitment	7.70	7.40	9.08	2.983	0.053
	Measuring Organizational Commitment	7.81	7.73	8.82	2.221	0.111
	All items of the questionnaire	7.10	7.49	8.17	3.671	0.027*

Chapter 6

Conclusions and Recommendations

Chapter 6

Conclusions and Recommendations

6.1 Introduction

This chapter will present the conclusions of this study, then recommendations will be made depending on these conclusions, and finally future studies will be suggested.

6.2 Conclusions

6.2.1 With regard to the dimensions of the learning organization:

The level of dimensions of the learning organization was moderate according to the employees of local commercial banks in the Gaza Strip with proportional mean of 68.58%.

Below are the details for the proportional means of the dimensions of the learning organization:

- The level of “Creating continuous learning opportunity” dimension was moderate with proportional mean of 70.69%.
- The level of “Promoting inquiry and dialogues” dimension was moderate with proportional mean of 70.98%.
- The mean of “Encouraging collaboration and team learning” dimension was moderate with proportional mean of 66.48%.
- The mean of “Establishing system to capture and share learning” dimension was moderate with proportional mean of 71.05%.
- The mean of “Empowering people towards a collective vision” dimension was moderate with proportional mean of 61.62%.
- The mean of “Connecting the bank to its environment” dimension was moderate with proportional mean of 65.85%.
- The mean “Providing a strategic leadership for organizational learning” dimension was relatively high with proportional mean of 73.30%.

6.2.2 With regard to organizational commitment:

The level of organizational commitment was high according to the employees of local commercial banks in the Gaza Strip with proportional mean of 78.84%.

Below are the details for the proportional means of organizational commitment components:

- The mean of “Affective Commitment” component was high with proportional mean of 77.23%.
- The mean of “Continuous Commitment” component was high with proportional mean of 81.30%.
- The mean of “Normative Commitment” component was high with proportional mean of 78.02%.

6.2.3 With regard to the effect of the dimensions of the learning organization on organizational commitment:

There was a moderate effect of the following dimensions on organizational commitment:

- Establishing system to capture and share learning, which explains about 33.60% of the variation in organizational commitment.
- Providing a strategic leadership for organizational learning, which explains about 25.20% of the variation in organizational commitment.
- Connecting the bank to its environment, which explains about 19.00% of the variation in organizational commitment.

Therefore, the above three dimensions explain 50.80% of the variation in organizational commitment.

6.2.4 With regard to differences in the level of learning organization dimensions that were attributed to demographic characteristics:

- There was an insignificant difference in the level of learning organization dimensions among the investigated employees attributed to gender.
- There was a significant difference in the level of learning organization dimensions among the investigated employees attributed to age.
- There was a significant difference in the level of learning organization dimensions among the investigated employees attributed to academic degree.
- There was an insignificant difference in the level of learning organization dimensions among the investigated employees attributed to years of experience.
- There was a significant difference in the level of learning organization dimensions among the investigated employees attributed to place of work.

6.2.5 With regard to differences in the level of organizational commitment that were attributed to demographic characteristics:

- There was an insignificant difference in the level of organizational commitment among the investigated employees attributed to gender.
- There was a significant difference in the level of organizational commitment among the investigated employees attributed to age.
- There was a significant difference in the level of organizational commitment among the investigated employees attributed to academic degree.
- There was a significant difference in the level of organizational commitment among the investigated employees attributed to years of experience.
- There was a significant difference in the level of organizational commitment among the investigated employees attributed to place of work.

6.3 Recommendations

Based on the findings and conclusions of this study, top managements of the local commercial banks in the Gaza Strip are advised to:

6.3.1 Recommendations related to the dimensions of the learning organization:

1. Help employees in identifying the skills they need for future work tasks.
2. Reward employees generously for learning and for their achievements in team working.
3. Encourage employees to ask and to give open feedback to each other.
4. Treat members in teams equally and dealing with their recommendations seriously.
5. Put appropriate measures for the results of the time and resources spent on training.
6. Make the lessons learned accessible to all employees.
7. Give employees more freedom in choosing their work assignments.
8. Invite and encourage employees to contribute to the bank's vision.
9. Support employees who take calculated risks.
10. Help employees in their efforts to balance work and family.
11. Share up to date information with employees about competitors and industry trends.

