

INFLUENCE OF OCCUPATIONAL PRESSURES ON DECISION-MAKING: A CASE STUDY OF THE BANK OF KHARTOUM – SUDAN

MALAK SALIH HUSSAIN

College of Business, University of Jeddah, Saudi Arabia. Email: MSHUSSAIN@uj.edu.sa
ORCID profile : <https://orcid.org/0000-0002-4935-8164>

Abstract

Work stress has a significant impact on decision makers, and thus on decision making. Negatively affecting the organization. The current study sought to identify the factors associated with occupational stress and its impact on decision-making in the Sudanese Bank of Khartoum. Sixty-five male and female employees from various departments and administrative levels related to decision-making in the Bank of Khartoum were randomly selected, and two branches of the bank were randomly selected. A questionnaire was used to collect data, which included basic questions, work stresses such as role conflict and ambiguity, lack of participation in decision-making, lack of authority, workload, etc. Unsatisfactory working conditions and interpersonal relationships, as well as data on the impact of decision-making the questions were scored on a three- to four-point scale. Responses were recorded and aggregated to show the level of work stress. SPSS software was used to perform descriptive statistics. Employees reported a high level of work stress on average, according to the findings. Employees' general physical health, job satisfaction, performance, and decision-making were influenced by work stress. According to the study, the bank should raise the morale of the employees and find solutions to all the issues that affect the decision-makers.

Keywords: Occupational, pressures; banking, decision-making

INTRODUCTION

Occupational stress is one of the most prominent and important topics that a group of researchers and writers in the fields of organizational behavior and psychology have highlighted. Workplace stress has been shown in studies to have a negative impact on an individual's health and mental structure (heart disease, high blood pressure, stress, frustration, and oppression). This, without a doubt, leads to lower performance, absenteeism, abandonment of work, and jeopardizing the safety of others, and as a result, organizations and bodies face high costs as a result of the negative effects of work stress Askar, (1441).

As the essence of the decision, pressure is reflected on the individual and the organization, and it may be an important and effective factor in influencing administrative decision-making processes by administrative leaders who are under pressure. The administrative method there will undoubtedly be pressure on management leadership to think positively or negatively about the decision-making process.

The researcher hopes that this study will help determine the level of work stress and its impact on the decision-making process of the administrative leaders of Sudan's Bank of Khartoum, as well as suggest appropriate solutions.

The problem

In their daily lives, leaders in organizations are frequently subjected to pressures (occupational pressures) that influence their decision-making and may result in unsatisfactory outcomes. The researcher poses the study's problem with the following main axes: -What effect does work pressure have on decision-making? The following inquiries are made:

1. What are the organizational work pressures at the administrative leadership level?
2. What effect does personal work pressure have on managerial leaders' decision-making processes?
3. What effect does environmental work pressure have on managerial leaders' decision-making processes?

Objectives

This research aims to accomplish the following goals: -

1. Recognizing work pressures at the administrative leadership level.
2. Determine how closely the administrative leadership adhered to the decision-making process.
3. Recognizing the impact of work pressures and decision-making processes in administrative leadership.

The importance of this study is as follows

The subject of pressure in general, and occupational pressures in particular, is one of the most important components of the organization, the human element on which organizations are built, because interest in this element is effectively reflected on the individual and the organization in order to achieve its goals. The study connects occupational pressures to the decision-making process, which is critical because it is the essence of the administrative process.

Hypotheses

1. A statistically significant relationship exists between organizational pressure and decision-making.
2. There is a statistically significant relationship between personal work stress and decision-making.
3. There is a statistically significant relationship between environmental work stress and decision-making.

First: work pressures

Work stress (occupational stress) is defined as interactions between the work environment and individuals that result in poor physical health, such as anxiety and tension Abdel-Fattah Khalifa, Sherine Al-Matarneh, (2010).

