Impact of Manager Skill Profile on his Managerial Behavior

A case study Jordan Kuwait Bank

أثر مهارة المدير على سلوكه الإداري

دراسة حالة البنك الأردني الكويتي

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A thesis submitted in partial fulfillment of the requirement for the degree of MBA

Master of business administration

In the Faculty of Business

Middle East University

June /2012

AUTHORIZATION

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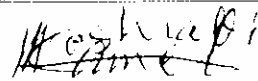
This dissertation was discussed under title:

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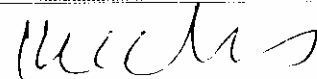
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DEDICATION

To my father (Mr. Khaled Khader), who taught me the best kind of knowledge to have and for his endless love, support, guidance and encouragement throughout my life

It is also dedicated to my mother and stepmother, who taught me that even the hardest task can be accomplished if it is done one step at a time and for believing in me and supporting me to achieve my dreams.

To My brothers, sister and my fiancée for bringing so much happiness into my life

To my JKB family for their support especially my team and faith in my ability to success

Acknowledgement

All the praises and thanks be to Allah, the Lord of all worlds and exist,

The most Gracious and the most Merciful.

It gives me great pleasure in acknowledging the support and help of Professor Kamel Al-moghrabi for his guidance and support throughout this study.

To all my friends, thank you for your understanding and encouragement in my many moments of crisis.

This thesis is only the beginning of my journey.

To each of the above, I extend my deepest appreciation.

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ABSTRACT

This study aims to examine theManagers Skills and if Jordan Kuwait bank managers possess the necessary skills to wealth their profile to respond efficiently and effectively to the modern banking environment demands.

Many studies have been conducted over the years to completely draw reliable picture of what managers do. Fortunately, research by Clark Wilson and others, has given us a practical and statistically validated profile of managerial skills.

The study was conducted in Jordan Kuwait Bank to examine and assess the skills of the managers as viewed by their subordinates in Jordan Kuwait Bank,depending on Wilsonassessment technique, the logic is simple. Who better to assess a manager's skills than the people who experience those behaviors on a daily basis? (150) questionnaires were distributed out of 947 employeeand only (143) questionnaires were recoveredwhich is at the average 15%.

The study results show that there is a statistical significant impact of manager profiles skills (technical, teambuilding, drive skills) on manager performance in Jordan Kuwait Bank.

The study recommends further emphasis on drive and technical skills among mangers due to its functional role and to conduct future studies to incorporate more factors that have explanation value for mangers performance.

الملخص

تهدف هذه الدراسة إلى تقييم مهارات المدراء في البنك الأردنيّ الكويتيّ لرؤية مدى إمتلاكهم

المقدرة على .توظيف مراكزهم للاستجابة لمتطلبات البيئة البنكيّة الحديثة بفعاليّة كبيرة.

لقد أنجزت العديد من الدراسات على مدى السنين لرسم صورة واضحة لماهيّة عمل المدراء،

ولحسن الحظ فإن البعض منها أعطى نماذج نظريّة وعمليّة للمهارات الاداريّة.

أقيم استبيان في البنك الأردنيّ الكويتيّ لتقييم مهارات المدراء من قبل موظّفيهم، فمن أفضل لهذه

المهمّة سوى من يتعامل معهم بصورة يوميّة ألا وهم موظفيهم.

احتوى الاستبيان على 150 سؤال وزع على 143 موظف وموظفة من أصل 947 مما يمثل

نسبة 15% من مجموع عدد الموظفين؛ وضحت نتائج الاستبيان أنّ مهارات المدراء (سواء المهارات

التقنيّة، العمل الجماعي والقياديّة) لها تأثير بالغ على آدائهم في البنك الأردنيّ الكويتيّ، وايضا بينت ان

مهارات العمل الجماعي متوفرة بدرجة عالية ولكن المهارات التقنية والقيادية متوفرة بدرجة متوسطة.

أوصى الباحث بضرورة التأكيد على مهارتي التقنية والقياديّة لدورهما الفاعل وأوصى أيضاً بعمل

استبيانات مستقبليّة لادخال عوامل اضافيّة ذات قيم تطويرية لاداء المدراء.

CHAPTER ONE

GENERAL FRAMEWORK

1-1 PREFACE

1-2 STUDY PROBLEM AND QUESTIONS

1-3 STUDY OBJECTIVES

1-4 STUDY SIGNIFICANCE

1-5 STUDY HYPOTHESES

1-6 STUDY LIMITATION

1-7 TERMINOLOGY

1-1   Preface

The world of today differs from yesterday's world. Ever since the big powers started their race to the moon, the world has witnessed drastic alterations. Economic, technological, informational expansions have taken place. Business organizations in particular have been affected by dramatic changing in environment and its needs for new generations of managers have become a demanding requirement. Managers of today's business do not only require to achieve productive efficiency, they must also possess the technical, human and cognitive skills that will make them sensitive to satisfy world markets with needed goods and services, on one hand, and to speedily respond to the various environmental factors that are continuously changing.

Successful managers in today's team-oriented environments are adding another dimension to their abilities to plan, manage resources wisely, and accomplish objectives. They are also using the skills of effective leaders, coaches and facilitators. They motivate employees to become involved in and committed to organizational goals. They facilitate communications and understanding between people with different points of view. They encourage individual's excellence and team behavior. They are comfortable in creating a less formal style of management where people learn from each other, where everyone is a resource for everyone else, and where each person gets support and assistance from many different sources.

Certain aspects and behaviors of leaders and managers that were important twenty five years ago are still critical today and will likely be important 100 years from now. These include acting with integrity, leading by example, developing talent and ensuring customer satisfaction/loyalty.

However, there are vast differences between the old-style of administrating and directing and the new idea of guiding and inspiring. Today's managers and leaders are

faced with a whole new set of expectations in the way they motivate the people who work with or follow them, setting the tone for most other aspects of what they do. People today not only don't want to be managed, in most cases, they simply won't be managed. Today's employees want to be guided. They want to participate and engage in every aspect of their job. Creating a two way relationship is critical especially considering that many knowledge workers today know more about what they are doing than their boss does.

Another significant shift for managers and leaders today is the necessity of thinking globally, the impact of globalization has affected all aspects of business. Appreciating and leveraging diversity is an additional shift that correlates to our world becoming smaller and smaller; the broad expansion of businesses spans seas, cultures, and religions. In addition to these actions and areas of focus, leaders and managers today must be more innovative and more proactive, anticipating problems and opportunities as well as entirely new markets and products. (Kahan, 2009)

Banking business, as any other business, is facing tremendous challenges, due to the growth in technology and information. Continuous information technology development has changed traditional ways of management and business operations. Nowadays there is a high demand for new innovative business solutions and the ways of managing people that enables to fully elicit their potential. Physical boundaries are removed; work is becoming incredibly dispersed around the world enabling growth of 24/7 customer service, home banking, online shopping and other services that were seemed incredible just a few years ago.

In this fast paced environment the companies are seeking for any possibility to increase their competitiveness. Implementing flexible working is considered by most of organizations as a tool to adapt to never-ending changes. (Petrova, 2011)

Haethum Buttikhi, (2010) of Jordan-Kuwait Bank agrees: "The banking sector in Jordan is very strong and successful….The sector is mature, well-established and well-regulated. It also has the manpower to work in the institutions. There are roughly 15,000 bankers in Jordan and the vast majority is Jordanian staff. During the crisis, not a single bank had any losses". He continued to say "I think we have one of the most solid and sound banking sectors in the region…the fundamentals of the banking sector will give our economy a solid base when we need to move forward in a better, normal economic situation."

Banking in Jordan is facing severe competition against local and foreign banks; therefore in order to achieve continuous progression managers must possess high managerial potential and skills.

This thesis is going to assess the skills of Jordan Kuwait Bank managers in head quarter also branch managers and the way they handle their job and practice at work, and if they are considered to be skilled manager's attaining a high level of proficiency in their work and the necessary effect on the subordinates' performance.

1-2   Study Problem and questions

A financial crisis that Greece, Italy and Spain are facing today is affecting most of countries in the world, which will require highly level of efficiency to respond positively to the modern banking environment demand,

We need to examine the manager skill required to meet those challenges and also to improve the managerial behavior for the manager.

A study on Jordan Kuwait Bank managers is required to find if our managers acquire the necessary profile (technical, teambuilding and drive) skills in order to

cope with the environmental factors and keep the banking system operating effectively and efficiently, which lead us to pose the following main question:

- Do our managers possess the required managerial skills profiles (technical, teambuilding and drive) to make them efficient and effective?

This problem can be answered by the following question

- To what extent are the technical skills present and practiced by managers in Jordan Kuwait bank?

- To what extent are the teambuilding skills present and practiced by managers in Jordan Kuwait bank?

- To what extent are the drive skills present and practiced by managers in Jordan Kuwait bank?

1-3   Study Objectives

The main objective for this study is to examine the manager skills profile needed to improve the employee performance which will lead the company to a higher level of effectiveness and efficiency through achieving the following objectives:

- Determine the Technical skills needed by the manager to have and the way they can improve it.
- Determine the Teambuilding skills needed by the manager to have and the way they can improve it.

- Determine the Drive skills needed by the manager to have and the way they can improve it.

1-4   Study Significance

The significant aim of this study is to examine the skills possessed by managers in Jordan Kuwait Bank and whether or not these skills help and enhance managers to function more effectively in all ever-changing banking environments.

Also, the significance of the study stems from being the first to be conducted in the Arab world. It is one of a kind according to the researcher's knowledge.

1-5   Study hypotheses

Based upon the study problems and the literature review, the following research hypotheses to be examined will be as follows;

The main hypothesis H0: There is no statistical significant impact of manager skills profiles (technical, teambuilding, drive skills) on managerial behavior in Jordan Kuwait Bank at level ($\alpha \leq 0.05$).

This hypothesis is divided into the following sub-hypotheses:

H01: there is no significant impact of technical skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level ($\alpha \leq 0.05$).

H02: there is no significant impact of teambuilding skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level ($\alpha \leq 0.05$).

H03: there is no significant impact of drive skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level ($\alpha \leq 0.05$).