6.3.2 Recommendations related to organizational commitment:

1. Grant promotions and salary raises for employees who complete their high education programs to improve their commitment.
2. Improve salaries and compensation plans for all employees.
3. Increase employees' motivation and engagement in the workplace.

6.3.3 Recommendations related to the effect of the dimensions of the learning organization on organizational commitment:

Exert more efforts in the fields of "Establishing system to capture and share learning"," Providing a strategic leadership for organizational learning" and "Connecting the bank to its environment "to foster organizational commitment.

6.4 Suggested Topics for Future Studies

1. "Effect of Organizational Commitment on the Learning Organization in Local Commercial Banks in Palestine."
2. "Assessing the Dimensions of the Learning Organization and Examining their Effect on Organizational Commitment in NGOs in Palestine."
3. "Effect of the Learning Organization on Competitive Advantage in the Palestinian Banks."

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Appendices

**Appendix (A):
List of Arbitrators of the Questionnaire**

No.	Name	Organization
1-	Prof. Samir Safi	The Islamic University - Gaza
2-	Dr. Wasim Al-Habil	The Islamic University - Gaza
3-	Dr. Yaser Al- Shorafa	The Islamic University - Gaza
4-	Dr. Yousef Baher	The Islamic University - Gaza
5-	Dr. Sami Abu-Al-Ross	The Islamic University - Gaza
6-	Dr. Ramez Bedair	Al Azhar University-Gaza
7-	Dr. Mohamed Al-Madhoun	Management and Politics Academy
8-	Dr. Majed Al-Jedi	Bank of Palestine
9-	Dr. Sati Shamallakh	Bank of Palestine

Appendix (B): Questionnaire – Arabic Version



الجامعة الإسلامية – غزة

عمادة الدراسات العليا

كلية التجارة

ماجستير إدارة الأعمال

الأخ الكريم / الأخت الكريمة،

تحية طيبة وبعد،

الاستبانة المرفقة عبارة عن أداة لجمع البيانات اللازمة لإجراء بحث بعنوان:

"تقييم أبعاد المنظمة المتعلمة ودراسة تأثيرها على الالتزام التنظيمي في البنوك التجارية
المحلية في فلسطين"

وذلك استكمالاً للحصول على درجة الماجستير في إدارة الأعمال من كلية التجارة
بالجامعة الإسلامية بغزة.

لذا، يُرجى تعبئة جميع بنود الاستبانة مع مراعاة الدقة والموضوعية، مع العلم أن
الإجابة على بنود الجزئين الثاني والثالث من الاستبانة تتراوح بين "غير موافق بشدة" (1) إلى
"موافق بشدة" (10).

إن البيانات المقدمة في هذا البحث ستستخدم لأغراض البحث العلمي فقط.

وتقبلوا فائق الاحترام والتقدير،

الباحث
أشرف "محمد عرفة" سكيك

الجزء الأول: البيانات الشخصية: يرجى وضع إشارة (√) في المكان المناسب.

1-الجنس ذكر أنثى

2-العمر أقل من 30 سنة من 30 إلى أقل من 40 سنة

من 40 إلى أقل من 50 سنة من 50 سنة فأكثر

3-المؤهل العلمي ثانوية عامة دبلوم متوسط

بكالوريوس دراسات عليا

4-عدد سنوات الخدمة

أقل من 5 سنوات من 5 إلى أقل من 10 سنوات

من 10 إلى أقل من 15 سنة من 15 سنة فأكثر

5-مكان العمل

بنك فلسطين بنك الاستثمار

بنك القدس

الجزء الثاني: أبعاد المنظمة المتعلمة
حدد مدى موافقتك على كل من العبارات التالية (1- غير موافق بشدة، 10- موافق بشدة).

