International Journal for Multidisciplinary Research (IJFMR)
E-ISSN : 2582-2160 ● Website: www.ijfmr.com ● Email: editor@ijfmr.com

Evaluation of the current status of the incentive system for employees of the General Administration of the Libyan Alrify Bank

MAHDI ABRAHEEM ARHAYM TAWEELAH[1]*, SAED MASOUD MOHAMMED ALJADEED[2]

[1,2]Department of Administrative and Financial Studies Sciences,
Higher Institute of Science and Technology - Al-Jufra -Sukna
***Author for Correspondence** E-mail: mhdyarhy@gmail.com, Tel: +218-913169095

Abstract
The effectiveness of any organization is related to the efficiency of the human element and its ability to work and its desire for it as the effective and effective element in the use of available material resources. Incentives are among the basic influences that play an important and vital role in the behavior of individuals, and through them, the desire to perform can be created. It can be said with it that the ability of organizations to achieve their goals depends to a large extent on the success of management in providing sufficient motivation for individuals. This study aimed at clarifying the concept, importance, theories, and types of incentives, and evaluating the current situation of the incentive system in the bank, which included the employees of the General Administration of the Libyan Alrify Bank in order to identify the obstacles and problems facing it, and to present a package of recommendations and proposals that could contribute to Improving and developing the incentive system and increasing the performance of individuals.
The study was conducted on 71 employees of the bank, and they occupy the entire upper, intermediate, and lower administrative positions working in the general administration of the bank.
The most important result shown by this study is that there is a strong correlation between the general performance variable and other variables, and it is arranged in descending order as follows: moral incentives, general satisfaction, then training, and promotions. There is no correlation between the variable of general performance and the variables of the impact of material and moral incentives on workers and caring for them.

Keywords: Bank, Alrify, Incentives, Employees, Promotions, Morale.

INTRODUCTION

Management relies on maximizing results on rationalizing the use of available material and human resources. It may be difficult to rationalize the use of the human element due to the multiplicity of variables specified for it, to the extent that it makes it more difficult for management to rationalize the use of this element, which is what made the main problem facing management in any organization is to identify the specific variables of this element that are reflected in the behavior of those individuals who represent the ability Work in the organization.
Incentives are among the basic influences that play an important and vital role in the behavior of

individuals, and through them, the desire to perform can be created. Which can be said with it that the ability of organizations to achieve their goals depends to a large extent on the success of management in providing a sufficient amount of motivation among individuals and the development of an effective incentive system that directs to arouse the motives that in turn push workers to production and achieve their satisfaction with that work, which leads to raising the spirit Morale and increase performance rates.

Establishment of the bank:

The Alrify Bank was established by decision of the former General People's Committee No. 12 for the year 1950, the resolution contained the following:

A- Establishing a financing financial institution called (The Alrify Bank) with a legal personality, independent financial liability.

b- The authorized capital of the bank shall be (100,000,000) LYD one hundred million Libyan dinars, wholly owned by the Ministry of Finance and paid from the public treasury.

C- The main headquarters of the bank shall be in the city of Hun, and it may establish branches for it in Libya as required by its activity.

Bank objectives:

1- Granting loans to low-income people in the areas of agricultural, animal, marine, industrial and handicraft production.

2- Providing technical assistance and advice to productive and craft projects to ensure their work in an economical and feasible manner.

3- Finding investment opportunities that raise the economic level of people with limited incomes, and contribute to expanding the country's economic activity base.

4- Encouraging low-income people to establish joint-stock companies in various production and service fields.

5- Attracting foreign investments and partnerships with the aim of financing productive and service projects for people with limited incomes in villages and Alrify areas.

Bank activities:

1- In-kind loans are granted to the beneficiaries of its activities in accordance with the controls and procedures established by the bank’s management, provided that the loan value does not exceed (10,000) ten thousand dinars for a service within the limits of 2% of the value of the granted loan.

2- Opening deposit accounts for loan beneficiaries and providing various banking services.

3- The bank may open one or more accounts in state-owned banks operating in Libya.

4- The actions necessary to achieve the purposes for which the bank was established, such as buying, selling and owning buildings, lands and other expenses in accordance with the legislation in force.