Work stress is defined as a collection of stressors that affect individuals as a result of personal or environmental factors related to their work at the institute; these factors have physical, behavioral, or psychological consequences for individuals Frida Bougazy,(2015).

Work stress types

There are many types of work stress, and each has its own characteristics in terms of how to deal with it, such as following up on information about the most important types of work stress based on certain criteria Ibn Khor Khair al-Din, (2011).

Work pressure based on harm: each work pressure has its own nature, and the effects of work stress vary, but not all are harmful, and some may be harmful, and the pressures are classified as follows based on this criterion:

Good and Necessary Pressures: Stress is required in the workplace. Many types of businesses require manager pressure on employees to keep them motivated to complete all of the business's requirements.

Harmful and innocuous stress: stress that has a negative impact on employees and causes a variety of problems, such as absenteeism, anxiety, and depression. (Table 1)

Table 1: Comparing benign and necessary pressures with un-benign and harmful pressures

benign and necessary pressures	un-benign and harmful pressures
Give a business impetus.	It cause a decrease in morale
Helps you think.	Confusion is generated.
Keeps results focused	Invites consideration of the effort.
Make the individual look at work with challenge	Make the individual feel like they have accumulated work
Keeps the focus on work.	Noise at work.

Source: Chilly (1994): The Executive. Time and Stress: Management Program

Lynwood NJ: Alexander Hamilton Institute, Inc., P.155.

Work-related stress: the passage of pressure in a series of successive stages until its completion and its effects. It begins with the compression stage, which causes the initial symptoms, progresses to the pressure growth stage, which controls the employees, and finally to the compressive maturity stage, in which the pressure is greater than the employees' ability to resist it. The stage has come to an end with the contraction. Workplace pressures based on coverage Stress is defined as a vision proportionate to the size of its dimensions that affect the individual, and work stress of this type is classified as follows: - formalized paraphrase Michailidis and Georgiou, (2018).

public pressure: pressure on all employees' and work factors' interests; responding to it is a type of risk.

Sub-pressure: pressure based on the interests of a specific group of employees within the organization, whose interests and goals conflict with those of others.

Work stress is classified according to the intensity and severity of the pressure: the pressure is classified as follows:

1. Severe, violent pressures: structural pressures related to the long-term environment of the organization, related to the organization's strategies, such as sustainability, expansion, and growth.
2. Medium-term pressure: pressures related to the institution's policies. This increases their control over the work and has overlapping effects on employees in the long run.
3. Quiet stress: this type of short-term stress is associated with daily factory conditions, arising from daily operations, employee relations with managers and coworkers.
4. Variables and changes under work pressure: They are extremely hazardous pressures that affect both.

Employees and customers, for example: - Changing the facility's work system.

Workplace stressors include: Workplace stress is reflected in the facilities; this is due to a number of major factors, including: Issa Al-Muasher (2009)

1. Environmental considerations: Factors influencing the level of employee stress in the facility include: Uncertainty in the economy Employee-related life-situational pressures: These pressures are caused by external personal factors, such as: suffering from family problems, which causes the employee to be overly active.

Internal employee pressures: These are internal factors of the employee that depend on the nature of their personality and thinking, such as their ambition to achieve a specific goal.

Dealing Techniques Workplace pressures

Individual strategies: An individual's efforts to control, limit, or manage the sources of work pressure that exceed his or her personal capacity, most notably, but not exclusively Muhammad Derry, Zahid, (2011).

1. The search for God: In the face of concerns and pressures, faith and fear of God play an important role in medical and psychological treatment.
2. Medical examination, exercise, and leisure activities: Work-related stress has a negative impact on one's health. Periodic medical examinations are thus the start of procedures to relieve or relieve work pressures by treating their health consequences and implementing appropriate medical measures.
3. Regulatory strategy: Decisions made by managers to control the sources of stress and mitigate its negative effects on both individuals and organizations. The following are the most

important and visible of these strategies

1. Proper application of administrative and management principles: The irregularities in many administrators' day-to-day practices as a result of their failure to follow the established principles of administration and management have put a lot of pressure on their subordinates to work.
2. Administration and management principles must thus be well practiced at the highest administrative levels. As a result, lower administrative levels may develop an atmosphere of administrative and organizational discipline.
3. Redesigning the organizational structure by introducing a new level, new functions, or a new profile.
4. Organizational relations, procedure design and simplification, determining the volume of work or the number of suitable employees in each position; The redesign of the organizational structure should allow for career advancement in higher management levels, so that there is no long period of time spent feeling backward and disappointed at not being self-fulfilling.