1-6   Study limitation

The study scope deals with the following:

Human limitation: Head Quarter and branches managers in Jordan Kuwait Bank

Place limitation: Jordan Kuwait Bank Head Quarter and its branches in Jordan.

Time Limitations**:** the time absorbed to study accomplishment, is estimated by tow

semester.

1-7   Terminology

Manager skills profile: A manager has the responsibility of working with and

through diverse groups of people efficiently and ethically to achieve organizational

goals and objectives. Effective management utilizes a multitude of skills to

accomplish this objective. There are eleven managerial skills profile behavior

categories exhibited by effective managers. (Wilson, 2003)

Technical skills: Managers need technical skills to organize tasks, jobs, and projects

that enable them to implement their assignments, education, training, and experience.

These skills guide their abilities to set goals, plan tasks, and direct the solution of

problems, as well as support their abilities to initiate, oversee, and complete their

performance of tasks, (Wilson, 2003), the ability to apply specialized knowledge or

expertise. (Robbins and judge, 2007)

Teambuilding skills: they must be able to direct and coordinate group operations. It

is critical to be able to define tasks clearly for teams, as well as demonstrate a

willingness to listen and develop team play. Teambuilding skills include the ability to

coach and give feedback to groups of individuals to direct their collective

performance, (Clark Wilson, 2003) the ability to work well with other people

individually and in a group. (Robbins and coulter, 2009)

Drive skills: it is critical to be able to maintain standards, appraise performance; and exercise the control of quality, output, costs, and customer service. There is much to be done and Drive is essential to make it all happen as needed, (Clark Wilson, 2003) the cognitive ability to see the organization as a whole and the relationship among its part (Richard Daft, 1996)

CHAPTER TWO

THEORETICAL FRAME WORK AND PREVIOUS STUDIES

2-1 THEORETICAL FRAMEWORK

2-2 PREVIOUS STUDIES

2-3 JORDAN KUWAIT BANK HISTORY

2-1 Theoretical Framework

Being an effective manager is no easy task by any means, and no matter what field you are operating in, basic management principles remain the same for business administration and management. Whether you are heading a small organization or running a multimillion dollar corporation, there are some rules and concepts that universally apply to every situation where people management, time management and resource management is necessary. (Thadani, 2010)

Primarily, there are five different functions of management, and this is what the process aims to achieve at all points. Here are these management concepts, and the realms they cover.

- Planning: A process that includes defining goals, establishing strategy and developing plans to coordinate activities. (Stephen P.Robbins and Timothy A.Judge, 2007:4)

- Staffing: The next function of basic management principles is to recruit the right people for the job. There is a proper method in which to carry out this task, and choosing the most appropriate people is vitally important. People with the right skill sets and experience levels are absolutely necessary for the smooth working of an organization. . (Thadani, 2010)

- Organizing: managers are responsible for arranging and structuring work to accomplish the organization goals, when manager organize they determine what task are to be done, who is to do them, how the tasks are to be grouped, who report to whom, and where decisions are to be made. (Stephen P.Robbins and Mary Coulter, 2009)

- Controlling: after goals and plans are set (planning), tasks and structural arrangements are put in place (organizing), and people are hired, trained and motivated (leading), there has to be some evaluation of whether things are going as planned. To ensure that goals are being met and that work is being done as it should be, managers must monitor and evaluate performance. Actual performance must be compared with the set goals. If those goals aren't being achieved, it's management's job to get work back on track. (Robbins and Coulter, 2009)

- Directing: As mentioned earlier, the manager has to react once results have been compared to the expected performance. The reasons for disparities should be found, and the manager should strive to make the workers improve their performance in a positive manner. This also involves the inculcation of basic time management principles. . (Rahul Thadani, 2010)

    In order to achieve and follow those basic management principles and

function,

what managers do will be dependent on their function, level, organization (type,

structure, culture, size) and their working environment generally (the extent to which

it is turbulent, predictable, settled, pressurized, steady). Individual managers will

adapt to these circumstances in different ways and will operate more or less

successfully in accordance with their own perceptions of the behavior expected of

them, their experience of what has or has not worked in the past, and their own

personal characteristics. There are, however, the following typical characteristics of

managerial work categorized by Michael Armstrong: (Michael Armstrong,2004)

- Reaction and non-reflection:

Much of what managers do is, of necessity, an unreflecting response to circumstances. Managers are usually not so much slow and methodical decision-makers as doers who have to react rapidly to problems as they arise and think on their feet. Much time is spent in day-to-day trouble-shooting.

- Choice**:**

Managers can often exercise choice about their work. They informally negotiate widely different interpretations of the boundaries and dimensions of ostensibly identical jobs, with particular emphasis upon the development of 'personal domain' (ie establishing their own territory and the rules that apply within it).

- Communication**:**

Much managerial activity consists of asking or persuading others to do things, which involves managers in face-to-face verbal communication of limited duration. Communication is not simply what managers spend a great deal of time doing but the medium through which managerial work is constituted.

- Identification of tasks:

The typical work of a junior manager is the 'organizational work' of drawing upon an evolving stock of knowledge about 'normal' procedures and routines in order to identify and negotiate the accomplishment of problems and tasks.

- Character of the work:

The character of work varies by duration, time span, recurrence, unexpectedness and source. Little time is spent on any one activity and in particular on the conscious, systematic formulation of plans. Planning and decision-making tend to take place in the course of other activities. Managerial activities are riven by contradictions, cross-pressures, and the need to cope with and reconcile conflict. A lot of time is spent by

managers accounting for and explaining what they do, in informal relationships and in 'participating'.

There are certain qualities and characteristics that a manager must mandatorily have. These basic management skills will help him make a genuine connection with people, and it will also help him to get the best out of them. Here are some of the features that all good managers naturally possess. . (Thadani, 2010)

- Problem solving: Problem solving is one of a manager's principal functions, yet many managers will refuse to acknowledge that problems exist in order to avoid dealing with them. Others will solve problems only when it becomes necessary, dealing with just the most urgent, but the best managers will search for problems, anticipating where and when they may pop up and dealing with them before they become urgent.

  Management must be able to get to the root of a problem in order to solve it. Problems occur when expectations are not met. Perhaps a target has been missed, performance levels have dipped or a new policy has not had the desired effect. Managers have to be able to distinguish between the cause of the problem and the symptoms. If management works to treat symptoms rather than cure the problem it will rarely lead to a solution. A manager should use his judgment, experience and intuition to get to know the underlying causes of the problem. Too many managers leap into problem solving with only a limited understanding of what caused the problem in the first place. Digging deeper can often allow management to come up with a better solution. (McBride, 2010)

- Logical thinking: Critical thinking has been described as "reasonable reflective thinking focused on deciding what to believe or do." It has also

been described as "thinking about thinking." It has been described in more detail as "the intellectually disciplined process of actively and skillfully conceptualizing, applying, analyzing, synthesizing, and/or evaluating information gathered from, or generated by, observation, experience, reflection, reasoning, or communication, as a guide to belief and action" More recently, critical thinking has been described as "the process of purposeful, self-regulatory judgment, which uses reasoned consideration to evidence, context, conceptualizations, methods, and criteria." Within the critical social theory philosophical frame, critical thinking is commonly understood to involve commitment to the social and political practice of participatory democracy, willingness to imagine or remain open to considering alternative perspectives, willingness to integrate new or revised perspectives into our ways of thinking and acting, and willingness to foster criticality in others. (Facione, 2007)

- Technical knowledge: technical usually play supporting roles, not leadership roles, in knowledge management efforts. I then argue that to overcome this challenge, technical communicators must carefully re-think how they define knowledge management, technical communication, and themselves as professionals. I further argue that technical communicators should define themselves not by the products they produce but by the "core competencies" with which they produce them. I then conclude the article by adding that although these competencies serve vital priorities of knowledge management, technical communicators must broaden their technological knowledge base to establish themselves as leaders in knowledge management.(Corey Wick, 2000)

- Ethical thinking: think ethically in the practice of management requires an appreciation of the detailed context for specific actions. Ethical theory, as typically offered on programs for managers, is based on abstract concepts which call for judgment in their real-world application. Thus the 'disorderliness' of management practice must be recognized; this is part of the context in which moral discourse in organizations is conducted, decisions taken, and behavior enacted. Furthermore, such discourse and action go well beyond the 'ethical decision-making' often assumed in texts and teaching; individuals' everyday conduct and demeanor must also be considered. Case material and other learning resources should therefore provide a basis for relating ethical thinking to the detail of particular situations so that such contextualization for decisions and everyday conduct is appreciated. To this end, it is suggested that literature may provide a valuable aid to learning. (Maclagan, 1997)

- Effectively communicating: Communication is the process of sharing information, thoughts and feelings between people through speaking, writing or body language. Effective communication extends the concept to require that transmitted content is received and understood by someone in the way it was intended. The goals of effective communication include creating a common perception, changing behaviors and acquiring information.

    The act of communication begins with internal processing about information or feelings you want to share with someone else. After encoding, the message is sent through either spoken or written words, which completes encoding. At the other end of communication is receiving and interpreting

what was sent. The recipient can and should confirm receipt.(Barbara Brown, 2011)

- Reasonable and understanding: "reasonable management action". The new provision should overcome the previous difficulties that have occurred when a person has lodged a claim for "stress" related to performance management; unless the person was in a formal disciplinary process the exclusion could not be applied. It is important to note that, for the exclusion to be applied, the injury must be caused "wholly or predominantly" by the management action. reasonable action taken in a reasonable manner by the employer to transfer, demote, discipline, redeploy, retrench or dismiss the worker; or a decision of the employer, on reasonable grounds, not to award or to provide promotion, reclassification or transfer of, or leave of absence or benefit in connection with the employment, to the worker; or an expectation of the taking of such action or making of such a decision.(Workcover Victims Victoriam 2010)

With the right management skills, no obstacle can be big enough to pull the team down. Good managers will follow all the basic management principles and ensure that the team works for each other, and all disputes and resolves are solved amicably, with the sole aim of achieving the objectives and goals. (Rahul Thadani, 2010)

With this complexity comes a move towards more complicated models of human nature, and the resultant implications of how to manage people. Some of the assumptions about human nature underlying modern management theory include the ideas that needs vary according to life situation and stage of development, different outcomes (e.g., money) can fulfill different needs for different people, and people are capable of learning new motives. Additional assumptions include that individuals

may display different needs in different groups, and that organizational members respond to different kinds of managerial strategies, dependent on their own motives and abilities, and the nature of the task (Bowditch & Buono, 1994). While the focus has changed due to this shift in assumptions about people, the tasks of modern managers remain the same. Managers are required to ensure that people "are capable of joint performance through common goals and values" (Bowditch & Buono, 1994, p. 21), set structures to facilitate interactions, and provide training and development to ensure performance.

