

**Factors affecting the organizational loyalty of workers in the Jordanian commercial banks
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Abstract

The current study aimed to investigate the effect of (employee selection, employee training, employee empowerment and employees motivation) on organizational loyalty of the employees in the Jordanian commercial banks through the observation of the attitudes of the employees in the Jordanian commercial banks toward the influencing factors (employee selection, employee training, employee empowerment and employees motivation) and their attitude toward organizational loyalty? Are there significant differences in the attitudes of the employees in the Jordanian commercial banks in the following dimensions (employee selection, employee training, employee empowerment and employees motivation) on the one hand and in their attitudes towards organizational loyalty on the other hand due to the differences of personal characteristics such as gender, age, educational qualification, years of service?

The study population consisted of all employees working in the Jordanian commercial banks, and the study sample consisted of 750 employees who have been selected as a stratified random sample including 150 individuals from each bank. Some of the most important findings of the study were the presence of positive attitudes among the employees at these banks towards the factors affecting organizational loyalty from the standpoint of the employees working at these banks, and there is an significant effect of these factors combined together on organizational loyalty on the employees working in the Jordanian commercial banks, as these factors have separately an effect on the employees in varying degrees. There are significant differences of these factors among the attitudes of the employees in the Jordanian commercial banks attributed to their differences in personal characteristics such as gender, age, educational qualifications and years of service. "

The study recommended that the banks' managements shall be aware of the attitudes of the employees toward the affecting factors ,as well as realizing the effect of these factors on the organizational loyalty ,focusing on training dimension being at the least level ,increasing concern with the dimension the selection of the personnel what leads to realize the organizational loyalty and then the success of the organization in achieving its goals.

KEYWORDS: EMPLOYEE SELECTION, EMPLOYEE TRAINING, EMPLOYEE EMPOWERMENT AND EMPLOYEES MOTIVATION ORGANIZATIONAL LOYALTY.

Introduction

Organizational loyalty of the employees in commercial banks is considered as an objective the modern banks' managements seek to achieve in order to instill it in the hearts of their employees, through the latest management possible techniques based on scientific studies, where many studies showed that achieving a high level of organizational loyalty is one of the factors that help banks to achieve their objectives, as well as it is considered as a prerequisite for many modern organizations because the banks that have employees with high degree of organizational loyalty are effective banks and thus they achieve the desired goals , significant profits and the highest performance and thus they achieve additional competitive advantage as a result of retaining qualified staff in banking field , and accordingly retaining of discerning customers.

The organizational loyalty is a subject that received considerable interest from researchers in the field of organizational behavior in the recent period. This interest is attributed to the fact that

organizational loyalty of the employees is the most important factor that determines the effectiveness and efficiency of the organization (steers, 1977).

Therefore, we find that organizational loyalty is one of the key elements to measure the compatibility between individuals on one hand and between institutions on the other hand, since if this compatibility increases, the organization achieves a lot of its goals and aspirations (Ketbi, 2001). Research efforts aiming at rooting the concepts of organizational loyalty, building models that diagnose its dimensions and correlations and develop its measurements tools emerged and succeed.

The behavioral school focused on the human activity movement on one hand and the extent to which this movement correlates to the cultural and civilizational climate in which this activity occurred on the other hand, as well as it focused on the mutual understanding between the members of the organization because the availability of such understanding helps to achieve the goals. (Nada, 2007).

organizations nowadays strive to achieve the loyalty of their employees more than in the past, especially among high-tech organizations, banks, health institutions and other organizations in which the participation and the status of its employees do not depend on the number of years spent by the employees in a specific organization, but on its qualification and experience in taking the decisions that affect the future of the organization (Aityan & Gupta, 2012).

Due to the importance of this topic, the researcher sought to study the factors (employee selection, employee training, employee empowerment and employees motivation) to identify the extent to which they affect the organizational loyalty of the employees to extract the results and provide recommendations, due to the importance of the organizational loyalty on the employees in terms of the development of the performance and the provision of the satisfaction of the employees toward their positions and managements depending on several studies carried out by the researchers as well as the studies on this literature. ,(Aityan & Gupta, 2012) (Khleifat, 2009. Al-hohji, 2008. Al-Ajmi, 1999. Dorra & Alsabag, 2010. Jwoodh, 2010).