5- Import works necessary to achieve the targeted objectives in the field of his activity.

6- To receive interest on his deposits with the Central Bank of Libya and commercial banks.

7- Investing in economically feasible investment projects with no more than 10% of its capital, in accordance with the general policy set by the management or the general assembly of the bank.

8- Borrowing from banks and financial institutions for the purpose of financing its projects.

9- Conducting studies and research that serve its activities and objectives, and proposing policies and programs that are consistent with plans and directives.

Research problem

Despite the successes achieved by the banking sector in the State of Libya, it is noted that the managements of the establishments of this sector face great challenges and problems in the incentive system, which made the performance of individuals in this sector below the required level, and accordingly, this research will focus on assessing the current status of incentives in the bank The Libyan Alrify area and identifying the problems facing the application of incentive systems in it, and devising appropriate solutions that can contribute to solving these problems.

Study variables:

General Job performance	Moral incentives	Caring for employees	Upgrade
The impact of material and moral incentives on workers	Training	General satisfaction	
Gender	Age	The educational level	

Temporal boundaries:

The years 2017 and 2021

Some hypotheses of the study

- There is no statistically significant relationship between the general job performance of employees and the material incentives provided.
- There is no statistically significant relationship between the general job performance of employees and the moral incentives provided.
- There is no statistically significant relationship between general job performance and training. Promotion, and job satisfaction
- There are no statistically significant differences in workers' perception of job performance due to gender, age, or educational level.

Previous studies:

Previous studies that dealt with the same field of study were included, and dealt with many aspects, angles and dimensions in other environments that may differ somewhat from their own. This is done in order to know the opinions, viewpoints, and results of previous studies, and compare them to highlight points of agreement and disagreement, and use all of this to support the results that this study can reach.

Al-Dalah, Saud (2003), this study focused on the impact of incentives on the performance of Saudi doctors in the Security Forces Hospital in Riyadh, and the most important and most influential incentives on the performance of the study items. The most important results of the study included the following:

1- The most important material incentives among the elements of society are: promotions, bonuses, multiple incentives, alienation allowance, and deportation allowance.

2- The most important moral incentives are: the administration's interest in applying total quality, verbal praise, and letters of thanks and a certificate of appreciation.

3- The study showed that there were statistically significant differences for some variables between doctors' attitudes towards the study axes due to gender, age, marital status, and educational qualification.
4- The most important recommendations of the study are directing greater attention from the administration to the preferred incentives of doctors, whether moral or material, in the process of planning an effective incentive system, modifying the incentives provided to Saudi doctors so that they are commensurate with the nature of their work and the effort they make, and setting a regular and appropriate time limit for promotion, and recommended that the administration pay attention to taking Opinions of physicians with more than 11 years of experience in selecting appropriate incentives.

Al-Mutairi (2005) The study sample size is 1000 security officers in the Saudi Hail region police, and the study aimed to identify the skill of the security commander in using incentives of all kinds in rewarding workers and raising the level of their performance, and the criteria on which the security commander depends in evaluating workers to motivate them, and knowing the most incentives frequently. The most important results of the study:
1-The most frequently used incentives were receiving praise from the superior when doing a good job, followed by helping the subordinate in good performance, the leader encouraging the subordinate, and finally the material rewards.
2-The most frequently used material incentives are the periodic bonus and the technical bonus.
3-The most important criteria for granting incentives are mastery of work, discipline and obedience, followed by the degree of harmony with colleagues at work, and excellence in training courses, and that incentives are often commensurate with the effort expended.
The study recommended evaluating the security leaders' skill in evaluating incentives, taking into account working conditions when imposing the disciplinary penalty, increasing the use of material incentives, and increasing the incentive item on occasions.

Abu Al-Sukkar (2000), this study was conducted in order to identify the satisfaction of workers in public and private universities in Jordan about work incentives and to make a comparison between the level of satisfaction of each of them. The study included 421 employees distributed over public and private universities. The study showed the following results:
1- Employee satisfaction in private universities is greater than in public universities, and the opposite is true for material incentives and security incentives.
2- The level of satisfaction of workers in public and private universities is affected by a group of personal factors, namely: (number of dependents, administrative level, salary, university, workplace), while the level of satisfaction is not affected by other personal factors such as gender, marital status, and educational qualification.