Good manager qualities are useful in managing his area of business smoothly. They are most useful in managing the staff of the company or the organization and coordinating their activities towards the fulfillment of the goals of his department as well as the company.

Achieving goals or targets of the business is related to its survival and essential to the job security of its staffs. The main task of a good manager is to use inputs that are at his or her disposal, such as the resources in the form of men and material, to obtain the maximum output in the form of profit. (Kanade, 2011)

Management development in itself is a huge field of study and there are professionals who have dedicated their lives towards studying it and commenting on it, but the true essence of managing comes from effective people skills. It basically involves gathering the right people to do a certain job, and to show them the right way to do it, and to motivate them to do so constantly (Thadani, 2010)

There are several defining characteristics of management skills that differentiate them from other kinds of managerial characteristics and practices. (Whatten & Cameron, 2011)

o First, management skills are behavioral. They are not personality attributes or stylistic tendencies. Management skills consist of identifiable sets of actions that individuals perform and that lead to certain outcomes. Skills can be observed by others, unlike attributes that are purely mental or are embedded in personality. Whereas people with different styles and personalities may apply the skills differently, there are, nevertheless, a core set of observable attributes in effective skill performance that are common across a range of individual differences.

o Second, management skills are controllable. The performance of these behaviors is under the control of the individual. Unlike organizational practices such as "selectively hiring," or cognitive activities such as "transcending fear," skills can be consciously demonstrated, practiced, improved, or restrained by individuals themselves. Skills may certainly engage other people and require cognitive work, but they are behaviors that people can control themselves.

o Third, management skills are developable. Performance can improve. Unlike IQ or certain personality or temperament attributes that remain relatively constant throughout life, individuals can improve their competency in skill performance through practice and feedback. Individuals can progress from less competence to more competence in management skills.

o Fourth, management skills are interrelated and overlapping. It is difficult to demonstrate just one skill in isolation from others. Skills are not simplistic, repetitive behaviors, but they are integrated sets of

complex responses. Effective managers, in particular, must rely on combinations of skills to achieve desired results. For example, in order to effectively motivate others, skills such as supportive communication, influence, empowerment, and self-awareness may be required. Effective managers, in other words, develop a constellation of skills that overlap and support one another and that allow flexibility in managing diverse situations.

o Fifth, management skills are sometimes contradictory or paradoxical. For example, the core management skills are neither all soft nor humanistic in orientation nor all hard driving and directive. They are oriented neither toward teamwork and interpersonal relations exclusively nor toward individualism and technical entrepreneurship exclusively. A variety of skills are typical of the most effective managers, and some of them appear incompatible. (Whatten & Cameron, 2011)

Although effective teams may be able to reduce the managerial workload by taking on some managerial tasks, managers are still crucial to the success or failure of a team. In effective teams, a manager needs to be prepared to serve as an internal consultant, visionary, experimenter, coach and educator. As an internal consultant, the manager helps identify problems through asking the team about obstacles. As visionary, the manager is the conduit for information from the outside world, such as top management's vision, the overall business plan, and the needs of customers (Internal or external). As experimenter, the team leader helps the team design work-process to improvement performance. As coach, the leader acts as a trainer and observer, providing constructive feedback, as well as ensuring timely, meaningful

rewards for desired team behaviors and combined performance. Finally, as educator, the team leader facilitates the discussion and implementation of lessons learned from the completion of projects which can strengthen the teams' abilities for future work (Antonioni, 1994).

A large part of success in any management is developing good interpersonal, or people, skills, Managers Need to be technically proficient in their area of expertise, but technical knowledge is not enough in regard to dealing with other parties. Furthermore, managers have to understand the importance of the interpersonal skills resulting in the managerial effectiveness required. Until late 1980s, business school curricula emphasized the technical aspect of management, specifically focusing on economics, accounting finance, and quantitative techniques. (Robbins and Judge, 2007:4). Course work in human behavior and people skills received minimal attention relative to the technical aspect of management. Recognition of the importance of developing manager's interpersonal skills is closely tied to the need for organizations to get and keep high-performing employee. (Stephen P.Robbins and Mary Coulter, 2009)

We reached a common understanding that technical skills are necessary, but they are not enough to succeed in management. In today increasingly competitive and demanding workplace,managers can't succeed depending on their technical skills alone.

Describing what managers do is difficult because every manager differs from the other, Management researchers have developed three approaches to describe what a manager does: function, roles, and skills. (Robbins and Coulter, 2009:23)

Managers just do not go there and do their responsibilities lightly. Good managers discover how to control five basic functions: planning, organizing, staffing, leading, and controlling. (Robbins and coulter, 2009)

A manager plays many different roles; he can be a planner, an organizer, a coach, a problem solver, a decision maker and even more, all those roles in one character.

Concentrating on the general sets of operational skills which are categorized by Wilson, 2003:

- Technical: Managers need technical skills to organize tasks, jobs, and projects that enable them to implement their assignments, education, training, and experience. These skills guide their abilities to set goals, plan tasks, and direct the solution of problems, as well as support their abilities to initiate, oversee, and complete their performance of tasks.

- Teambuilding: they must be able to direct and coordinate group operations. It is critical to be able to define tasks clearly for teams, as well as demonstrate a willingness to listen and develop team play. Teambuilding skills include the ability to coach and give feedback to groups of individuals to direct their collective performance.

- Drive: it is critical to be able to maintain standards, appraise performance; and exercise the control of quality, output, costs, and customer service. There is much to be done and Drive is essential to make it all happen as needed

Diverse and confusing lists of managerial function and roles have been suggested. Fortunately, a stream of research over 20 years done by Wilson and others has given practical and statistically validated profile of managerial skills, Wilson managerial profile focuses on 11 observable categories of managerial behavior (see

table 1-1), this is very much in tune with today's emphases on management

competency. Wilson unique skills-assessment technique goes beyond the usual self-

report approach with its natural bias. (Kreitner and Kinicki, 2009)

Table 2-1 The Task Cycle Skills Exhibited By Effective Managers

1. Clarifies goals and objectives for everyone involved**. (Technical)**

2. Encourages participation, upward communication, and suggestions. (Teambuilding)

3. Plans and organizes for an orderly work flow. (Technical)

4. . Has technical and administrative expertise to answer organization-related

   (Technical)

5. Facilitates work through team building, training, coaching, and support.

   (Teambuilding)

6. Provides feedback honestly and constructively (Technical)

7. **Keep things** moving by relying on schedules, deadlines, and **reminders (Drive)**

8. Controls details without being overbearing. **(Drive)**

9. Applies reasonable pressure for goal accomplishment. **(Drive)**

10. . Empowers and delegates key duties to others. (Teambuilding)

11. Recognizes good performance with rewards and positive reinforcement.

    (Teambuilding)

SOURCES: Adapted from material in F Shipper, "A Study of the Psychometric Properties of the
Managerial Skill Scales of the Survey of Management Practices," Educational and Psychological
Measurement, June 1995, pp 468–79; and C L Wilson, How and Why Effective Managers Balance Their
Skills: Technical, Teambuilding, Drive (Columbia, MD: Rockatech Multimedia Publishing, 2003).

Wilson's research yields three useful lessons: (Wilson, C., 2003)

1- Dealing effectively with people is what management is all about. The 11

   skills constitute a goal creation/commitment/feedback/reward/accomplishment

   cycle with human interaction at every turn.

2- Managers with high skills mastery encompass better performance and

   employee morale than the ones with low skills mastery.

3- Effective female and male managers do not have sufficiently different skill

   profiles, in contrary to the claims in the popular business press in recent years.

4- At all career stages, derailed managers (those who failed to achieve their potential) tended to be the ones who overestimated their skill mastery (rated themselves higher than their employees did). This prompted the following conclusion: .."when selecting individuals for promotion to managerial positions, those who are arrogant, aloof, insensitive and defensive should be avoided" (Wilson, C., 2003)

In their Sixth Edition (2004) Wilson focused on the importance of balancing manager's skills

Although effective teams may be able to reduce the managerial workload by taking on some managerial tasks, managers are still crucial to the success or failure of a team. In effective teams, a manager needs to be prepared to serve as an internal consultant, visionary, experimenter, coach and educator. As an internal consultant, the manager helps identify problems through asking the team about obstacles. As visionary, the manager is the conduit for information from the outside world, such as top management's vision, the overall business plan, and the needs of customers (internal or external). As experimenter, the team leader helps the team design work-process to improvement performance. As coach, the leader acts as a trainer and observer, providing constructive feedback, as well as ensuring timely, meaningful rewards for desired team behaviors and combined performance. Finally, as educator, the team leader facilitates the discussion and implementation of lessons learned from the completion of projects which can strengthen the teams' abilities for future work (Antonioni, 1994).

What differentiates good from bad teams is how teams are structured and supported (Hackman, 1998).

Explicit action must be taken to establish and affirm the team's boundaries, to define the task for which members are collectively responsible, and to give the team the autonomy members need to manage both their own team processes and their relations with external entities (Hackman, 1998). Groups with appropriate structures tend to develop healthy internal processes, whereas those with insufficient or inappropriate structures tend to be plagued with process problems. Often managers make the mistake of specifying challenging team objectives, but then skimp on organizational supports to facilitate meeting the objectives. Some key supports include a reward system that recognizes team performance, an educational system that gets team members what they need, an information system that provides necessary data, and the mundane material resources that the work requires (Hackman, 1998).