The second topic: the decision-making process

Decision: It is the choice between a set of alternatives when there is any doubt, and the decision is known as an opinion. For someone with enough influence and power to do so.

Another definition of decision is the act that contributes to a decision on an issue or thing and leads to a specific judgment by which the appropriate action must be taken. Siham Azzi (2011-2012).

The concept of administrative decision

the use of authority to express opinion in the form established by law; By relying on regulations and laws, administrative decision helps in applying many tasks within its legal framework; Encourages or accepts the resignation or announcement of employee retirement or other managerial activities, and it is important that the main objective of the managerial decision is to achieve the public interest. Bo Al-Qasim Al-Saudi, (2016).

Administrative Decision-Making Stages

Administrative decision-making is regarded as one of the most important functions in the work environment of various establishments, as it contributes to planning by measuring the nature of the available information about the environment and determining the extent to which the alternative is compatible with the special effects in the environment surrounding the factory.

Follow-up and evaluation of administrative decision-making implementation: the final stage of administrative decision-making, which is divided into the following categories:

Choosing the best time to make the administrative decision public. So that the manager achieves the best results in determining the degree of effectiveness of the decision and the

extent of the decision's success in reaching the goal, in order to ensure the administrative decision's follow-up. to increase managers' sense of accountability.

Administrative decisions are crucial

Administrative decisions are the starting point for all activities in the life of companies and institutions, and thus administrative decisions are important in the workplace, as summarized below: Madani Abdel Qader (2015).

Administrative decisions have scientific importance because they are technical and scientific tools for successfully implementing strategies and policies within institutions and businesses. As a result, management decisions play an active role in the implementation of various management processes that are important: they help to clarify the behavior of responsible managers.

Management decisions are a means of measuring managers' ability to perform their functions, support management decisions, and the role of control over managerial activities by determining the nature of external and internal factors affecting those responsible for making managerial decisions.

- 1- The significance of administrative decisions in administrative law: the use of administrative decisions as a successful legal tool, and the significance of administrative decisions in special activities in administrative functions.
- 2- Administrative decision-making pillars: Administrative decisions are classified into two categories: Ali Muhammad, Abdul-Wahhab, (1432).

Administrative decisions' formal elements: The first elements of administrative decisions are two: Competence: The most traditional of the special elements in administrative decisions; Because it is related to public order, it is also obvious that the managerial decision is correct, and it must be made by an employee with the necessary authority.

Form and Procedure: The elements that must be available for the administrative decision to be valid; the form is the external appearance that contributes to clarifying the decision, whether it is written or using any other means other than writing, such as pointing or speaking, and the procedures are all the steps that the manager must apply during the administrative decision's preparation before it is issued.

The following are the objective components of administrative decisions: They are classified as follows: The subject of the administrative decision, as well as the legal consequences, is referred to as the place. A unique position in management is available and not impossible, such as the decision to assign an employee to the job, after which another employee appears to be on the job.

Reason: As a result of the manager's experience and information received, it is possible to identify a set of material and legal issues that precede administrative decision-making and contribute to the decision-making process.

The manager does not need to spend much time, effort, or research on this type of decision, and it is frequently made in an instantaneous manner. Such decisions are short-lived because they are originally related to the routine way of working and are repeated in a more modern form, i.e., any decision made is a policy to be followed in similar cases.