Cohen (1995), the researcher focused on studying the theories and foundations of incentive systems. It was found that most companies use some types of incentive programs by linking rewards to performance indicators or otherwise. It is also difficult to ascertain the belief that people will perform better when promised certain types of incentives. Numerous studies in laboratories, workplaces, classrooms, and elsewhere indicate that rewards in general hinder the processes that rewards are intended to improve. The results indicated that the failure of any incentive program results from the psychological assumptions on

which these programs are based, rather than due to a defect in the programs themselves.

Kiyoshi Takahashi (2006), the purpose of the study is to find out the impact of wage and promotion incentives on employee satisfaction and to what extent they motivate them to work and produce. The study was conducted on 1832 Japanese employees working in Toyota Group, including 818 technicians and 928 administrative employees. Employees to work, and that promotions and wages affect the motivation of employees to work, and that healthy promotions affect more than the level of wages or the increase in wages in urging employees to do their work.

Toshiba HRD (2006), This study was conducted in Toshiba and aimed to know the effect of renewing the organizational structure and incentives on the creativity of workers, and presenting creative ideas that help in generating profits and saving expenses. The study found that the innovation programs used three years ago in Toshiba provided billions of dollars for the company. It has been shown that identifying challenges, giving responsibility to individuals, encouraging effective communications, and determining how individuals are creative while linking that to incentives led to achieving the goals desired by the company, and that incentives and a sound structure are more important than long discussion and brainstorming.

STATISTICAL ANALYSIS

The process of analyzing the field data collected from the study population is systematically considered the final stage of the study. The overall technical processes associated with the stage of data analysis or interpretation, intended to reach a crystallization of the general results of the study according to their conformity with reality or their contradiction with it, with the link between the theoretical and practical frameworks of the study in order to reach the validity or sincerity of the study hypotheses and at the same time answer the questions of the study.

The data is defined as a statement of the truth of the information that enables the student to obtain clear answers to the study's questions by finding the relationship between the variables, testing the hypotheses, and knowing the validity of the data in terms of its relationship to the truth. The function of the analysis lies in converting the obtained theoretical and field data into data that is easy to measure and interpret, or to compare it with other data after classifying it into specific variables, categories, or clear axes to give answers in response to the questions raised by the study when it identified the general and basic premises of the research in order to reach the answers. Sound and verify the validity of the hypotheses or not at the level of hypotheses and variables, and at the level of the general theory of this study.

The research population for this study included department managers, heads of offices, supervisors, and workers headed by the Alrify Bank of Libya, and their number was within the limits of 71 workers. Due to the small number, the use of a random sample was discarded, and it was replaced by a comprehensive survey of all employees of the bank.

THE QUESTIONNAIRE USED IN THE STUDY

The questionnaire used in this research included seventy-one questions covering the following seven axes, in addition to the primary data on the vocabulary of the community.

1. General job performance.
2. Moral incentives.

3. The impact of material and moral incentives on workers.
4. Taking care of the workers.
5. Training.
6. Promotion.
7. Job satisfaction.

MEASURES OF THE QUALITY AND EFFECTIVENESS OF THE RESEARCH QUESTIONNAIRE

Researchers differ in the use of some terms such as the term validity and sometimes validity, and the term reliability to judge the quality of the measures used in the study. In this study, the term reliability was used instead of reliability to name the requirements for the quality and effectiveness of the measures used in it, which are:

❖ Comprehensiveness or completeness of the internal structure of the questionnaire

By this, they mean that the questionnaire questions should cover all the axes included in the study, and cover all areas of each axe adequately and that the questions be clear and understandable, and there is no room for ambiguity in them by the respondents. To fulfill this requirement, the questionnaire was presented to a group of employees headed by the bank to ensure the clarity of the phrases, and that the axes and dimensions contained in the questionnaire actually cover all applied fields for each category of the research community, and their responses were positive and reasonable.

❖ Practical efficiency and progressive scale reliability verification

What is meant by practical efficiency is that the real and extracted answers are homogeneous and integrated, in a way that achieves honesty and stability, so that the questionnaire measures the aspects that it was designed to measure. This validation was done by calculating each scale for the subscales and then measuring the overall scale. One of the commonly used indicators of internal consistency is the alpha coefficient (Cronbach), which is as follows:

Table 1: Cronbach's Alpha.