#	الفقرة	من 1-10
البعد الأول: إيجاد فرص للتعلم المستمر		
1-	يناقش الموظفون الأخطاء بصراحة بهدف التعلم منها.	
2-	يحدد الموظفون المهارات التي يحتاجونها لإنجاز مهام عملهم المستقبلية.	
3-	يساعد الموظفون بعضهم البعض على التعلم.	
4-	توفر إدارة المصرف الدعم المالي والموارد الأخرى لتشجيع عملية التعلم.	
5-	ينظر الموظفون إلى المشكلات التي تواجههم في العمل على أنها فرصاً للتعلم.	
6-	يكافأ الموظفون على تعلمهم.	
البعد الثاني: تشجيع الاستفسار والحوار		
1-	يتبادل الموظفون المعلومات فيما بينهم بصراحة وشفافية.	
2-	يستمتع الموظفون لوجهات نظر الآخرين قبل التحدث.	
3-	يشجع الموظفون على إثارة أسئلة (لماذا) بغض النظر عن موقعهم الوظيفي.	
4-	يتحاور الموظفون مع بعضهم البعض باحترام.	
5-	يهتم الموظفون ببناء الثقة فيما بينهم.	
البعد الثالث: تشجيع التعاون والتعلم الجماعي		
1-	تمتلك فرق / جماعات العمل حرية تكييف أهدافها حسب الحاجة	
2-	يعامل أعضاء فرق / جماعات العمل على قدم المساواة بغض النظر عن مواقعهم الوظيفية وثقافتهم، أو أية اختلافات أخرى.	
3-	تركز فرق / جماعات العمل على مهمتها وعلى مدى حسن سير عملها.	
4-	يراجع أعضاء فرق / جماعات العمل آراءهم بناءً على نتائج المناقشات الجماعية والمعلومات المتوفرة.	
5-	يتم مكافأة فرق / جماعات العمل على إنجازاتها.	
6-	تنفق فرق / جماعات العمل في أن الإدارة سوف تأخذ بتوصياتها.	
البعد الرابع: إنشاء أنظمة لمشاركة المعرفة والتعلم		
1-	يستخدم المصرف الاتصالات المتبادلة بشكل منتظم مثل نظم الاقتراحات وغيرها.	
2-	يمكن المصرف الموظفين من الحصول على المعلومات المطلوبة في أي وقت بسرعة وسهولة.	
3-	يبتكر المصرف النظم لقياس الفجوة بين الأداء الحالي والأداء المتوقع.	
4-	يتيح المصرف الدروس المستفادة من تجاربه لجميع الموظفين.	
5-	يقيس المصرف عوائد الوقت والموارد التي أنفقت على التدريب.	

#	الفقرة	من 1-10
البعد الخامس: تمكين الموظفين من رؤية جماعية مشتركة		
1-	يقدر المصرف الموظفين الذين يتمتعون بروح المبادرة.	
2-	يتيح المصرف للموظفين إمكانية اختيار مهام عملهم.	
3-	يدعو المصرف الموظفين للمساهمة في رؤيته الاستراتيجية.	
4-	يمكن المصرف الموظفين من التحكم في الموارد التي يحتاجونها لإنجاز أعمالهم.	
5-	يدعم المصرف الموظفين لاتخاذ قرارات ذات مخاطر محسوبة.	
6-	يبنى المصرف رؤى موحدة عبر المستويات الإدارية المختلفة ومجموعات العمل.	
البعد السادس: ربط المصرف بالبيئة الخارجية		
1-	يساعد المصرف الموظفين على الموازنة بين متطلبات العمل ومتطلبات الأسرة.	
2-	يشجع المصرف الموظفين على التفكير من منظور عالمي.	
3-	يشجع المصرف جميع الموظفين على أخذ وجهة نظر العملاء بعين الاعتبار في عملية صنع القرار.	
4-	يعمل المصرف جنباً إلى جنب مع المجتمع الخارجي لتلبية الاحتياجات المشتركة.	
البعد السابع: القيادة الاستراتيجية الداعمة للتعلم التنظيمي		
1-	تدعم إدارة المصرف بشكل عام طلبات الموظفين بخصوص فرص التعلم والتدريب.	
2-	تشارك إدارة المصرف الموظفين المعلومات المحدثة الخاصة بالمنافسين وتوجهات الصناعة المصرفية.	
3-	تؤمن إدارة المصرف بمبدأ التمكين لتحقيق رؤية المصرف.	
4-	تحرص إدارة المصرف على توجيه وتطوير الموظفين.	
5-	تبحث إدارة المصرف عن فرص التعلم باستمرار.	
6-	تحرص إدارة المصرف على أن تكون إجراءات المصرف متفقة مع قيمه.	