Employee selection Is the process by which the most efficient and qualified employee is selected to occupy the post away from nepotism and favoritism, nepotism. The selection of employees depending on their qualifications and experiences that suit their aspirations is not the end for the managements (Dorra & Al sabag, 2010), but the performance of these employees shall be followed up as they shall be trained and empowered to reach a level in which they can take decisions relating to their jobs without refereeing to their managers. Motivation processes carried out by the managements of the banks are intended to motivate the employees to perform their duties through the influence means applied and adopted by the managements of these banks to motivate the desired behavior that must be adopted by the employees on one hand and to increase their loyalty toward the managements of the banks including the financial and significant compensations.

Study problem

Study problem revolves identifying the factors affecting the Jordanian commercial banks to achieve organizational loyalty of their employees. The problem of the study can be formulated by the following questions:

1. What are the attitudes of the employees working in the Jordanian commercial banks towards the organizational loyalty and the factors that affect it?

2. What is the impact of the factors affecting the organizational loyalty of the employees in the Jordanian commercial banks?
3. Are there significant differences in the attitudes of the employees towards influencing factors on the one hand, and organizational loyalty on the other hand due to their personal differences of characteristics such as gender, age, educational qualifications, years of service.

Importance of the Study

The importance of this study stems from being one of the few studies that addressed the Jordanian commercial banks sector in terms of the study of a number of important variables with psychological dimension (selection of personnel, training, empowerment of employees and employees motivation) ,In addition to that the current study has dealt with effect of a number of variables collectively and individually on the loyalty of the employees to the banks they work in.

Study Objectives

The current study seeks to achieve the following objectives:

1. Defining the concept of the affecting factors (employee selection, employee training, employee empowerment and employees motivation) and determining the attitudes of the employees towards it in the Jordanian commercial banks.
2. Defining the concept of organizational loyalty and determining the attitudes of the employees towards it in the Jordanian commercial banks.
3. Determining the impact of the factors affecting the organizational loyalty.
4. Identifying the role of personal characteristics such as gender, age, educational qualifications, years of service and their effect on the relationship between the affecting factors and organizational loyalty.

Hypotheses

To answer the problem of the study which relates to the extent of the effect of (employee selection, employee training, employee empowerment and employees motivation) in organizational loyalty of the employees in the Jordanian commercial banks, the researcher put the following hypotheses:

The first major hypothesis (H1)

"There is no significant effect of the affecting factors (employee selection, employee training, employee empowerment and employees motivation) on organizational loyalty of the employees".
From this hypothesis the following sub-hypotheses emerge:

The first sub-hypothesis (H1a)

"There is no significant effect of the process of the selection of the personnel on organizational loyalty of the employees in the Jordanian commercial banks"

Second sub-hypothesis (H1b)

"There is no significant effect of the process of employee training on organizational loyalty of the employees in the Jordanian commercial banks".

Third Sub -hypothesis (H1c)

"There is no significant effect of the process of the empowerment of the employees on organizational loyalty of the employees in the Jordanian commercial banks".

Fourth Sub- hypothesis (H1d)

"There is no significant effect of the process of employee motivation of the on organizational loyalty of the employees in the Jordanian commercial banks".

The Second hypothesis (H2)

There are significant differences in the attitudes of the employees in the Jordanian commercial banks towards the affecting factors attributed to the differences in personal characteristics such as gender, age, educational qualifications and years of service. "

The Third hypothesis (H3)

There are significant differences in the attitudes of the employees in the Jordanian commercial banks towards their organizational loyalty attributed to the differences in personal characteristics of gender, age, educational qualifications and years of service. "

Population and Sample of Study

The population of the study consisted of all the employees working at the Jordanian commercial banks registered in the Jordanian Stock Exchange in 2012 which amount (13) Jordanian commercial banks. Five of these banks have been selected to be the sample of the study according to the standard market value per share and this represented 36% of the study community. According to this standard this standard the following banks were selected in descending order by the highest market shares value at the end of the first half of 2012, the period in which the study was carried out .The banks were (Arab Bank, the Housing Bank for Trade and Finance, Jordan Kuwait Bank, Cairo Amman Bank, Bank of Jordan) .Data was extracted from the website of the Amman Stock Exchange. The researcher distributed the questionnaire prepared for this purpose on the employees of these banks only, where the researcher distributed 150 questionnaires for each bank. The recovered questionnaires valid for were analysis 618 questionnaires which represented 82.4% of the total number of questionnaires distributed .Table 1 shows the data relating to study sample.

Table (1) shows the number of the distributed and recovered questionnaires, and percentage of acceptance.