Effective design and coaching of teams are vital components to leading successful teams. Leaders and managers need to provide coaching to individuals in honing their teams skills and to the team as a whole in developing good group performance practices (Hackman, 1998). However, new research (Wageman, 1997) suggests that the design of teams is even more crucial to team effectiveness than is coaching. This finding is especially interesting given the common myth that most team problems can be solved via good coaching. It appears that even high-quality coaching cannot compensate for poor quality team design. The implication for leaders of teams is that they must learn first how to design teams effectively, and then focus on coaching aspects.

2-2   Previous Studies

➢ **Trinka, (2005) study entitled "What's a Manager to do?".** This study was

directed to government leaderships in USA, a wide range of possible

managerial activities was evaluated and those that add little value were

eliminated. A few recommendations were made for time-oppressed managers

and organizations to undertake that have the greatest impact on improving

both leadership effectiveness and employee productivity. This article seeks to

examine numerous surveys on employee performance and leadership

effectiveness and to reveal common themes and implications for managers

interested in dramatically improved employee productivity and retention. All

of these surveys are to study successful leaders and home in on the

characteristics that differentiate them from the rest. Focusing on success

creates positive energy by recognizing and appreciating what is working,

which seems to produce greater engagement and momentum for change.

Findings: Specifically, the evidence supports the establishment of a performance-

management-based organizational culture, although not from a command and control

perspective, but from one that involves a coaching environment and conscious

attempts at continuous dialogue within work teams to achieve a balance between

driving for results and interpersonal skills.

The article identified that managers who undertake activities related to this approach

have a much better chance of achieving "breakthrough" employee performance

improvements, leading to "breakthrough" results for the organization.

➢ **Carmeli and Tishler, (2006) study entitled "The Relative Importance of the Top Management Team's Managerial Skills".** The data were collected from chief executive officers of 93 industrial enterprises in **Israel** through structured questionnaires and complementary in-depth investigation. The goal of this study is to examine the effect that nine managerial skills of the firm's top management team (TMT) (persuasiveness, administrative ability, fluency in speaking, knowledge about group tasks, diplomacy and tact, social skills, creativity, conceptual skills, and cleverness) have on the performance of industrial firms.

The results showed that managerial skills possessed by the TMT strongly affect firm performance. Skills that are required to manage people (human resources skills) are found to be more important to firm performance than intellectual abilities. The study emphasizes the importance of complementary managerial skills as an indicator of quality TMT. The TMT's ability to make good decisions and lead the organization to meet external and internal constituents is a very complex task. The study contributes to the literature by first, providing support to the importance of managerial skills for firm performance; second, suggesting a new avenue to incorporate the resource based view into the field of strategic leadership in general and managerial skills in particular; and finally, indicating the importance of simultaneously testing the effect of a set of predictors (managerial skills) on a set of performance measures.

➢ **Rees and Porter, (2008) study entitled "The Re-branding of Management Development as Leadership Development – and its Dangers".** The authors use their extensive background in management education and development in the UK and abroad to consider the implications of the increasing emphasis on leadership as opposed to management education and development. Recent

trends are identified as is both the distinction between and overlapping between the terms leadership and management. Relevant literature is examined and the potential dangers of the re-branding process are identified. The purpose of this study was to examine the re-branding of much management education and development under the heading of leadership and to identify the dangers this may bring particularly if it results in key management skills being neglected.

The results: Four specific potential dangers are identified. These is the lack of emphasis on the need to match people to situations, a failure to distinguish between process and task leadership; the general lack of obvious pathways for people to become leaders rather than managers and, the neglect of the development of critical managerial skills. Whilst much useful work may take place under the title leadership there is also the overall danger that some of the activity is superficial and even counter-productive.

> **Hysong, (2008) study entitled "The Role of Technical Skill in Perceptions of Managerial Performance".** A total of 107 first-tier supervisors from local petrochemical and engineering companies in (Houston, USA) completed an online survey about their professional background and managerial skills; subordinates rated supervisors' technical skill, power, and influence tactic habits. Managerial performance was measured as: production output, subordinate job satisfaction, and subordinate ratings.
> The purpose of this paper is to determine whether technical skill provides incremental value over managerial skill in managerial performance for first-tier managers, and explore potential mediators of this relationship.

Hypotheses: technical skill incrementally predicts managerial

performance; referent and expert power mediate this relationship; and

inspirational appeals and rational persuasion mediate the relationship

between power and managerial performance.

Findings: Technical skill incrementally predicted subordinate perceptions of

managerial performance over managerial skill. Referent power mediated the

relationship between technical skill and both subordinate ratings and job satisfaction;

expert power only mediated for job satisfaction. Rational persuasion mediated the

relationship between expert power and subordinate ratings of managerial

performance. Technical skill incrementally predicted subordinate perceptions of

managerial performance over managerial skill. Referent power mediated the

relationship between technical skill and both subordinate ratings and job satisfaction;

expert power only mediated for job satisfaction. Rational persuasion mediated the

relationship between expert power and subordinate ratings of managerial

performance.

Technical skill is valuable to managers as a source of credibility and a means to

identify with subordinates. Technical skill should not, therefore, be the most

important criterion in selecting technical managers.

> **Gentry, Harris, Baker and Leslie, (2008) study "Managerial Skills: What**
> **has Changed since the Late 1980s".** This study, using survey methodology,
> is within the context of **USA** field research using 7,389 managers from 1988-
> 1992 and 7,410 managers from 2004-2006.
>
> This paper aims to show how changes in the workplace may have coincided
> with shifts in the importance of managerial skills over the past 15 years and to

identify managerial skills needed at different levels and functions in today's work context.

Findings: Managerial skills important in the 1980s are relevant today. However, the importance of "relationships," "administrative/organizational ability" and "time management" shifted over the last 15 years. This paper also identifies which managerial skills are important at different levels and across different functions of an organization in today's work environment.

Research limitations/implications: Asking managers to choose which skills are important, rather than asking how important each skill is, may be a limitation. Future research should also consider the importance of managerial skills from a boss, peer, or direct report perspective.

This study is unique since it uses the opinions of practicing managers totaling more than 14,000 over two distinct time periods to determine whether certain skills in the past are still important (or not important) today, and whether the importance of certain managerial skills has changed over a 15-year period, and what skills are important across managerial levels and functions in today's organizational and work context.

> **Yukl, Donnell and Taber, (2009) study entitled "Influence of Leader Behaviors on the Leader-member Exchange Relationship".** This study reported the result of a survey study with a sample of 248 respondents from a diverse set of industries, organizations, and occupations in (New York, USA). The purpose of this study was that many studies have examined the outcomes and antecedents of leader-member exchange (LMX), but few studies have explored how LMX is related to specific types of leadership behaviors. The purpose of this paper was to examine a more comprehensive set of leader behaviors than any previous studies

The results: Four of the five relations-oriented behaviors (supporting, recognizing, consulting, and delegating) were strongly related to LMX. The task-oriented behaviors (clarifying, planning, monitoring) were not significantly related to LMX. Results for the transformational behaviors were mixed. The relations-oriented aspects of transformational leadership appear to have more influence on LMX than the change-oriented aspects.

> **Measures and Bagshaw, (2009) study entitled "Management and Leadership: a Competency Framework to Deliver the National Trust's Strategy".** The process started with a survey, focus groups, and interviews with senior managers across the Trust in (Swindon, UK). The authors then researched what was happening in other organizations, to find the problems and the successes, in order to design the best and most appropriate new competency framework. People need certain skills and behaviors to be effective at work, but if these are not defined, they can become lost in vague generalizations. Competency frameworks set out what is required, and act as a template to check performance. As times change, the competencies required may also change, and in 2007 the National Trust decided it was time for a thorough overhaul. This paper aims to focus on this development.

Findings: It was found that there was a tension between immediate needs and building for the future, and a need for more collaboration between functions. The paper shows that the new National Trust framework addressed the issues involved, and became a dynamic process rather than a static template.

> **Manning and Robertson, (2011) study entitled " The Dynamic Leader Revisited: 360-degree Assessments of Leadership Behaviors in Different**

Leadership Situations". This study took forward the work on "dynamic leadership" already undertaken by the authors and described in previous issues of industrial and commercial training in (Scotland, UK). The aim of this study was to describe recent research on leadership behavior and how this relates to effective performance by those in leadership positions.

The findings summarized in the study provide confirmation for the contingency approach central to the dynamic leader concept. In this respect the dynamic leadership concept represents a challenge to visionary or transformative leadership. This study is of relevance to individuals in a range of management and leadership positions, as well as professionals involved in training, developing, coaching and mentoring activities with managers and leaders.

➢ **Whelan and Carcary, (2011) study entitled "Integrating Talent and Knowledge Management: Where Are the Benefits? "**.This paper critically reviews the literature pertaining to the emerging concept of TM and specifically that which focuses on "smart talent management" i.e. the fusion of TM and KM concepts. The authors offer insights as to how TM can benefit KM and then discuss these insights with a focus group of KM practitioners in Ireland. The purpose of this paper is to examine how the principles of talent management (TM) can be leveraged to enhance an organization's knowledge management (KM) initiatives.

Findings: The fusion of the two concepts has so far only been considered by human resource scholars who have tended to examine how learning from the field of KM can be leveraged to advance TM. The authors confront the issue in reverse and identify five KM concerns

–   Identifying key knowledge workers, knowledge creation, knowledge sharing, developing knowledge competencies, and knowledge retention

–   Which they argue can be advanced through the application of TM principles. Their focus group confirms that these KM concerns can benefit from the integration of TM principles, but some more than others.

➢   **Garwood, (2012) study, entitled: "Supporting the underperforming manager: Teaching the soft skills that can make all the difference".** This study was directed to originations managers in UK. The purpose of this paper is to lament the poor quality of many managers and highlight four key skills that can help to improve their performance. The paper emphasizes the importance of self-awareness, delegation, communication and organizational skills.

Findings: Details the key role of training in helping to impart these skills. The paper highlights the role of a supportive organizational culture in management development and draws attention to the cost to the economy as a whole of poorly performing managers. The paper examines how middle managers' potential can be developed and maximized to benefit individual organizations and the economy as a whole.