Tactical decisions: These are superior to operational decisions in some ways or on a recurring basis. It is concerned with the problems encountered by professional heads such as department managers, department heads, or the so-called central management that will make things happen and deal with the day-to-day issues of business, progress, and the rule of law.

Non-traditional decisions: are divided into two categories: vital decisions and strategic decisions, which are primarily related to planning, policy-making, and problems that impede plan and implementation, as follows:

Vital Decisions: This type of decision relates to critical problems that must be resolved, discussed, and shared with those chosen who have the power of opinion and reason, and thus the manager or leader seeks to involve everyone involved with the subject of the decision by all parties in the conference and gives them all freedom in discussion. Taking into account the strengths and weaknesses of each proposal in light of the goals that the decision envisions, everyone must then commit to implementing their decisions and work to effectively follow up on the implementation. To achieve the desired goals and this is the democratic way of making decisions, and it is one of the important pillars of rational administration, and desired goals are attained.

Strategic decisions: They are unconventional decisions related to strategic problems with multiple dimensions and a great deal of depth and complexity, as such problems cannot be confronted with an immediate decision or simply a meeting to discuss and study them, and in the face of such problems, one individual does not take into account all abilities and specializations possible. Specialized studies in psychology and sociology are used by specialized scientists and economists, respectively. Politicians and other experienced and knowledgeable individuals should be consulted to determine the scope of the problem before making a decision. Modern information systems (information systems) are also used in data collection and analysis to obtain relevant information and analysis. These issues frequently arise at the national level and are related to setting goals, developing and planning the state's public policy, and the significance of such decisions. This includes the significance of the results and the implications for the organization's future, the special care required in obtaining them, and analyses of the economic and social dimensions. Al-Nimr et al, (1417).

The third topic: the field study

Bank of Khartoum is the largest banking group in Sudan in terms of capital after its merger with Emirates and Sudan Bank in 2008. With a balance sheet of US\$2 billion, Bank of Khartoum Group has nearly 3,000 employees, 150 additional branches and cash desks, and more than 325 ATMs/ Cash Deposit Machines, which is the largest network of branches and ATMs in Sudan.

2. RESEARCH METHODOLOGY, STUDY PROCEDURES, AND METHOD

A descriptive-analytical approach has been used that attempts to describe and evaluate the reality of "the impact of occupational pressures on decision-making process: a field study on Bank of Khartoum - Sudan." The descriptive-analytical approach tries to compare, interpret, and evaluate hoping to reach meaningful generalizations in which the balance of knowledge on the subject increases.

Study community and sample: The bank has many branches in Khartoum; three branches were chosen for the study, and the total number of employees reached (65). However, the study population is limited to the category of decision-makers represented by the following job titles (general manager, deputy general manager, department head, branch manager, deputy branch manager, and department head) and the number of them (35) individuals from the study sample. The study drew on two major sources of data: Secondary data sources were used to address the theoretical framework of the study, which are related to relevant Arab and foreign books and references, periodicals, articles, reports, previous research, and studies that dealt with the topic of study, research, and reading on various internet sites. Primary sources: To address the analytical aspects of the study's subject, primary data was collected using a questionnaire as the primary research tool, specially designed for this purpose and distributed to a group of decision-makers at Khartoum Bank in Sudan.

Analyze and test assumptions

First: Presentation and discussion of the results of the first hypothesis

The hypothesis of the first study states that "there is a statistically significant relationship between the pressure of organizational work and the decision-making process," and to know the direction of the study sample's opinions regarding each of the phrases of this hypothesis, we will calculate the arithmetic mean and standard deviation of the responses of the study sample members to each of these hypothesis statements. As shown in the table2 below.