Name of bank	No. of distributed questionnaires	No. of recovered questionnaires valid for analysis	Percentage of acceptance
Arab bank	150	134	%89.33
Housing bank for trade and financing	150	128	%85.33
Jordan Kuwait Bank,	150	124	%82.66
Cairo Amman Bank,	150	120	%80.00
Bank of Jordan	150	112	%74.66
Total	750	618	%82.40

Study Tools

In this study the scale developed by (Allen & Mayer, 1990) to measure the organizational loyalty was used with some adjustments to suit the studied environment. Another tool was developed to measure the effecting factors through reviewing the theoretical literature relating to these factors, as well as fitting from the previous studies in the literature (Spreitzer, 1996) and questionnaire to measure the level of satisfaction and interaction among employees adopted to

meet the requirements of the award, King Abdullah II Award for Excellence in Government Performance and Transparency.

The limits of the study

This study relied on the descriptive analytical approach, and this approach requires the following to clarify the limits of the study:

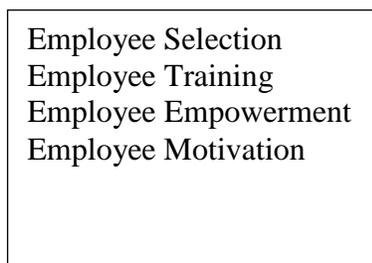
1. **Spatial limits:** Jordanian commercial banks registered in the stock market in 2012.
2. **Temporal limits:** the time period from April 2012 to September 2012.
3. **Human limits:** This study was limited to administrative staff working in various administrative levels, descending from the post of Director (Department or branch) reaching to customer service officer in the Jordanian commercial banks representing the sample of the study during the period from April 2012, until the end of f September 20121

Variables of the study

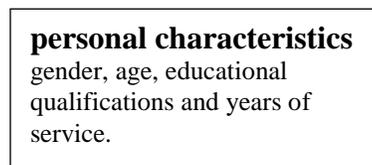
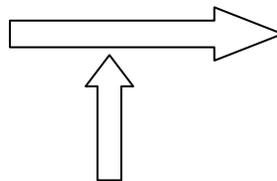
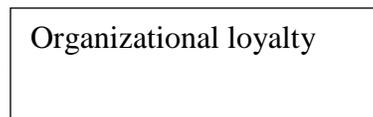
1. **Independent variables:** the factors affecting the (employee selection, employee training, employee empowerment and employees motivation)
2. **Dependent variable:** organizational loyalty of employees.
3. **Intermediate variables:** personal characteristics of the employees, namely, (gender, age, educational qualification, year of service and monthly salary).Figure (1) shows the variables of the study.

Study Model

Independent variables



Dependent variable



Methodology

The researcher used the descriptive analytical method to determine the impact of factors affecting the organizational loyalty among the administrative staff working in the Jordanian commercial banks, through answering the paragraphs of the study tool.

Statistical methods used in the study

1. Reliability coefficient (Cronbach Alpha), frequencies, mean and standard deviation.

2. Linear Regression, coefficient of variance One Way ANOVA.

The theoretical framework for the study

First: Affecting Factors

Affecting factors are a set of independent variables proposed by the researcher to identify the attitudes of the employees and to identify their effect on organizational loyalty. These factors include (personnel selection, training, empowerment of employees and employees' motivation).

A. Employee Selection

Employee selection is a basic sub-stage in the recruitment process, and the main objective of this stage is to provide the organization with the needed human resources and then to reach the highest possible degree of productivity, so that helps the organization to achieve its objectives. Consequently, a good selection and distribution of human resources within the organization, and put the right man in the right position reflect positively on the performance of each employee and the organization (Dora & Sabagh, 2010). Hence the selection process has a special concern by the organization due to that the wrong selection of employees has serious implications. (Miner & Crane, 1995). The selection of the employees is the factor that helps in recruiting the most effective employees in the organization what leads to achieve the desired strategies.

B. Employee Training

Training means the development of human resources and enabling them to acquire the required skills. Training is the well-organized effort that aims to change the behavior of the employees toward achieving the objectives and the goals of the organization in terms of all the skills of their related work (Ivencevich, 1998).

Organizations in developed countries spend a lot of money to train, rehabilitate and develop their cadres' capacities, in the hope that these efforts to raise the efficiency of their employees rise of productivity, helping to achieve the objectives of the organization and achieve personal aspirations sought by many employees. On the other hand, the world is witnessing a revolution of information in all fields, including banking sectors (Dorra & Sabagh, 2010).¹

(Abu Dolah & Salhiya, 2005) stated that the main objectives which training seeks to achieve are :

1. Providing the individual with skills and experiences it lacks.
2. Providing individual with new behavioral patterns and trends in favor of the work.
3. Improving and refining the existing skills and abilities of the individual.