2-3   History of Jordan Kuwait Bank (JKB)

Jordan's banking sector has continuously grown and with strong historical background to stronger, posting impressive results along the way despite political and economic instability affecting the region. This growth was a consequence of effective and efficient management practices and a well regulated operating environment spearheaded by the Central Bank of Jordan (CBJ).

Banking in Jordan traces back to the early 1900's with the establishment of the "Ottoman Bank" in 1925. Soon after, the largest commercial Palestinian bank "The Arab Bank" was relocated to Amman as a result of the 1948 Arab-Israeli war and a number of local and foreign banks subsequently started their operations in Jordan.

In the past decade, the numbers posted by the sector were no less than impressive; total commercial bank assets rose from JD12.9 billion in 2000 to JD30.1 billion until the end of August 2008 while total deposits increased from about JD8.2 billion to JD16.0 billion during the same period. (Yaghmour, Moumen & Bilbbaise, 2009)

The Jordanian banking sector is considered overbanked as it currently consists of 24 banks including 16 locally licensed ones, three of which are Islamic, serving a population of 5.8 million. By the end of 2007, the top 3 banks in Jordan controlled 76.9% of total customer deposits while holding 71.6% of total sector assets, therefore, and in an effort to force banks towards further consolidation, the CBJ raised the minimum capital requirements for banks to JD40 million in 2004. (Yaghmour,Moumen and Bilbbaise, 2009)

The following table represents banks currently working in the kingdom and their establishment date.

Table (2-2) banks currently working in the kingdom and their establishment date.

Bank	Establishment Date
Arab Bank	1930
HSBC Bank Middle East LTD	1949
Egyptian Arab Land Bank	1951
Rafidian Bank	1957
Bank of Jordan	1960
Cairo Amman Bank	1960
Ahli Bank	1965
Jordan Dubai Islamic Bank	1965
Standard Chartered Bank	1969
The Housing Bank for Trade & Finance	1974
Citibank	1974
Jordan Kuwait Bank	1977
Jordan Commercial Bank	1978
Arab Jordan Investment Bank	1978
Jordan Islamic Bank for Finance & Investment	1979
Arab banking Corporation/Jordan	1989
Jordan Investment & Finance Bank	1989
Union Bank For Saving & Investment	1991
Societe General de Banque- Jordanie	1993
Capital Bank of Jordan	1996
Islamic International Arab Bank PLC	1997
Blom Bank	2004
Audi Bank	2004
National Bank of Kuwait	2004

In 1976, a number of Jordanian and Kuwaiti investors had the idea that if they brought in capital from a wealthy country, like Kuwait, and invested it wisely in a country that is renowned for its highly developed workforce, like Jordan, something good must come out, and sure it did. Today, Jordan Kuwait Bank is considered one of the few successful Jordanian enterprises established with Inter-Arab interests.

The bank's paid-up capital was gradually increased from JD 5 million to 10 million by end of 1994, to JD 20 million by end of 1997 and to JD 25 million in 2001 and to JD 31.250 million in 2004 and to JD 40 million in 2005 and to JD 75 million in 2006 and to JD 100 Million in 2008 respectively.

After 35 years of banking activities, steady expansion efforts and modernization plans, the Bank has become a well established, highly prestigious and deeply rooted banking institution, boosting a network of 50 branches strategically located throughout Jordan and two Branches in Palestine and a Branch in Cyprus. The clients of the bank enjoy the convenience of being able to make their deposits or withdrawals at any branch through on-line service, and electronic delivery channels.

Equipped with modern technology tools, on-line banking facilities, backed by highly experienced employees, Private Banking concepts and high quality service standards, Jordan Kuwait Bank stands ready to fulfill the numerous demands of its retail and wholesale client base, through its branch network.

In June of 2008, the structure of the Bank's ownership underwent an organizational change, when the Kuwait Projects Company Holding (KIPCO) transferred the share of the United Gulf Bank (Bahrain) in JKB's capital, as well as in other regional subsidiary banks, to its owned Burgan Bank, thus becoming the regional banking arm of KIPCO Group. From our view, we see this change as an important step towards strengthening the relationship between Jordan Kuwait Bank

and the Group banks. This will reflect positively on the performance of the Bank and the development of its operations and will provide an added value to JKB and all KIPCO banks.

With respect to foreign banking operations, the Bank enjoys a sound position. The correspondent network covers most parts of the world through a number of major international prime banks.

On July 15th 1997 a new era emerged that embarked upon the future comprehensive development of the Bank. On that date the General Assembly of Shareholders elected the 6th Board of Directors of JKB. The major characteristic of the new Board of Directors was the return of the Kuwaiti and Gulf businessmen to the Bank. The Kuwaiti and Gulf investors bought new shares, raising their share to almost 50% of the Bank capital, accordingly, becoming an influential factor in the new Board of Directors:

The newly elected Board of Directors symbolizes a turning point in the history of the Bank hence, the Kuwaiti and Gulf Investors show again their confidence in the future of Jordan economy in general and this bank in particular. Moreover, the Social Security Corporation became the major Jordanian Shareholder after they increased their stake to nearly 20% of the bank's capital.

The election of this Board and handing over the Chairmanship to H.E. Abdel Karim Kabariti as Chairman was a clear sign of the Board's intention to have a major change in the Bank's strategy, mission, and image.

It is well known that Mr. Kabariti is not only a former Prime Minister but also is a dynamic person who copes with difficult situations and interacts with challenges. In addition, he is a hard driving executive who leaves his thumbprint on every matter he handles. For example, in less than six months in the office many achievements

were recorded, the market value of the Bank's share was improved, the general

confidence in the Bank has notably increased, and new elite customers have been

attracted. All attributed to an increasing confidence in the Bank and its future.

CHAPTER THREE

METHOD AND PROCEDURE

3-1 STUDY METHODOLOGY

3-2 STUDY POPULATION AND SAMPLE

3-3 STUDY TOOLS & DATA COLLECTION

3-4 QUESTIONNAIRE VALIDITY

3-5 QUESTIONNAIRE RELIABILITY

3-6 *STATISTICAL* METHODS

3-7 STUDY MODEL

3-1   Study Methodology

Descriptive analytical research methods were involved to collect the study data due to its appropriateness to the study aims, which is to examine the manager skills profile and its impact on the manager performance.

3-2   Study Population and Sample:

Data for this study was collected using a questionnaires distributed to Jordan Kuwait bank Head Quarter and branches managers, whose total number was (947) during the study period during May/2012, While the study sample consists of 143 employees working for Jordan Kuwait bank Head Quarter and branches managers, and the following table shows the sample characteristic distribution according to some demographic variables.

Table (3-1) Demographic variables

		Frequency	Percent
Age	30 years old or less	73	51.0
	41 – 50 years old	48	33.6
	31 – 40 years old	10	7.0
	51 years old and over	12	8.4
Gender	Female	89	62.2
	Male	54	37.8
Education level	Diploma or less	11	7.7
	Bachelor	107	74.8
	Master	22	15.4
	Ph.D.	2	1.4
Work experience	5 years or less	58	40.6
	6 – 10 years	41	28.7
	11 – 15 years	19	13.3
	16 years and over	24	16.8
Specialization	Accounting	20	14
	Business	38	26.6
	Finance and Banking	15	10.5
	Economy	27	18.9
	Others	43	30.1
The managerial level of your direct manager	General Manager	9	6.3
	Assistant General Manager	30	21.0
	Executive Manager	33	23.1

	Senior Manager	38	26.6
	Branch Manager	33	23.1

3-3 Study tools & Data Collection

The current study consists of two sides, theoretical and practical. In the theoretical side the researcher draws on the scientific thoughts related to the current study, while, in the practical side the researcher depends on descriptive and analytical methodologies using the practical manner to collect, analyze data and test hypotheses.

The data collection, analysis manners and programs used in the current study are based on two sources:

1- Secondary source: books and thesis to write the theoretical framework of the study.

2- Primary source: questionnaire designed to reflect the study objectives and questions.

For field study a questionnaire consisting of (65) items and covering 4 main dimensions. Five point likert scales were used to rate the answers which were (strongly agree, agree, neutral, disagree, strongly disagree) the main two parts of the questioners has:

1- Demographic variables

    a. Gender

    b. Age

    c. Educational level

    d. Work experiences

    e. Specialization

2- Questionnaire consisting of (65) items and covering 4 dimensions

    a. Drive covered by items (37, 35, 41. 42, 30, 44, 31, 29, 32, 33, 45, 39, 43, 46, 50, 47, 47, 49, 34)

    b. Managerial behavior covered by items (58, 36, 24, 11, 40, 38, 17, 48, and 18)

    c. Teambuilding covered by items (56, 62, 57, 60, 64, 65, 52, 51, 66, 61, 63. 55, 54, 53, 59).

    d. Technical cover by items (4, 1, 23, 20, 19, 7, 10, 15, 26, 28, 27, 25, 12, 2, 22, 14, 3, 6, 13, 21, 9, 10, 8)

3-4 Questionnaire validity

In order to check the content validity of the questionnaire, 10 business experts had been asked to verify, the content validity of the questionnaire, all experts suggestions and comments focused on the items re- phrasing the content of the items, or correction of grammar and spelling error in the questionnaire items. After the researcher followed the expert's suggestions. The questionnaire was distributed to the study sample.

3-5 Questionnaire reliability

To check the questionnaire reliability Cronbach's Alpha reliability coefficients was calculated for the study variable as illustrated in Table (3-2).

Table (3-2) Cronbach's Alpha reliability coefficients

Variable	Alpha
Drive	0.88
Managerial behavior	0.85
Teambuilding	0.90
Technical	0.81
Overall	0.93

From the Table (3-2) Cronbach's alpha values were above 0.70 for each variable, and the overall of the questionnaire, which indicate that it is appropriate for this study.

3-6 **Statistical** *methods*

To answer the study questions and hypothesis the following statistical methods have been used

      a. Frequency distributions,

      b. The arithmetic mean,

      c. Standard deviation,

      d. Simple and multiple regressions.