الجزء الثالث: الالتزام التنظيمي
حدد مدى موافقتك على كل من العبارات التالية (1-غير موافق بشدة، 10-موافق بشدة).

#	الفقرة	من 1-10
	أولاً: الالتزام العاطفي	
1-	سأكون سعيداً جداً إذا أمضيت باقي حياتي المهنية في هذا المصرف.	
2-	أشعر حقاً أن مشاكل المصرف هي مشاكلني الخاصة.	
3-	أشعر بإحساس قوي بالانتماء لهذا المصرف.	
4-	أشعر بأنني مرتبط عاطفياً بهذا المصرف.	
5-	أشعر بأنني فرد من أفراد العائلة في هذا المصرف.	
6-	يمثل هذا المصرف الكثير بالنسبة لي على الصعيد الشخصي.	
	ثانياً: الالتزام المستمر	
1-	بقائي الآن في هذا المصرف هو ضرورة لي بقدر رغبتني في ذلك.	
2-	سيكون من الصعب جداً علي ترك المصرف حالياً، حتى لو كنت أريد ذلك.	
3-	سنتأثر الكثير من الأمور في حياتي إذا قررت ترك المصرف الذي أعمل به الآن.	
4-	أشعر أن لدي عدد قليل جداً من الخيارات إذا تركت هذا المصرف.	
5-	أحد الأسباب الرئيسية لاستمرارني في هذا المصرف أن ترك العمل فيه يتطلب تضحية شخصية كبيرة - أي مؤسسة أخرى قد لا تقدم المنافع التي أحصل عليها هنا.	
6-	إحدى العواقب السلبية لترك هذا المصرف هي ندرة البدائل المتاحة.	
	ثالثاً: الالتزام المعياري - الأخلاقي	
1-	أشعر أنه من الواجب علي البقاء في هذا المصرف.	
2-	حتى لو كان الأمر في مصلحتني، لا أشعر بأنه من المناسب مغادرة هذا المصرف حالياً.	
3-	سأشعر بالذنب إن قمت بترك هذا المصرف حالياً.	
4-	يستحق هذا المصرف ولائي له.	
5-	لا أفكر في ترك هذا المصرف حالياً لشعوري بالالتزام تجاه العاملين فيه.	
6-	هذا المصرف له فضل كبير علي.	

Appendix (C): Questionnaire – English Version

Part One : Personal Information

1. Gender

Male Female

2. Age

Less than 30 From 30 to less than 40 From 40 to less than 50 50 Years and more

3. Academic Degree

Secondary Diploma Bachelor degree High Education

4. Total years of Experience

Less than 5 years 5- less than10 years 10-less than 15 years 15 years and more

5. Place of Work

Bank of Palestine
 Palestine Investment Bank
 Al Quds Bank

Part Two: Measuring the Dimensions of the Learning Organization:

1-Creating continuous learning opportunity:

#	Item	From 1-10
1	In my bank, people openly discuss mistakes in order to learn from them.	
2	In my bank, people identify skills they need for future work tasks.	
3	In my bank, people help each other learn.	
4	In my bank, people can get money and other resources to support their learning.	
5	In my bank, people view problems in their work as an opportunity to learn.	
6	In my bank, people are rewarded for learning.	