C. Employee Empowerment

The concept of contemporary empowerment started in the management literature and practice of some institutions in the western environment after the nineties of the twentieth century, and thus empowerment did not emerge abruptly, but it emerged as a result of a

cumulative and evolutionary process during more than a hundred year of evolution in the administrative thought (Melhem, 2006).

The concept of empowerment in administrative thought came to claim to abandon the traditional model of leadership which focuses on the guidance to make leadership ensure and consultation to increase the usefulness of human resources, and this in turn, requires a radical change in work roles (Al-Maani, 2008). Psychological empowerment is an administrative sense, but it is a psychological sense in the first place, in the sense that these feelings and motivations are not given to employees, but things are self-ingrained inside them and all the administration can do is to provide a climate and environment that support and promote these things.

D. Employee Motivation

Motivation: is a process of revitalization of staff in positive or negative ways in order to increase production rates and improve their performance. It is defined as all possible means to encourage the employees for continuous working (Juraid, 2007). The operational definition of the incentives is that: things that meet all basic human needs, and thus they encourage staff to make every effort to work and to raise efficiencies (Lozi, 1995,).

Motivation is considered as the main factor that enables organizations to attract and retain team work efficiently able to achieve its objectives, and able to reflect the policies of the organizations in determining the motivation and its philosophy to make the motivation level consistent with its financial capabilities and principles in the provision of justice and equality among employees and compete to attract the best qualifications (Yagi, 2005).

Second: Organizational Loyalty

(Streers, 1977) believes that organizational loyalty is the strength of the match (link) between the individual with his organization and his association with it. (Allen & Meyer, 1990) showed that loyalty is a psychological condition reflects the relationship of the individual in the organization in which it operates. (Porter, et al, 1979) identified the loyalty as strength of correlation of the individual with its organization, and that the individual who shows a high level of organizational loyalty in the organization in which it operates it has a strong belief to accept the goals and values of the organization, ready to make every possible effort to serve the organization, and has a strong desire to continue working in such organization.

Research efforts aiming at rooting the concepts of organizational loyalty, building models that diagnose its dimensions and correlations and develop its measurements tools emerged and succeed.

The behavioral school focused on the mutual understanding between the members of the organization because the availability of such understanding helps to achieve the goals of the organization (Nada, 2007). (kumar&Shekhar,2012) advocated this point of view where they considered that workers knowledge of their position in the chain of events that pass in the organization leads to achieve the loyalty of workers through their awareness of their importance in the organization and thus leads to customer loyalty and then to the success of the organization. They also showed that employees' loyalty needs the employer loyalty in an environment dominated by a shared commitment to honest and sincere communication by management with employees.

There are many studies that have tried to search in the interpretation of the phenomenon of organizational loyalty, whether with respect to its reasons, results, subjects or a combination of all that, but these studies could not develop a specific model for the study of organizational loyalty. The researcher selected (Allen & Mayer, 1990) model which is known as the three-factor-model of organizational commitment because it is based on three elements:

1. Emotional or influential loyalty. This dimension is influenced by the extent to which an individual realizes the distinctive characteristics of his work in terms of the degree of independence, its importance, the required skills, the availability of supervision and guidance. It is also influenced by the degree of employee's sense of loyalty that the environment in which it operates allows active participation in the course of decision-making both in terms of work or its own thing.

2.Moral loyalty (normative). It means the sense of commitment of the employees towards staying with the organization, and often this is enhanced by good support by the organization for its employees, allowing them to participate and positively interact, not only in the manner of implementing procedures or carrying out the work, but to contribute to the development of goals, planning and policy-making for the organization.

3. Continued loyalty. The degree of loyalty of the individual in this case is controlled by the investment value that can be achieved if it continues with the organization or what it may lose if decided to attend another organization.

In the view of (Al-Hajri, 2002) that these three components of the organizational loyalty affect the expression of a common bond between them represented by considering organizational loyalty as a psychological condition that reflects the relationship between the employee and the organization in which it operates, and varies depending on the nature of the commitment ,where the employee who has emotional loyalty remains in the organization motivated by the desire, but who has an ongoing commitment remains in the organization because it needs that. It is expected that an individual can get a better understanding of his relationship with the organization, when he looks at these types of loyalty combined together.