3-7 Study Model

Independent Factor   Dependent Factor

Manager skills profile
• Technical skills
• Teambuilding skills
• Drive skills

Managerial behavior

Questions to measure the six phases for the managerial behavior:

1- Managers looks into details in every idea or comment to take advantage of it?
2- Managers plans according to the wishes of his superiors without any changes?
3- Our manager is efficient in routine planning and organization, not creative one?
4- The information provided by our manager is what is needed in executing our tasks?
5- Our Manager controls the supervision using specific standards and procedures?
6- Our Manager controls all the details without disturbing or troubling his subordinates?
7- Our Manager rewards his subordinates in accordance to the principle of equality and impartiality?
8- Our Manager delivers the needed information to his subordinates on time?

CHAPTER FOUR

RESULTS AND HYPOTHESIS TESTING

4-1 STUDY QUESTIONS ANSWER

4-2 STUDY HYPOTHESIS TESTING

4-1 Study Questions Answers

This section illustrates the descriptive statistics for each variable and its item as Mean and standard deviation, beside the rank and the level of importance.

Do our managers possess the required managerial skills profiles (technical, teambuilding and drive) to make them efficient and effective?

This question can be answered by the following questions

1- Drive skills

To what extent are the drive skills present and practiced by managers in Jordan Kuwait Bank?

To answer this question means, standard deviation and ranks were calculated for each item and the overall scale domain

Table (4-1) Means, Standard deviation of sample responses on Drive dimension

#	Item	Means	STD	Level	Rank
37	Our manager finds that monitoring is a code of ethics respected by all his subordinates.	3.68	0.78	High	1
35	Our Manager finds that working as a team leads to better work results	3.67	1.01	Moderate	2

41	Our manager is personally committed to achieve the required targets and oversees on every major and minor detail.	3.60	0.94	Moderate	3
42	Our manager believes in his employees' capabilities and commitment, and delegates them with reassurance.	3.56	0.92	Moderate	4
30	Our manager sees that the employees continuous encouragement is an effective production tool	3.55	0.95	Moderate	5
44	Our manager is keen to give everyone what he deserves.	3.55	1.06	Moderate	6
31	Our manager sees that workflow can only achieve using predefined programs and schedules.	3.49	0.88	Moderate	7
29	Our manager believes that direct control is basic for work reasons.	3.48	0.90	Moderate	8
32	Our manager depends on specific dates for achievement.	3.47	0.96	Moderate	9
33	Our Manager depends on useful	3.46	0.96	Moderate	10

45	reminder method that does not disturb the employee in completing his work Our manager is capable of giving or (nominating) his subordinates for the bonuses they deserve.	3.36	1.15	Moderate	11
39	The process of supervision and control is considered by our manager as personal things (self-audit)	3.29	0.94	Moderate	12
43	Our manager always supports us physically, scientifically, morally and procedurally.	3.29	1.12	Moderate	13
46	Our manager is keen to fulfill his promises for bounces	3.22	1.05	Moderate	14
50	Our manager is always keen that bounces not lose their reasons.	3.20	0.98	Moderate	15
47	Our manager always connects between reward and good performance.	3.17	1.06	Moderate	16
49	Positive rewards and	2.99	1.08	Moderate	17

	encouragement confined to a certain class of subordinates only.				
34	Our Manager depends on threatening methods to complete work tasks.	2.65	1.25	Moderate	18
	Overall means	3.38	0.61	Moderate	

From the Table (4-1) the means range was (2.65- 3.68), the highest means was for the item " Our manager finds that monitoring is a code of ethics respected by all his subordinates." By means of (3.68), and STD of (0.787) while the lowest means was for an item : Our Manager depends on threatening methods to complete work tasks.", With a mean of (2.65) and STD of (1.25). The overall mean was (3.38) with STD of (0.61) with moderate level communality.

2- Teambuilding skills

To what extent are the teambuilding skills present and practiced by managers in Jordan Kuwait bank?

To answer this question means, standard deviation and ranks were calculated for each item and the overall scale domain

Table (4-2) Means Standard deviation for sample responses on Teambuilding dimension

#	Item	Means	STD	Level	Rank
56	We consider our manager as reliable team member	3.87	0.98	High	1
62	Our Manager respects his subordinates and gives them confidence.	3.87	0.87	High	2
57	The communication process between the manager and his subordinates is done in a transparency and confidential way	3.86	0.88	High	3
60	Our Manager believes in efficacy of training to his subordinates.	3.82	0.90	High	4
64	Our manager always puts his experience in our hands.	3.78	1.00	High	5
	Our manager considers that it's	3.78	0.96	High	6

65	one of his responsibilities to enable his subordinates to accomplish their tasks.				
52	Our manager always works to consult with subordinates in matters that concern them	3.75	0.91	High	7
51	Our manager encourages the participation of subordinates and discuss them in most things	3.71	0.89	High	8
66	Our manager is always there to support us in front of higher authorities	3.69	1.04	Moderate	9
61	Our manager is characterized by his ability to form effective and productive teams	3.67	0.89	Moderate	10
63	We Look at our manager as a teacher because he does not hesitate to provide us with the necessary details to complete our tasks.	3.66	0.97	Moderate	11
55	We rely on our manager in transfer of our suggestion and requests to	3.64	1.00	Moderate	12

	top management honesty and integrity				
54	Our manager always carries out us at what affects the bank's (internal and external factors)	3.61	1.00	Moderate	13
53	Our manager is not addicted in his opinion, his mind is open to suggestions and criticism	3.60	0.99	Moderate	14
59	Our manager believes that the individual work leads to high productivity and give them all his support.	3.31	1.00	Moderate	15
	Overall means	3.73	0.75	High	

From the Table (4-2) the means range was (3.31- 3.87), the highest means was for item " We consider our manager as reliable team member " With a mean of (3.87), and STD of (0.98) while the lowest means was for item "Our manager believes that the individual work leads to high productivity and give them all his support.", With a mean of (3.31) and STD of (1). The overall mean was (3.73) with STD (0.75) with high level communality.

3- technical skills

To what extent are the technical skills present and practiced by managers in Jordan Kuwait Bank?

To answer this question means, standard deviation and ranks were calculated for each item and the overall scale domain

Table (4-3) Means, Standard deviation for sample responses on technical dimension

#	Item	Means	STD	Level	Rank
4	The manager clarifies the goals to all involved parties	3.86	0.88	High	1
1	Manager informs us of the required goals and we only achieve them.	3.79	0.73	High	2
23	Our manager provides us with needed information related to our tasks if asked.	3.76	0.91	High	3
20	Manager has respect for his subordinates due to large managerial experience.	3.75	0.93	High	4
19	Our manager has the technological and managerial capabilities that make him win the confidence of his subordinates.	3.66	0.99	Moderate	5
7	High level management sets the goals and we only execute them.	3.64	1.05	Moderate	6
10	Manager always urges us to provide new ideas	3.64	0.91	Moderate	7
15	Manager usually explains the objectives for the implementers and the benefits resulting from its	3.64	0.83	Moderate	8

#	Item	Means	STD	Level	Rank
26	implementation				
	Our manager provides us with the information, whatever it is, carefully and cautiously.	3.60	0.91	Moderate	9
28	Our manager provides us with the information in an encouraging and constructive way.	3.60	1.08	Moderate	10
27	We consider our manager as an open book because he gives us the information honestly and conscientiously.	3.57	0.92	Moderate	11
25	Our manager always gives us the information about the development of the bank and its performance.	3.56	0.92	Moderate	11
12	Manager works with all sides in the bank to produce new ideas	3.55	0.89	Moderate	12
2	Manager consults with us before setting the goals.	3.41	1.04	Moderate	13
22	Our manager shows more interest in accomplishments, not in planning and organization.	3.36	1.07	Moderate	14
14	Goals are set based on the physical and mental ability of the people implementing them	3.32	0.94	Moderate	15
3	Usually the manager involves us in goals setting.	3.29	1.00	Moderate	16
6	Goals are adopted after discussions and modifications with the lower administrative levels.	3.29	1.04	Moderate	17
13	Manager rewards the employee when submitting a good idea.	3.02	1.00	Moderate	18
21	Our Manager usually avoids involving himself in complex issues.	3.01	1.01	Moderate	19

#	Item	Means	STD	Level	Rank
9	Manager holds brainstorming sessions to produce new goals	2.98	1.04	Moderate	20
18	Our manager is efficient in routine planning and organization, not creative one.	2.97	0.99	Moderate	21
8	Direct Manager usually does not have a clear explanation for the objectives set	2.55	1.01	Moderate	22
	Overall means	3.43	0.39	Moderate	

From Table (4-3) the means range was (2.55- 386), the highest means was for item "

The Manager clarify the goals to all involved parties " With means of (3.86), and STD

of (0.88) while the lowest means was for item Direct Manager usually does not have

a clear explanation for the objectives set " With a mean of (2.25) and STD of (1.01).

The overall mean was (3.43) with STD (0.39) with moderate level communality.

4- **Managerial behavior**

Table (4-4) Means Standard deviation of sample responses on managerial behavior dimension

#	Item	Means	STD	Level	Rank
58	Our manager delivers the needed information to his subordinates on time	3.70	0.88	High	1
36	Our manager controls the supervision using specific standards and procedures.	3.59	0.84	Moderate	2
24	The information provided by our manager is what is needed in executing our tasks.	3.57	1.00	Moderate	3
11	The manager look into details in every idea or comment to take advantage of it	3.54	0.84	Moderate	4
40	Our manager applies reasonable pressure in order to achieve the goals on schedule.	3.48	0.87	Moderate	5
38	Our manager controls all the details without disturbing or troubling his subordinates	3.43	0.97	Moderate	6

17	The manager plan according to the wishes of his superiors without any changes	3.21	1.01	Moderate	7
48	Our manager rewards his subordinates in accordance to the principle of equality and impartiality.	3.00	1.08	Moderate	8
16	The manager plans and organizes without consulting the subordinates.	2.80	0.90	Moderate	9
	Overall means	3.35	0.43	Moderate	

From the Table (4-4) the means range was (2.80- 3.70), the highest mean was for item "Our Manager delivers the needed information to his subordinates on time" with means of (3.70), and STD of (0.88) while the lowest means was for item "The manager plans and organize without consulting the subordinates" With mean of (2.80) and STD of (0.90). The overall mean was (3.35) with STD (0.43) with moderate level communality.