2-Promoting inquiry and dialogues:

#	Item	From 1-10
1.	In my bank, people give open and honest feedback to each other.	
2.	In my bank, people listen to others' views before speaking.	
3.	In my bank, people are encouraged to ask "why" regardless of rank.	
4.	In my bank, people treat each other with respect.	
5.	In my bank, people spend time building trust with each other.	

3-Encouraging collaboration and team learning:

#	Item	From 1-10
1.	In my bank, teams/groups have the freedom to adapt their goals as needed.	
2.	In my bank, teams/groups treat members as equals, regardless of rank, culture, or other differences	
3.	In my bank, teams/groups focus both on the group's task and on how well the group is working .	
4.	In my bank, teams/groups revise their thinking as a result of group discussions or information collected	
5.	In my bank, teams/groups are rewarded for their achievements as a team/group.	
6.	In my bank, teams/groups are confident that the bank will act on their recommendations.	

4-Establishing system to capture and share learning:

#	Item	From 1-10
1.	My bank uses two-way communication on a regular basis, such as suggestion systems, electronic bulletin boards, or town hall/open meetings.	
2.	My bank enables people to get needed information at any time quickly and easily.	
3.	My bank creates systems to measure gaps between current and expected performance	
4.	My bank makes its lessons learned available to all employees.	
5.	My bank measures the results of the time and resources spent on training.	

5-Empowering people towards a collective vision:

#	Item	From 1-10
1.	My bank recognizes people for taking initiative.	
2.	My bank gives people choices in their work assignments.	
3.	My bank invites people to contribute to the bank's vision.	
4.	My bank gives people control over the resources they need to accomplish their work.	
5.	My bank supports employees who take calculated risks	
6.	My bank builds alignment of visions across different levels and work groups.	

6-Connecting the bank to its environment :

#	Item	From 1-10
1.	My bank helps employees balance work and family.	
2.	My bank encourages people to think from a global perspective.	
3.	My bank encourages everyone to bring the customers' views into the decision making process.	
4.	My bank works together with the outside community to meet mutual needs.	

7-Providing a strategic leadership for organizational learning :

#	Item	From 1-10
1.	In my bank, leaders generally support requests for learning opportunities and training.	
2.	In my bank, leaders share up to date information with employees about competitors, industry trends and organizational directions.	
3.	In my bank, leaders empower others to help carry out the bank's vision.	
4.	In my bank, leaders mentor and coach those they lead.	
5.	In my bank, leaders continually look for opportunities to learn.	
6.	In my bank, leaders ensure that the bank's actions are consistent with its values.	

Part Three: Measuring Organizational Commitment :

#	Item	From 1-10
	First : Affective Commitment	
1.	I would be very happy to spend the rest of my career with this bank.	
2.	I really feel as if this bank's problems are my own.	
3.	I feel a strong sense of belonging to my bank.	
4.	I feel 'emotionally attached' to this bank.	
5.	I feel like 'part of the family' at my bank.	
6.	This bank has a great deal of personal meaning for me.	
	Second : Continuous Commitment	
1.	Right now, staying with this bank is a matter of necessity as much as desire.	
2.	It would be very hard for me to leave my bank right now, even if I wanted to.	
3.	Too much of my life would be disrupted if I decided I wanted to leave my bank now.	
4.	I feel that I have too few options to consider leaving this bank.	
5.	One of the major reasons I continue to work for this bank is that leaving would require considerable personal sacrifice— another organization may not match the overall benefits I have here.	
6.	One of the few negative consequences of leaving this bank would be the scarcity of available alternatives.	
	Third : Normative Commitment	
1.	I feel obligation to remain in this bank.	
2.	Even if it were to my advantage, I do not feel it would be right to leave my bank now.	
3.	I would feel guilty if I left my bank now.	
4.	This bank deserves my loyalty.	
5.	I would not leave my bank right now because I have a sense of obligation to the people in it.	
6.	I owe a great deal to my bank.	