Literature review

A Study by (Alfaris, 2011) on the impact of motivation policies on organizational loyalty. This study aimed to clarify the concepts of motivation policies and organizational loyalty theoretically, and clarified the relationship between the two concepts. The study was conducted on a non-probabilistic sample for four institutions consisting of (324) employees of different levels, and the results showed that employees were divided in the degree of organizational loyalty, as well as that there was a positive relationship between organizational loyalty and practical experience and there was not a relationship between the motivation policies used and the personal factors of the staff. The results also showed that there was a strong and positive relationship between motivation and organizational loyalty.

A study by (Qathami, 2009) on the relationship between psychological empowerment and organizational loyalty aimed to identify the level of staff understanding of the psychological empowerment and organizational loyalty, and the study of the relationship between them. The total sample size was (210) employees at the hospital, as the researcher used the descriptive analytical method for carrying out the study. The results of the study showed that the level of psychological empowerment and organizational loyalty was realized by the employees, as well as that there was a direct correlation with statistical significance between psychological empowerment and its dimensions (sufficiency, meaning, independence and effect) and organizational loyalty of the employees in the hospital.

In a study carried out by (Ketbi, 2006) on the measurement of organizational loyalty of the employees working in the field of policing, through a field study on the employees in the public administration of Sharjah Police, as treatment of the issue was addressed a by identifying the concept of organizational loyalty, its components, and its dimensions, and to identify the factors affecting the job loyalty of the employees, measuring the degree of job loyalty among employees. The study concluded that the most influential factors on organizational loyalty are the factors attributable to the work environment and that there was a moral link between subjective factors, personal variables and functional variables, and that there was a moral link among the factors attributable to the work environment, personal variables and functional variables.

In a study carried out by (Alkhashali, 2003) on the impact of leadership styles of heads of scientific departments on organizational loyalty of faculty members in Jordanian universities, the study concluded that there was a moderate level of organizational loyalty of faculty members, and the existence of a negative relationship between autocratic leadership style of the heads of departments and the organizational loyalty. The study also concluded that there was a positive relationship between the democratic

leadership style and organizational loyalty of the heads of faculty members, as well as a negative relationship between the easygoing style and organizational loyalty, and the absence of a relationship between personal characteristics and organizational loyalty.

A study carried out by (Ajami, 1998) on organizational loyalty and job satisfaction aimed to find out the relationship between organizational loyalty and job satisfaction among the employees in the State of Kuwait, and some of the organizational elements such as supervision, communication, promotion, and work environment. This study also discussed the relationship between the work environment and the external environment elements, such as the sense of the availability of other job opportunities. The study concluded that organizational loyalty was the reason for career satisfaction rather than just a result of it. The study also showed that organizational loyalty was the result of democratic supervision, good communication, cohesion of the working group, availability of alternative employment opportunities, and the desire to continue to work.

Foreign Studies

A survey study carried out by (Aityan & Gupta, 2012) aimed to discuss the loyalty of employees in organizations located in Oakland of the State of California. The results of the study showed that there was a serious mismatch between the views of managers including executives, and non-administrators regarding the loyalty of employees, management trust, and mutual respect between administrators and non-administrators. This study also showed that most of the employees did not feel the employers' loyalty, as the employers did not appreciate them nor their managers, While the administrators supported this point of view, and this discrepancy needs to be taken into account and take all possible actions to develop the loyalty of employees to their management and the loyalty of employers to employees.

In a study carried out by (Jha & Bhattacharyya, 2012) on identifying the relationship between the hiring practices by the Department of Human Resources such as career planning, attracting workers, and selection of professionals, and the job satisfaction as represented by the career pleasure and discontent as dependent subsidiary variables, the results of the study showed that there was a strong relationship between the focus on the process of hiring of employees and the achievement of pleasure, where the study was conducted on 352 executive officer of information technology companies in India.

The study of (Kumar & Skekhar, 2012) aimed to shed light on the mutual loyalty between the employees and the employers in Polyhedron factories in India through a case study included all levels of employees, where the results of the study showed that there was a significant impact for a number of organizational variables such as (Wages, employees empowerment, positive participation and interaction in the development and planning goals, rewards, employee's feeling of its importance in the organization) on loyalty. The study also tested these variables to identify the variable of greatest impact on achieving the loyalty of employees towards the organization. It was found that employees

empowerment and rewarding them had an important role in achieving the loyalty of employees. The study also demonstrated the importance of the loyalty of employers to employees and that loyalty is a two-way street, as it needs mutual sincere commitment by the parties that the loyalty of employees is the most important reason for organization success.