To summarize the result depending on the managerial level, the following graph

shows the mean for each skill possessed by the managers.

Graph (4-1) Mean for each skill possessed by the managers
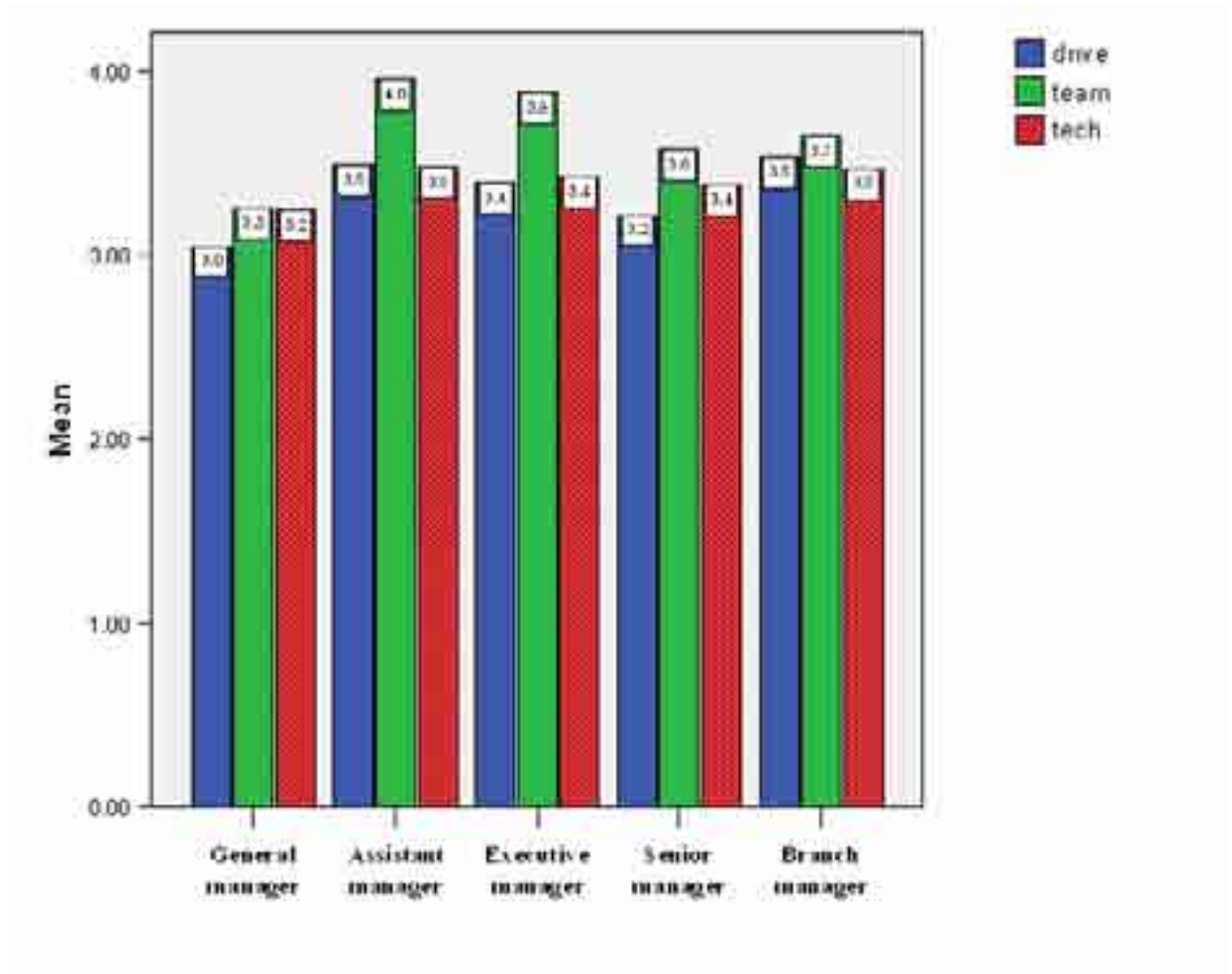
4-2 Study Hypothesis Testing

HO1: There is no statistical significant impact of manager profiles skills (technical, teambuilding, drive skills) on managerial behavior in Jordan Kuwait Bank at level ((0.05).

To answer this hypothesis multiple regression was used and the following tables shows the result.

Table (4-5) Model Summary of the Effect of manager profile skills on managerial behavior

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.547[a]	.299	.284	.36301

a. Predictors: (Constant), tech, team, drive

Table (4-6) ANOVAb of the Effect of manager profile skills on managerial behavior

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	7.814	3	2.605	19.767	.000^a
Residual	18.317	139	.132		
Total	26.131	142			

a. Predictors: (Constant), tech, team, drive

b. Dependent Variable: managerial behavior

Table (4-7) Coefficientsa of the Effect of manager profile skills on managerial behavior

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.800	.282		6.388	.000
drive	.417	.100	.597	4.180	.000
team	-.213	.072	-.371	-2.944	.004
tech	.273	.136	.249	2.010	.046

a. Dependent Variable:

managerial behavior

As it is noticed in Table (4-7) the simple regression (R) coefficients for impact of manager profiles skills (technical, teambuilding, drive skills) on managerial behavior in Jordan Kuwait Bank is (0.547) (F = 19.767, D.F. 1 139 , Prob = 0.001), which indicates a significant effect of the predicting variable profiles skills (technical, teambuilding, drive skills) on managerial behavior. The null hypothesis was rejected which state "There is a statistical significant impact of manager profiles skills (technical, teambuilding, drive skills) on managerial behavior in Jordan Kuwait Bank at level (0.05).

H1: there is no significant impact of technical skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level (((0.05).

To answer this hypothesis multiple regression was used and the following tables shows the result.

Table (4-8) Model Summary of the impact of technical skills

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.456[a]	.208	.202	.38321

a. Predictors: (Constant), technical

Table (4-9) ANOVAb Summary of the impact of technical skills

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.426	1	5.426	36.947	.000[a]
	Residual	20.706	141	.147		
	Total	26.131	142			

a. Predictors: (Constant), technical

b. Dependent Variable: managerial

behavior

Table (4-10) Coefficients Summary of the impact of technical skills

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.640	.284		5.785	.000
	technical	.500	.082	.456	6.078	.000

a. Dependent Variable:

managerial behavior

As it is noticed in Table (4-10) the simple regression (R) coefficients for impact of manager profiles skills (technical) on managerial behavior in Jordan Kuwait Bank is (0.456) (F = 36.947, D.F. 1 141 , Prob = 0.001), which indicates a significant effect of the predicting variable profiles skills (technical) on managerial behavior. The null hypothesis was rejected which state "there is significant impact of technical

skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level (((0.05).

H2: there is no significant impact of teambuilding skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level (((0.05).

To answer this hypothesis multiple regression was used and the following tables show the result.

Table (4-11) Model Summary of the impact of teambuilding skills

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.299[a]	.090	.083	.41075

a. Predictors: (Constant), teambuilding

Table (4-12) ANOVAb of the impact of teambuilding skills

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.343	1	2.343	13.885	.000[a]
	Residual	23.789	141	.169		
	Total	26.131	142			

a. Predictors: (Constant),

teambuilding

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.343	1	2.343	13.885	.000[a]
	Residual	23.789	141	.169		
	Total	26.131	142			

b. Dependent Variable: managerial

behavior

Table (4-13) Coefficients of the impact of teambuilding skills

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.710	.176		15.405	.000
	team	.172	.046	.299	3.726	.000

a. Dependent Variable:

managerial behavior

As it is noticed in Table (4-13) the simple regression (R) coefficients for

impact of manager profiles skills (teambuilding skills) on managerial behavior in

Jordan Kuwait Bank is (0.299) (F = 13.885, D.F. 1 141 , Prob = 0.001), which

indicates a significant effect of the predicting variable profiles skills (teambuilding

skills) on managerial behavior.   The null hypothesis was rejected which states "there

is significant impact of teambuilding skills possessed by manager on managerial

behavior in Jordan Kuwait Bank at level (0.05).

H3: there is no significant impact of drive skills possessed by manager on managerial

behavior in Jordan Kuwait Bank at level (((0.05).

To answer this hypothesis multiple regression was used and the following tables show

the result.

Table (4-14) Model Summary of the impact of drive skills

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.497[a]	.247	.241	.37366

a. Predictors: (Constant), drive

Table (4-15) ANOVAb of the impact of drive skills

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.445	1	6.445	46.158	.000[a]
	Residual	19.687	141	.140		
	Total	26.131	142			

a. Predictors: (Constant), drive

b. Dependent Variable: managerial

behavior

Table (4-16) Coefficients of the impact of drive skills

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.178	.176		12.402	.000
	Drive	.347	.051	.497	6.794	.000

a. Dependent Variable:

managerial behavior

As it is noticed Table (4-16) the simple regression (R) coefficients for impact of

manager profiles skills (drive) on managerial behavior in Jordan Kuwait Bank is

(0.497) (F = 46.158, D.F. 1 141 , Prob = 0.001), which indicates a significant effect of

the predicting variable profiles skills (drive) on managerial behavior.   The null

hypothesis was rejected which state "there is significant impact of drive possessed by

a manager on managerial behavior in Jordan Kuwait Bank at level (0.05).

CHAPTER FIVE

FINDING DISCUSSION & RECOMMENDATION

5-1   RESULTS ANALYSIS

5-2   RECOMMENDATIONS

4-1 Study Testing

The study raised a set of questions, and constructed hypotheses related to the positive effects between study variables. The study reached to many results that can contribution to solving the study problem, answering the study questions and its hypotheses. The main results are:

1- The drive skills are presented and practiced by managers in Jordan Kuwait Bank with moderate level. The highest means was "Our manager finds that monitoring is a code of ethics respected by all his subordinates" whereas, the lowest means was for "Our Manager depends on threatening methods to complete work tasks". The researcher explain this result according to bank employees job roles, which do not use the cognitive skills all the time due to the bank predefined polices, and all the employees have to follow the instruction with no need to use the drive skills during the work tasks. However, Wilson (2003) emphasized the importance of drive skills among managers, which takes different path from applying reasonable pressures to accomplish tasks.