Inner honesty	Excellent	Good	Acceptable	Weak	Unacceptable
Coefficient α	$\alpha \leq 0.9$	$0.9 \leq \alpha \leq 0.7$	$0.7 \leq \alpha \leq 0.6$	$0.6 \leq \alpha \leq 0.5$	$\alpha \geq 0.5$

FACTOR ANALYSIS

Use confirmatory (dimensional) factor analysis to ensure that the questionnaire actually measures what it ought to measure. The factor analysis test was based on the assumptions that were used in many previous studies as conditions for accepting its results, namely:

1. There are a sufficient number of statistically significant correlations in the matrix.
2. The value of (KMO) shall not be less than (0.6).
3. The Bartlett's test should be statistically significant (less than 0.5).
4. That the values of the initial Communalities for the items be more than (0.5).
5. The load saturation of the factor shall not be less than (0.5). Taking into account that there are no cross-values greater than (0.5) in the other factors

6. The Eigen values should not be less than 1.

Table 2: Factor analysis results

No	The scale	KMO	Bartlett's Test of Sphericity sig	The total proportion of explained variance
1.	Functionality	0.761	0.000	0.634
2.	Moral incentives	0.811	0.000	0.595
3.	Effect of material and moral incentives on workers	0.802	0.000	0.776
4.	Caring for employees	0.730	0.000	0.789
5.	training	0.843	0.000	0.739
6.	promotion	0.729	0.000	0.589
7.	Job Satisfaction	0.753	0.000	0.73

THE SCALE USED IN THE STUDY

In this study, a graded five-point Likert scale was used (to a very low degree = 1, to a low degree = 2, to a moderate degree = 3, to a large degree = 4, to a very large degree = 5) due to its widespread use in research in general and the researchers' familiarity with it, as well as for fear To confuse the respondent with too many options or make him bored if they are more than five when answering the questions.

STATISTICAL METHODS USED IN THE STUDY

In this study, a number of statistical methods were used, namely:

❖ **Descriptive statistics methods:**

The used descriptive statistics methods include (frequency tables, percentages, measures of central tendency, measures of dispersion, correlation).

❖ **Analytical Statistics Methods:**

Analytical statistical methods used include:

1- Alpha coefficient (Cronbach).
2- Correction coefficient (Cronbach alpha).
3- Correlation coefficient.
4- The t-test for differences between the arithmetic means.
6- Analysis of variance.
7- Factor analysis method.

RAW DATA ANALYSIS:

The following tables show the basic characteristics and features of the research community vocabulary:

Table 3: Frequency distributions of bank employees according to age groups

Age Category	Iterations	Percentage	Cumulative percentage
Less than 30 years	15	21.1	21.1
30 to 40 years	38	53.5	74.6
40 to 50 years	12	16.9	91.5
50 to 60 years	4	5.6	97.2

60 years and over	2	2.8	100
Total	71	100.0	

Comparing age groups with the above table, the age group of fewer than 40 years represents approximately 75% of the total number of employees in the bank, and it is considered the category that is in the youth stage. As for the age group that is on the cusp of retirement age, which includes people aged 60 years and over, its rate is 2.8%. And between these two categories is the category of long-experienced workers with a rate of 5.6%.

Table 4: Frequency distributions of bank employees according to gender

Gender	Iterations	Percentage	Cumulative percentage
Male	27	38	38
Female	44	62	100
Total	71	100	

Table 5: Frequency distributions of bank employees according to the number of family members

Number Of Family Members	Iterations	Percentage	Cumulative percentage
less than 4	30	42.3	42.3
Between 4 and less than 6	19	26.8	69.0
6 and up	22	31.0	100.0
Total	71	100.0	

Table 6: Frequency distributions of bank employees according to educational level

Educational level	Iterations	Percentage	Cumulative percentage
less than secondary	1	1.4	1.4
secondary	11	15.5	16.9
Intermediary diploma	22	31.0	47.9
BA	17	23.9	71.8
Higher Diploma	17	23.9	95.7
Master's	3	4.2	100
Total	71	100.0	

Table 7: Frequency distributions of bank employees according to years of experience

Experience years	Iterations	Percentage	Cumulative percentage
Short (5 years or less)	13	18.3	18.3
Medium (more than 5 to 20)	55	77.5	95.8
Long (more than 20)	3	4.2	100
Total	71	100.0	

It is pure from the data in the above table that the distribution of employees in the bank according to experience is close to the normal distribution, as those with medium experience represent the vast majority at 77.5%, followed by the short experience category at 18.3%, and finally the long experience category at 4.2%.