A Study by (Niehoff et al, 2001) carried out by the researchers to identify the relationship between the practice of administrative empowerment and job enrichment, and organizational loyalty to employees who were not included in the process of reducing the size of the business. Total sample size was 203 male and female employees working in research facility affiliated to the central government of the United States of America. The results of the study showed that empowerment has no direct impact on organizational loyalty but it did affect it indirectly through job enrichment.

Comment on Previous Studies

Most of the previous studies addressed some of the variables that affect organizational loyalty, but this study came to highlight the of cognitive (psychological) dimension among the employees in Jordanian commercial banks, through four independent variables which are (selection of employees, training, empowerment of employees and employees motivation) more than highlighting the financial dimension. Moreover, most of the previous studies addressed one or two variables, while few of those studies accessed by researcher addressed these dimensions collectively (combined together) as independent variables and studying their impact on organizational loyalty to employees in the commercial banking sector, especially the Jordanian ones.

Analysis of the study results and hypothesis testing

A. Features of the study sample

Table (4) shows the features of the study sample -**Appendix (A)**.

Results related to the first question

"What are the attitudes of the employees working in the Jordanian commercial banks towards the influencing factors (employee selection, employee training, employee empowerment and employees motivation) and towards organizational loyalty?".

Table (5) Appendix(A) shows that attitudes of the employees towards the combined influencing factors are positive , as well as for each dimension individually, in addition to that employees attitudes towards organizational loyalty is high, as the value of the mean of the overall phrases relating to the employee selection was 4.05. The dimension that ranked second with a high level was employee motivation with a mean of 3.89 and a standard deviation of 0.89.

Employee empowerment ranked third with a high level ,where the average of the answering the paragraph of this dimension was "agree" with a mean of 3,87 with a value close to the dimension of employee training. The forth rank was occupied by employee training at the selection "agree" with a mean of 3,59 and a standard deviation of 0,96 and

with an average level. This means that the attitudes of the employees towards the affecting factors were positively high. In terms of the attitudes of the employees towards the organizational loyalty, the responds of the employees were "strongly" agree with a mean of 4,15 and a standard deviation of 0,73. This means that the attitudes of the employees towards the organizational loyalty in banks were high.

Hypotheses Test

The first major hypothesis (H1)

"There is no significant effect of the affecting factors (employee selection, employee training, employee empowerment and employees motivation) on organizational loyalty of the employees".

Table No. (6) Appendix (A) shows the results of Simple Regression Analysis of the impact of affecting factors in all its dimensions in organizational loyalty of employees in the Jordanian commercial banks representing the study sample, where the results of the statistical analysis showed an significant impact, as the value of the coefficient of determination was (R²) 0.08, and this means that the dimensions of the affecting factors explain 0.08 of the change in the loyalty of employees in these banks. The degree of influence (B) 0.26 means that one unit change in the dimensions of the affecting factors leads to a change in the loyalty of employees by 0.26. The calculated (F) value of this effect amounted to 51.26, which is higher than F scheduled value which was (6.63) which was significant with a value of (Sig) 0.00. The existence of this effect leads to the inability to accept the null hypothesis of the study and the acceptance of the alternative hypothesis.

The first sub-hypothesis (H1a)

"There is no significant effect of the process of the selection of the personnel on organizational loyalty of the employees in the Jordanian commercial banks"

The results of Simple Regression Analysis showed that there was a significant effect for the employees selection in organizational loyalty, where (R²) was 0.09 what explains that 0.09 of employee selection affect the organizational loyalty. The degree of impact (B) was 0.24 what was supported and advocated by coefficient of variation (F) which amounted 57.74 and a significant degree of 0.00 degree and that means the rejection of the null hypothesis adopted by the study and the acceptance of the alternative hypothesis.

Second sub-hypothesis (H1b)

"There is no significant effect of the process of employee training on organizational loyalty of the employees in the Jordanian commercial banks".

Table (6) appendix (A) shows the effect of employee training on the level of organizational loyalty of the employees. The results of regression analysis indicated the existence of a significant effect for these two variables ,where (R²) value was 0.02 and that means the provision of training ,the allocation of special budgets for training programs, the fair distribution of training opportunities ,as well as the selection of the adequate training that suits the training needs of the employees and transfer these training needs into plans that meet the equal opportunities among the employees explains 0.02 of the increase in organizational loyalty. (B) value was 0.09 while (F) value was 12.14 with

significance degree of 0.01. When comparing this dimension with the other dimensions in terms of the strength of effect we observe that the effect of this dimension is the least among the other dimensions, and this was advocated by the analysis results in table (6). The result of the test leads to the rejection of the null hypothesis adopted by this study and the adoption of the alternative one.