From Table 2: We extract the following:

Table 2: The mean and the standard deviation of the answers of the study sample individuals on the phrases of the first hypothesis:

m	Statement	Arithmetic mean	standard deviation	Level of approval	percentage	Approval ratio	Arrangement
1	Decisions that the bank's powers and responsibilities are not clear lead to contradictory decisions.	4.72	0.45	Strongly agree	94%	very high	1
2	Bank centralization limits the ability of branch managers have to take and make decisions	4.51	0.67	Strongly agree	90%	very high	2
3	The communication system in place in the bank leads to slow decision-making.	4.07	1.12	agree	81%	very high	3
4	Modern technical scientific methods are not used in decision-making at the bank.	3.99	1.24	agree	80%	high	4

Source: Prepared by the researcher, field study data, and 2022.

1. The mean of the first expression for the first hypothesis (4.72 with a standard deviation) was obtained (0.45). According to Likart's five-year scale, the study sample members strongly agree that a lack of clarity of powers and responsibilities in the bank leads to contradictory decisions, and we find that the approval rate for this phrase has reached (94 percent), and we arranged the first phrase among the first hypothesis clauses.
2. The mean value for the second expression in relation to the first hypothesis ((4.51 with a standard deviation)) (0.67). Based on Likart's five-year scale, the study sample members strongly agree that the bank's centralization limits branch managers' ability to make and make decisions, and we also discover that The approval percentage is low. It got (90%) on this phrase, and the arrangement is the second phrase from the hypothesis's first sentence.
3. The mean of the third expression for the first hypothesis was (4.07 with a standard deviation (1.12), and according to Likart's five-year scale, the study sample members agree that the communication system in place at the bank causes slow decision-making, and we also find that the approval rate for this hypothesis is low. The phrase was achieved (81 percent), and its arrangement is the fourth sentence of the hypothesis's first sentence.
4. The mean for the fourth term in relation to the first hypothesis was (3.99), with a standard deviation of (1.24). According to Likart's five-year scale, the study sample members agree that modern technical scientific methods are not used in making bank decisions. We also discover that the approval rate for this phrase reached (80 percent) and arranging the third sentence of the first hypothesis clause.

The following results can be explained using Table 3: The probability value of a square test, such as

Table 3: shows the results of a square test, as well as any indication of differences for answers to the first hypothesis phrases.

m	Statement	The value of the Chi square	Probability value	The differences	Favor
1	Decisions that the bank's powers and responsibilities are not clear lead to contradictory decisions	22.5	0.000	Statistically significant	Strongly agree
2	Bank centralization limits the ability of branch managers have to take and make decisions	47.4	0.000	Statistically significant	Strongly agree
3	The communication system in place in the bank leads to slow decision-making.	48.6	0.000	Statistically significant	agree
4	Modern technical scientific methods are not used in decision-making at the bank.	71.4	0.000	Statistically significant	agree

Source: Prepared by the researcher, field study data, 2022.

1. The significance of the differences between the responses of the study sample individuals for the first phrase in the first hypothesis ((0.000)), is less than the significance level (0.05), indicating that the differences between the respondents' responses are significant. It has a high statistical significance, implying that a lack of clarity in the bank's powers and responsibilities leads to contradictory decisions.

2. The probability value of a square test, such as the significance of differences in the answers of the study sample individuals for the second phrase in the first hypothesis, reached (0.000), indicating that the test is statistically significant. Less than the significance level (0.05), implying that the differences in the respondents' responses are insignificant. It has a high statistical significance, implying that the bank's centralization limits the ability of branch managers to take and make decisions.
3. The probability value of a square test was like any of the significance of the differences between the answers of the study sample individuals for the third phrase in the first hypothesis (0,000), which is less than the significance level (0.05), indicating that the differences between the respondents' answers are significant. It has a high statistical significance, implying that the bank's communication system causes slow decision-making.
4. The probability value of a square test was the same as any of the significance of differences between the answers of the study sample individuals for the fourth phrase in the first hypothesis (0,000), which is less than the significance level (0.05) This means that the differences in the responses of the respondents are statistically significant, implying that the bank does not use modern technical scientific methods in making decisions.