ANALYSIS AND DISCUSSION

1. Correlations between the study variables

It aims to find out whether or not there is a relationship between the variables in terms of the direction and strength of the relationship. The following table shows these correlations between all the variables of the study.

Table 8: Correlations between study variables

Variables	Overall performance	Moral incentives	Caring for employees	Training	Promotion	General satisfaction
Overall performance:		**	*	**	**	**
Pearson correlation	1	0.764	0.205	0.262	0.262	0.400
Statistical significance		0.000	0.087	0.027	0.027	0.001
Moral incentives:						
Pearson correlation	0.764	1	0.389	0.364	0.460	0.419
Statistical significance	0.000		0.001	0.002	0.000	0.000
Caring for employees:						
Pearson correlation	0.205	0.389	1	0.332	0.436	0.112
Statistical significance	0.087	0.001		0.005	0.000	0.354
Training:						
Pearson correlation	0.262	0.364	0.332	1	0.347	0.249
Statistical significance	0.027	0.002	0.0005		0.003	0.036
Promotion:						
Pearson correlation	0.262	0.460	0.436	0.347	1	0.205
Statistical significance	0.027	0.000	0.000	0.003		0.087
General satisfaction:						
Pearson correlation	0.001	0.419	0.112	0.249	0.205	1
Statistical significance	0.400	0.000	0.354	0.036	0.087	

(* indicates no statistically significant relationship. ** denotes a statistically significant relationship)

As it is clear from the table, there is a statistically significant correlation between the general performance variable and each of the variables: moral incentives, training, promotion, and general satisfaction. This does not support the hypotheses of the study, which indicates that there is no correlation between these variables and the variable of general performance. On the other hand, there is no statistically significant correlation between the general performance variable and the variable: interest in workers. This supports the research hypotheses, which indicate that there is no relationship between these two variables and the general performance variable.

It is clear from the result of this analysis that there is a statistical indication of accepting the alternative

hypotheses of the study hypotheses for the majority of the hypotheses, while there is a statistical indication of accepting the study hypotheses for only two hypotheses.

2. Analysis and relative importance of each statement of the questionnaire

To analyze the form statements, follow the method whereby either the statement is positive (the members of the study population agree with its content if the calculated value of t is greater than the tabular value of t which is equal to 1.96), or the statement is negative (the members of the research community do not agree with its content if the calculated value of t is less than the tabular value of t which is equal to (-1.96), or the expression is neutral (its level of significance is greater than (0.05).

Focus of overall performance

Table 9: Statistical significance for analyzing and arranging the general performance axis expressions

Para	Arithmetic mean	relative weight	t value	Statistical significance	according to relative importance
1- I feel a great deal of satisfaction while doing my work, which motivates me to do more.	3.450	69	3.25	** 0.002	6
2- I feel passionate about my work most of the time.	3.676	73.5	5.48	** 0.000	1
3- I feel like time is running out while I'm working.	3.478	69.5	3.60	** 0.001	5
4- My current job matches my majors.	3.338	66.7	2.10	** 0.039	8
5- My current job matches my experiences.	3.662	73.2	5.42	** 0.000	2
6- My current work is commensurate with my scientific level.	3.591	71.8	4.06	** 0.000	3
7- The working group supports me to do the best I can.	2.943	58.8	-0.32	* 0.720	13
8- I feel that work brings me the most material benefits.	2.549	50.9	-3.25	*** 0.002	16
9- I feel that work brings me the most moral and psychological benefits.	2.732	54.6	-1.90	* 0.061	14