Third sub-hypothesis (H1b)

"There is no significant effect of the process of employee training on organizational loyalty of the employees in the Jordanian commercial banks".

The results of the Simple Regression Analysis indicates the existence of a significant effect of employee empowerment on the level of organizational loyalty, whereas (R²) was 0.08. This means that the job the employees occupy is meaningful and that the employees are self-confident, as well as that the full opportunities given to the employees explain 0.08 of the increment of the organizational loyalty of the employees.

(B) value was 0.25, and this means that a change by one unit in employee empowerment leads to an increase in employee performance by 0.25. (F) value advocated this effect where its value was 54.48 with a significance degree of 0.000. It is observed that the strength of the effect of employee empowerment was approximately equivalent to the effect of employee selection and the rejection of null hypotheses adopted by the current study.

Fourth Sub- hypothesis (H1d)

"There is no significant effect of the process of employee motivation of the on organizational loyalty of the employees in the Jordanian commercial banks".

Table (6) shows the effect of employee motivation on the level of achieving organizational loyalty. The results of statistical analysis indicated a significant effect, where (R²) was 0.06. This means that equal distribution of awards on employees in an adequate manner to be sufficient to motivate employees, as well as the provision of significant and financial incentives, and the significance of achieving of career security explains 0.06 of the increase in employee organizational loyalty. (B) value was 0.17. (F) value advocated the significance of this effect which amounted 4.01 and a significance value of 0.00. It is clear that the effect of employee motivation is higher than employee training but least than the effect of employee selection and empowerment. This result leads to the rejection of the null hypothesis adopted by the study.

The second hypothesis (H2)

There are significant differences in the attitudes of the employees in the Jordanian commercial banks towards the affecting factors attributed to the differences in personal characteristics such as gender, age, educational qualifications and years of service. "

Table (7) Appendix (A) indicates the difference in the employees' loyalty due to the differences in personal characteristics. The results of the statistical analysis indicate the existence of differences in terms of all the dimensions of the affecting factors except the difference in motivation due to age, whereas there were no differences between the employees in terms of their ages in realizing the importance of motivation. (F) value was 0.95 with a significance value of 0.41 which exceeded the accepted limits in this study (0.05). This indicates that the employees agree in their opinions with regard to the banks'

interest in motivation.(F) values for the other dimensions were significant and this means the existence of differences, what leads to the acceptance of the third hypothesis.

The third hypothesis (H3)

There are significant differences in the attitudes of the employees in the Jordanian commercial banks towards their organizational loyalty attributed to the differences in personal characteristics of gender, age, educational qualifications and years of service. " Analysis of variance in the table indicates the existence of significant differences in the attitudes of the employees towards organizational loyalty due to the differences in personal characteristics listed in the table above, in terms of gender, age, educational qualification, and the number of years of service ,where all (F) values were statistically significant ranging between 14.57 as the lowest value of the differences between the employees in the level of loyalty due to differences in educational qualifications and 68.70 as the highest value of the differences between the employees in the level of loyalty because of their differences in age 0.00 for all characteristics.

Results and recommendations

First: Results

Having tested the hypotheses identified by the study using some appropriate statistical indicators for each hypothesis, the study concluded the following results:

1. There is a difference in the attitudes of employees in the Jordanian commercial banks toward the affecting factors (employee selection, employee training, employee empowerment and employees motivation) through their point of view about these factors. The attitudes of the employees towards the process of employee selection were high, followed by employee motivation, employee motivation and employee training. Despite this difference, statistical analysis showed that the attitudes of the employees towards these dimensions combined together were good or over, specially the dimension of employee selection. This result is consistent with the study carried out by Kumar & Shekahr 2012 which indicated that the organizational variables have a significant role in the level of organizational loyalty. As for the results of employees' attitudes towards organizational loyalty of the employees they were higher than their attitudes towards the affecting factors.
2. There significant effects of influencing factors combined together on organizational loyalty of the employees working in the Jordanian commercial banks, and these dimensions individually affect loyalty of employees in various degrees. The effect of employees selection ranked first followed by employee empowerment, employee training respectively in terms of the degree of effect. These results were consistent with the findings of the study carried out by Jha & Bhahhacharyya 2012 and the study carried out of Kumar & shekahr 2012.The study was consistent with the study carried out by Ajami 1998 as the organizational loyalty is the result of career satisfaction but was not consistent with the study by Khleifat and Almlahmh 2009, which concluded that organizational loyalty is a cause but not a result of career satisfaction.
3. There are significant differences in the attitudes of the employees in the Jordanian commercial banks towards the influencing factors, due to differences in personal characteristics related to age, gender, educational qualification, and the number of years of service. These results were consistent with the findings of the study carried out by Khleifat and Almlahmh 2009.