Second, present and debate the findings of the second hypothesis: According to the studies second hypothesis, "there is a statistically significant relationship between personal work pressure and the decision-making process." The research for each phrase of this hypothesis, as shown in Table No. (4):

Table 4: shows the mean and standard deviation of the study sample's responses to the second hypothesis's phrases:

m	Statement	Arithmetic mean	standard deviation	Level of approval	percentage	Approval ratio	Arrangement
1	The personal nature of the decision-maker affects decision-making in the bank.	4.03	0.78	agree	80.6%	high	2
2	Previous experience of decision-maker affects decision-making in the bank	4.72	0.44	Strongly agree	94.4%	very high	1
3	The influence of the psychological state of the decision maker in taking decisions in the bank.	3.79	1.21	agree	75.8%	high	3

Source: Prepared by the researcher, field study data, and 2022

1. The mean of the first expression for the second hypothesis was 4.03), with a standard deviation of 4.03). (0.78). Based on Likert's five-year scale, the study sample members agree that the nature of the decision-making character influences bank decision-making, and we also discover that the approval rate for This phrase reached 80.6 percent, ranking second from the phrase of the second hypothesis.
2. The mean of the second expression in relation to the second hypothesis was (4.72) with a standard deviation (0.44). According to Likert's five-year scale, the study sample members

strongly agree that prior decision-making experiences influence bank decision-making, and we also discover that the approval rate for this is high. The phrase received 94.4 percent, placing it first among the phrases in the second hypothesis.

3. For the second hypothesis, the mean of the third expression was (3.79) with a standard deviation of (1.21). Based on a five-year scale, the study sample members agree that the decision-psychological maker's state influences decision-making in the bank, and we also discover that the approval rate for this phrase reached 75.8 percent, ranking third among the second hypothesis clauses.

From table 5: The following results can be explained:

Table 5: shows the results of a square test, as well as any indication of differences for answers to the second hypothesis phrases:

m	Statement	The Chi square's value	Probability value	The differences	Favor
1	The personal nature of the decision-maker affects decision-making in the bank	71.9	0.000	Statistically significant	agree
2	Previous experience of decision-maker affects decision-making in the bank	24.3	0.000	Statistically significant	Strongly agree
3	The influence of the psychological state of the decision maker in taking decisions in the bank	65.5	0.000	Statistically significant	agree

Source: Prepared by the researcher, field study data, and 2022

1. The probability value of a square test was like any of the significance of the differences between the answers of the study sample individuals for the first phrase in the second hypothesis (0.000), which is less than the significance level (0.05). This means that the differences between the respondents' answers are of statistical significance, which means that the nature of the character is taken the decision affects the decision-making of the bank.
2. The probability value of a square test was the same as any of the significance differences between the answers of the study sample individuals for the second phrase in the second hypothesis ((0.000)), which is less than the significance level (0.05). This means that the differences in the responses of the respondents are statistically significant, implying that the previous experiences of the take the decision has an impact on the bank's decision-making.
3. The probability value of a square test was similar to any of the significance of the differences between the answers of the study sample individuals for the third phrase in the second hypothesis (0.000), which is less than the significance level (0.05), and this means that the differences between the respondents' answers are statistically significant, implying that the psychological state of the taken The decision has an impact on the bank's decision-making.

Presenting and debating the findings of the third hypothesis:

The third of the study hypotheses states that "there is a statistically significant relationship between environmental work pressure and the decision-making process," and in order to determine the direction of the study sample's opinions on each phrase of this statement, we will compute the mean and standard deviation for the answers of the study sample members. Table No. 1 shows each statement of the third hypothesis (6).