10- The expectations I had upon joining the business were fulfilled.	2.690	53.8	-2.28	*** 0.025	15
11- Provide me with other departments and sections with the information and data necessary to perform my work on a regular basis.	3.042	60.8	0.32	* 0.744	12
12- The powers conferred upon me are commensurate with my responsibilities.	3.225	64.5	1.67	* 0.099	10
13- The nature of my work matches my inclinations.	3.309	66.1	2.17	** 0.033	9
14- My proposals are encouraged by senior management.	2.464	49.2	-3.81	*** 0.000	17
15- My immediate boss gives me opportunities to discuss work issues.	3.493	69.8	3.28	** 0.002	4
16- There is a job description.	3.154	63	1.46	* 0.146	11
17- There is a definition of my duties and responsibilities at work.	3.394	67	3.45	** 0.001	7
The total scale	54.19	63	2.40	** 0.019	

It is easy to understand from the data of the above table, there are nine of the statements of this axis are positive and the research community agrees on them, which are the statements with numbers (1, 2, 3, 4, 5, 6, 13, 15, and 17). And there were three negative expressions, and the research community not agrees with them, which are the phrases with numbers (8, 10, and 14). While five phrases the research community is neutral towards them and the phrases with numbers (7, 9, 11, 12, and 16).

The focus of moral incentives:

Table 10: Statistical significance for analyzing and arranging the moral incentives axis phrases

Para	Arithmetic mean	relative weight	t value	Statistical significance	according to relative importance
1- I feel safe and stable at work.	3.591	71	4.57	** 0.000	1
2- There is an opportunity for promotion and advancement.	2.887	57	-0.74	*** 0.458	4
3- Bank management recognizes my importance as a factor that has an influential role in the work of the bank.	3.028	60	0.21	*** 0.831	3
4- Sometimes asked for an opinion on issues related to work development.	2.816	56	-1.35	*** 0.179	5
5- Periodic meetings take place to discuss work problems.	3.126	62	0.92	* 0.359	2
6- The bank management meets the social needs of the employees.	1.985	39	-8.73	*** 0.000	7
7- The management of the bank gives me the opportunity to enrich my work by giving me freedom in my field of work	2.774	55	-1.69	* 0.096	6
The total scale	20.21	57	-0.724	* 0.487	

From the data of the above table, one of the phrases of this axis is positive, meaning that the research community agrees on it, which is the phrase with the number (1). While their opinions were neutral for three phrases, meaning that the research community's vocabulary is neutral towards them, which are the phrases with numbers (5, 6, and 7). And there were three negative expressions, and the research community does not agree with them, which are the phrases with numbers (2, 3, and 4).

The focus of the impact of moral incentives on workers:

Table 11: Statistical analysis to analyze and arrange the phrases of the axis of the impact of moral incentives on workers

Para	Arithmetic mean	relative weight	t value	Statistical significance	according to relative importance
1- Moral incentives motivate me to increase my giving and cooperation in working at the bank.	3.760	75	6.03	** 0.000	2
2- Moral incentives motivate to spread the spirit of loyalty to the bank.	3.662	73	4.92	** 0.000	3
3- Moral incentives push me to work on increasing my skills and abilities.	3.929	78	9.80	** 0.000	1
4- The moral incentives that I receive improve and raise the level of services that I provide to the public dealing with the bank.	3.183	63	1.227	* 0.224	4
The total scale	14.53	72	6.52	** 0.000	

It is clear from the answers of the community in the above table that three of the phrases in this axis are positive, meaning that the research community agrees on them, which are the phrases with numbers (1, 2, and 3). There are no negative statements. While their opinions were neutral for one phrase, that is, the vocabulary of the research community is neutral towards them, which is the phrase in numbers (4). For the overall scale, its phrases are generally considered positive.

The center of attention for workers:

Table 12: Statistical significance of analyzing and arranging the phrases of interest in workers

Para	Arithmetic mean	relative weight	t value	Statistical significance	according to relative importance
1- Bank provides health care for workers inside and outside work.	1.493	29	-15.37	*** 0.000	6
2- Bank provides health care for the families of	1.549	30	-13.25	*** 0.000	5

workers inside and outside work.					
3- Bank takes into account the social conditions of the workers and tries to solve them.	1.943	38	- 8.79	*** 0.000	3
4- Bank grants advances to workers to solve housing problems	2.295	45	- 4.76	*** 0.000	1
5- Bank gives advances to employees to solve transportation problems.	2.267	45	- 4.97	*** 0.000	2
6- Bank provides the workers' needs of the necessities of life.	1.718	34	- 11.26	*** 0.000	4
The total scale	11.26	37	- 7.85	*** 0.001	

The six statements for the center of attention for workers are given negative results.