4. There are significant differences in the attitudes of the employees working in the Jordanian commercial banks towards organizational loyalty due to differences in personal characteristics related to age, gender, educational qualifications, and the number of years of service (Kumar & shekhar 2012),, Khleifat, Ahmadi 2006, Ketbi, 2006 .The current study was inconsistent with the results of the study carried out by (Alkhali, 2003), which showed that there was no relationship between personal characteristics and achieving organizational loyalty.

Second: Recommendations

Based on the findings of the study, the researcher recommends the following:

- 1.The results showed that the attitudes of the employees towards training was the least affecting dimensions through the study of the attitudes of the employees towards this variable. Thus, the managements of the Jordanian commercial banks shall focus on this dimension and shall search to find the reasons that led to this result, in addition to the development of strategic short-and long-term plans for training and qualifying the employees to be ready for any developments and modern techniques used at banks in developed countries.
- 2.The necessity of focusing on the studied affecting factors because this reflects on the performance of the employees directly through increasing the level of their loyalty and getting rid of the aspects negatively affect the loyalty of the employees working at the banks in which they work.
- 3.The need to rehabilitate and train employees and empower them by giving them the opportunity to participate in decision-making what deepens the sense of responsibility and achieves high level of organizational loyalty among the employees in the banks
4. The dimension of selection of employee had the greatest effect on organizational loyalty, and thus the managements of the commercial banks shall pay more attention to this factor by following clear and declared policies by the bank management in terms of hiring, and good selection of those who carried out such duties with integrity and professionalism to make the process of selecting candidates for jobs on the basis of efficiency and fairness.
5. The managements of banks shall focus on both financial and significant motivation due to the importance of this dimension on the psyche of the employees, as many studies have indicated its positive effect on organizational loyalty.
- 6.The managements of Jordanian commercial banks shall work hard more than they do now to provide practical support to support the trends of employees in the banking business, to increase awareness of all the factors that deepen the loyalty of workers to the banks in which they work.

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Appendix (A)

Table (4) Description of Demographic Information

Gender	male		Female							
	N	%	N	%						
	383	%62	235	%38						
Age	25- more		26-35 Years		36-45 years		46- more			
	N	%	N	%	N	%	N	%		
	237	%40	235	%38	117	%19	80	%13		
Qualifications	High School and less		Diploma		Bachelor		High Education			
	N	%	N	%	N	%	N	%	N	%
	%31	%5	136	%22	433	%70	43	%7		
Experience	6year and less		7-12 years		13-18 years		19-25 years		26 years and more	
	N	%	N	%	N	%	N	%	N	%
	143	%23	209	%33	142	%23	49	%8	80	%13

Table (5) working attitudes towards influencing factors and about organizational loyalty (1)

Variables	Mean	St. Deviation
Workers Choice	4.05	0.81
Workers Training	3.59	0.96
Enable workers	3.87	0.81
Workers Motivation	3.89	0.89
Dimensions influencing factors combine	3.92	0.87
Organizational Loyalty	4.17	0.73

Table (6) Simple Regression for Effect the working attitudes towards influencing factors on about organizational loyalty

Variables	R2	B	F	Sig
influencing factors (H2)	0.08	0.26	51.26	0.00
Workers Choice (H2a)	0.09	0.24	57.74	0.00
Workers Training (H2b)	0.02	0.09	12.14	0.01
Enable Workers (H2c)	0.08	0.25	54.48	0.00
Workers Motivation (H2d)	0.06	0.17	40.01	0.00

F value Tabulated with significant less than 0.01 equal 6.63

Table (7) The difference in the attitudes of workers towards influencing factors and about organizational loyalty due to differences in personal characteristics

Personal Characteristics	Workers Choice		Training		Workers Enable		Workers Motivation		Organizational Loyalty	
	F	Sig	F	Sig	F	Sig	F	Sig	F	Sig
Gender	44.85	0.00	12.90	0.00	10.92	0.001	5.85	0.016	25.54	0.00
Age	4.02	0.00	15.06	0.00	31.90	0.00	0.95	0.41	68.70	0.00
Qualification	9.21	0.00	18.60	0.00	5.65	0.001	18.90	0.00	14.57	0.00
Expeirience	17.10	0.00	22.95	0.00	8.80	0.00	9.90	0.00	15.71	0.00

F value Tabulated with significant less than 0.01 equal 6.63