Table 6: shows the mean and standard deviation of the study sample's responses to the third hypothesis's phrases:

m	Statement	Arithmetic mean	standard deviation	Level of approval	percentage	Approval ratio	Arrangement
1	The management of the bank is having difficulty selecting profitable investments due to changes in economic policies To the state.	4.41	0.73	Strongly agree	88.2%	very high	2
2	The economic situation of the country affects the determination of the profit margin on financing for the company.	4.15	0.61	agree	83.0%	high	3
3	The competition affects the pricing of banking services in the bank	4.56	.49	Strongly agree	91.2%	very high	1

Source: Prepared by the researcher, field study data, and 2022

From Table 6: We extract the following:

1. The mean value for the first expression for the third hypothesis was 4.41) with a standard deviation of (0.73). According to the Likert five-year scale, the study sample members strongly agree that the bank's administration is having difficulty testing profitable investments as a result of the state's economic policies, as we find. This phrase received 88.2 percent approval, ranking second among the three phrases in the third hypothesis.
2. The mean of the second expression for the third hypothesis was found to be (4.15) with a standard deviation of (0.61). Based on a five-year scale, the study sample members agree that the state's economic position influences determining the profit margin on financing your bank, and we also discover that the approval rate for this type of financing is lower. The phrase received a score of 93.0 percent and is ranked third out of the total number of phrases for the third hypothesis.
3. The mean value for the third term in the third hypothesis was (4.56), with a standard deviation of (.49) According to Likert's five-year scale, the study sample members strongly agree that competition influences the pricing of bank banking services, and we also discover that the approval rate for this phrase reached 91.2 percent, ranking first among the three phrases of the third hypothesis.

Table 7: The results of a square test, as well as any indication of differences for the three hypothesis phrases:

m	Statement	The Chi square's value	Value of probability	The distinctions	Favor
1	Because of changes in economic policies, the bank's management is having difficulty selecting profitable investments. To the government.	30.9	0.000	Significant statistically	I completely agree.
2	The country's economic situation influences the determination of the profit margin on financing for the company.	42.4	0.000	Statistically significant	agree
3	The pricing of banking services in the bank is influenced by competition.	44.6	0.000	Significant statistically	agree

Source: Data from a field study conducted by the researcher in 2022.

Table 7 shows the following: The following outcomes are explicable:

1. The probability value of a square test, such as the significance of the differences between the answers of the study sample individuals for the first phrase in the third hypothesis ((0.000)), which is less than the significance level (0.05), indicating that the differences between the respondents' answers are significant.
2. It has a high statistical significance, implying that the bank's management is having difficulty selecting profitable investments as a result of changes in the country's economic policies.
3. The probability value of a square test, such as the significance of the differences in the answers of the study sample individuals for the second phrase in the third hypothesis ((0.000)), which is less than the significance level (0.05), indicating that the differences in the respondents' answers are significant. It has a high statistical significance, which means that the country's economic situation influences the determination of profit margins on bank financing.
4. The probability value of a square test was similar to any of the significance of differences between the answers of the study sample individuals for the third phrase in the third hypothesis ((0.000)), which is less than the significance level (0.05) This means that the differences in the responses of the respondents are statistically significant, implying that competition influences the prices of banking services in the bank.

RECOMMENDATIONS AND CONCLUSIONS

First, the outcomes: The following are some of the study's most important findings:

1. A lack of the necessary requirements to properly perform the work.
2. Not defining the powers and responsibilities.
3. There is no delegation of decision-making powers to branch managers.
4. The use of modern technologies in the bank, especially in the branches, in a small percentage.
5. Involve workers in decision-making at a small percentage, or it may be non-existent.

Second: Recommendations: The following are some of the most important recommendations:

1. Improving the work environment in the bank by providing the tools needed to do the job correctly.
2. Define the bank's exact powers and responsibilities, and distribute workloads to employees, particularly department heads and branch managers, in an equitable and equal manner.
3. Delegating decision-making authority to branch managers.
4. The need for modern technical-scientific decision-making methods in the bank, as well as the development of the existing communication system, in order to achieve rapid decision-making.
5. The bank's management should involve employees in decision-making, particularly decisions pertaining to the bank's policies and strategies, as well as provide training in decision-making in an effective scientific manner.

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