2- The teambuilding skills are presented and practiced by managers in Jordan Kuwait bank with moderate level. The highest mean was for the item "We consider our manager as reliable team member" whereas the lowest mean was for the item "Our Manager believes that the individual work leads to high productivity and give them all his support."

3- The technical skills are presented and practiced by managers in Jordan Kuwait Bank with high level. The highest mean was for item "The Manager clarifies

the goals to all involved parties" whereas the lowest mean was for item "Direct Manager usually does not have a clear explanation for the objectives set.

4- There is a statistical significant impact of manager skills profiles (technical, teambuilding, drive skills) on managerial behavior in Jordan Kuwait Bank at level ($\alpha \leq 0.05$).

5- There is significant impact of technical skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level ($\alpha \leq 0.05$).

6- There is a significant impact of teambuilding skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level ($\alpha \leq 0.05$).

7- There is a significant impact of drive skills possessed by manager on managerial behavior in Jordan Kuwait Bank at level ($\alpha \leq 0.05$).

Recommendations:

According to the study result the researcher suggests the following recommendations for Jordan Kuwait Bank managers and researchers:

1- It is importance to emphasize drive skills among mangers due to its functional role, by giving more training.

2- It is important to emphasize teambuilding skills among mangers due to its functional role, by giving more training.

3- It is important to maintain technical skills level among mangers due to its vital role for managers.

4- Conducting future studies to incorporate more factors that have explanation value for manger's behavior.

5- It is vital for the managers to believe in individual abilities who could lead to high productivity.

6- It is recommended for managers to give clear explanation for the objective that employees should achieve during the work tasks.

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استبانة بحث ميداني

الأخ المستجيب / الأخت المستجيبة

تهدف هذه الاستبانه إلى دراسة " أثر مهارة المدير على سلوكه الإداري"، والموجهه إلى موظفين البنك الأردني الكويتي. نرجو التفضل بقراءة بنود وفقرات الاستبانة وتوخي الدقة في إختيار الإجابة المناسبة من وجهة نظركم، وأن هذه الدراسة سرية لا تحتاج لذكر الاسم وهي لأغراض البحث العلمي راجي بالتفضل بالإطلاع والإجابة على كافة أسئلة الاستبانة. مع خالص الشكر والتقدير.

المشرف: الاستاذ الدكتور كامل المغربي   الطالب: محمود خضر

الخصائص الديمغرافية لعينة الدراسة

(1) العمر

	من 31– 40 سنة		30 سنة فأقل
	51 سنة فأكثر		من 41– 50 سنة

(2) الجنس

	أنثى		ذكر

(3) المستوى التعليمي

	بكالوريوس		دبلوم فأقل
	دكتوراه		ماجستير
			دبلوم عالٍ

(4) الخبرة العملية

	من 6 - 10 سنة		5 سنوات فأقل
	16 سنة فأكثر		من 11 - 15 سنة

(5) عدد التخصص العلمي حسب الشهادة

	محاسبة		إدارة أعمال
	مالية ومصرفية		إقتصاد
			أخرى

(5) تصنيف رتبة المدير المباشر

	مساعد مدير عام		مدير عام
	مدير اول		مدير تنفيذي
			مدير فرع

	بدائل الإجابة				الفقرة	ت
لا أتفق إطلاقاً	لا اتفق	محايد	أتفق	أتفق كلياً		
					ان المدير يعلمنا بالأهداف المطلوبة وما علينا سوى تحقيقها	1
					ان المدير يستشيرنا قبل وضع الاهداف	2
					عادة ما يقوم المدير بإشراكنا بوضع الاهداف	3
					يقوم المدير بتوضيح الاهداف لجميع من لهم علاقة	4
					الأهداف يتم اعتمادها بعد مناقشتها وتعديلها من المستويات الادارية الدنيا	6
					تضع الأدارة العليا الاهداف ونحن فقط نطبقها	7
					مديري المباشر عادة لا يكون واضحا في شرح الأهداف الموضوعة	8
					يعقد المدير جلسات عصف ذهني لخلق أهداف جديدة	9
					يحثنا المدير دائما على تقديم اقتراحات جديدة	10
					يقوم المدير بتمحيص كل فكرة او تعليق للاستفاده منه	11
					يعمل المدير مع جميع الجهات في البنك لخلق اهداف جديدة	12
					المدير يكافيء المرؤوس عند تقديمه فكرة لهدف جيد	13
					توضع الأهداف على أساس القدرات الجسدية والعقلية للأشخاص المنفذين لها	14
					يقوم المدير عادة بشرح الأهداف للمنفذين والمنافع التي تعود عليهم نتيجة تنفيذها	15
					يقوم المدير بعمليات التخطيط والتنظيم دون استشارة المرؤوسين.	16
					ان المدير يقوم بالتخطيط تبعا لما يرغب رؤسائه دون حياد عنها.	17
					أن مديرنا كفء بالتخطيط والتنظيم الروتيني وليس الخلاق.	18
					يتمتع مديرنا بقدرات تكنولوجية وادارية عالية تجعله موضع ثقة مرؤوسيه.	19
					يتمتع المدير باحترام المرؤوسين بخبراته الادارية الكبيرة.	20
					أن مديرنا عادة ما يتجنب اقحام نفسه في الأمور المعقدة.	21
					أن مديرنا يهتم بالأنجاز في الدرجة الأولى وليس بالتخطيط والتنظيم.	22
					يقدم لنا مديرنا المعلومات التي تتعلق بعملنا اذا سئل.	23
					ان المعلومات التي يقدمها مديرنا هي ما نحتاج اليه في اداء مهامنا.	24
					يقدم لنا مديرنا دائما معلومات عن تطور البنك وأدائه.	25

						المحتوى	الرقم
						ان المدير يقدم لنا المعلومات ،مهما كانت ،بكل حرص وحذر.	26
						اننا نعتبر رئيسنا كتابا مفتوحا لأنه يعطينا المعلومات بصدق وأمانة.	27
						ان مديرنا يقدم لنا المعلومات بأسلوب مشجع وبناء.	28
						يرى مديرنا بأن الرقابة (المباشرة) الحثيثة هي الأساس لأسباب العمل.	29
						يرى مديرنا بأن حث العاملين الدائم هو الأداة الفاعلة للانتاج	30
						يرى مديرنا بأن انسياب العمل لا يتم الا من خلال الاعتماد على البرامج والجداول.	31
						مديرنا يعتمد على المواعيد المحددة للانجاز.	32
						يعتمد مديرنا على أسلوب التذكير المفيد غير المزعج للمرؤوس في انجاز عمله.	33
						يعتمد المدير على أسلوب التهديد بالعقاب من أجل انسياب العمل.	34
						يرى المدير بأن العمل كفريق يؤدي الى انسياب العمل بشكل أفضل.	35
						ان مديري يتحكم بالرقابة عن طريق المعايير والاجراءات المحددة.	36
						يعتبر مديرنا أن الرقابة هي ميثاق أخلاقي يحترمه جميع مرؤوسيه.	37
						يقوم المدير بالرقابة والضبط للتفاصيل دون أثقالا أو ازعاجا للمرؤوس.	38
						ان عملية الرقابة والتحكم لدى المدير هي أمور شخصية (رقابة ذاتية)	39
						المدير يمارس ضغوط معقولة من أجل تحقيق الأهداف في مواعيدها.	40
						ان مديرنا ملتزم شخصيا بتحقيق الأهداف المطلوبة ويقف على كل صغيرة وكبيرة.	41
						ان مديرنا يؤمن بقدرات والتزام مرؤوسيه ويفوضهم بشيء من الاطمئنان.	24
						ان مديرنا يدعم مرؤوسيه ماديا وعلميا ومعنويا واجرائيا بشكل دائم.	34
						ان مديرنا حريص على اعطاء كل ذي حق حقه.	44
						مديرنا قادر على منح (أو ترشيح) مرؤوسيه المستحقين للمكافآت المناسبة.	45
						مديرنا حريص على تنفيذ وعوده بالمكافآت عند استحقاقها	46
						دائما يربط مديرنا بين المكافأة والأداء الجيد.	47
						يقوم المدير بمكافأة جميع مرؤوسيه تطبيقا لمبدأ المساواة وعدم التحيز.	48
						المكافآت والتشجيع الايجابي محصورة في فئة معينة من المرؤوسين فقط.	49
						مديرنا يحرص دائما على عدم فقدان المكافأة للمعنى من منحها.	50
						يتميز مديري بأنه يشجع مشاركة المرؤوسين ويحاورهم في معظم الامور	51
						ان مديرنا يعمل دائما على استشارة المرؤوسين في الامور التي تهمهم	52
						ان المدير غير متعصب في رأيه بل هو متفتح للأقتراحات و الأنتقاد	35

					ان مديرنا يجعلنا دائما على اضطلاع لما يؤثر على البنك من تيارات داخلية وخارجية	54
					نحن نعتمد على المدير في نقل مقترحاتنا وطلباتنا إلى المستويات الأعلى بصدق وأمانة	55
					نحن نعتبر مديرنا عضوا من الفريق الذي نعتمد عليه	56
					تتم عملية الاتصال بين المدير ومرؤوسيه بكل شفافية وأمانة	57
					يقوم المدير بنقل المعلومات إلى مرؤوسيه في موعدها المطلوب	58
					أن مديري يرى بان العمل الفردي يؤدي الى انتاجية عالية ويقدم له كل مساعدة.	59
					أن مديري يؤمن بفاعلية التدريب لمرؤوسيه.	60
					ان مديري يتميز في قدرته على تكوين فرق عمل فاعلة ومنتجة	61
					أن المدير يحترم المرؤوسين ويعطيهم الثقة.	62
					ننظر الى مديرنا على انه معلم لانه لا يتوانى في تقديم ما يلزم لانجاح مهمة المرؤوس.	63
					أن مديرنا يضع خبرته تحت تصرفنا بشكل دائم.	64
					أن مديرنا يعتبر بأن مسؤوليته تتضمن تمكين المرؤوس من انجاز المهام المطلوبة منه	65
					نعتبر مديرنا دائما متواجد لدعمنا ومساندتنا لدى السلطات الاعلى	66