Training focus:

Table 13: Statistical significance of analyzing and arranging the phrases of the training axis

Para	Arithmetic mean	relative weight	t value	Statistical significance	according to relative importance
1- There are training programs to improve job performance.	2.507	50	- 3.41	*** 0.001	1
2- I have received training courses in the field of employment.	2.450	49	- 3.48	*** 0.001	2
3- The courses contributed to being able to use modern technological means in my field.	2.197	43	- 5.62	*** 0.000	6
4- The training programs contributed to the development of my own capabilities.	2.450	49	- 3.54	*** 0.001	3
5- Training programs have contributed to raising my productivity.	2.352	47	- 4.65	*** 0.000	4

6- The courses contributed to raising my effectiveness in terms of increasing my contribution to achieving the bank's goals	2.309	46	- 4.88	*** 0.000	5
The total scale	14.26	47	- 13.34	*** 0.000	

It is clear from the data of the above table that its six statements are negative.

Promotions for employees:

Table 14: Statistical significance for analyzing and arranging the promotion axis phrases

Para	Arithmetic mean	relative weight	t value	Statistical significance	according to relative importance
1- There are great opportunities for promotion at work.	2.619	52	- 2.64	*** 0.010	3
2- Promotions are largely based on work precedence.	3.112	62	0.806	* 0.423	1
3- Promotions are largely based on merit in employment.	3.028	60	0.178	* 0.859	2
4- There are opportunities for exceptional promotions in the bank.	2.000	40	- 6.98	*** 0.000	4
The total scale	10.76	53	- 1.22	* 0.310	

It is clear from the four expressions above; there are two negative expressions in the numbers (1, 4). There are two neutral expressions in the numbers (2, 3). For the overall scale, his statements are generally considered neutral.

The focus of job satisfaction:

Table 15: Statistical significance of analyzing and arranging job satisfaction axis expressions

Para	Arithmetic mean	relative weight	t value	Statistical significance	according to relative importance
1- I feel a great deal of belonging to the work.	3.816	76	7.522	** 0.000	1
2- I am very interested in the future of the bank.	3.619	72	4.803	** 0.000	3

3- I feel the desire to make every effort to achieve success for the bank.	3.788	75	6.561	** 0.000	2
4- I consider my job in the bank the best opportunity to test my abilities.	3.380	67	2.912	** 0.005	4
The total scale	14.6	73	6.49	** 0.007	

Can be seen that from the above, six statements are negative. Also, for the overall scale, its expressions are generally considered negative.

Differences in the study population's perception of general job performance

❖ **Differences by gender:**

Table 16: Statistical significance of the differences in the perception of general job performance by gender

Gender	Number	Arithmetic mean	Standard Deviation	The Standard error	t Value	Statistical Significance
Male	27	57.00	9.57	1.84	1.762	* 0.083
Female	44	52.47	11.85	1.78		

Through the data in this table, there are no statistically significant differences in the perception of the research community's vocabulary of general job performance due to the difference according to gender. This is consistent with the hypotheses of the study.

❖ **By age:**

Table 16: Statistical significance of the differences in the perception of general job performance according to age

Age	Number	Arithmetic mean	Standard Deviation	The Standard error	f	Statistical Significance
less than 30	15	52.46	12.59	3.25	1.202	* 0.318
30 to 40	38	53.50	10.82	1.75		
40 to 50	12	55.16	9.59	2.77		
50 to 60	4	56.50	13.91	6.95		
More than 60	2	70.00	4.24	3.00		

The above data shows clearly that, there are no statistically significant differences in the research community's perception of general job performance due to the difference according to age groups. This is consistent with the hypotheses of the study.

According to the educational level:

Table 17: Statistical significance of the differences in the perception of general job performance according to the educational level

Edu level	Number	Arithmetic mean	Standard Deviation	The Standard error	f	Statistical Significance
M.A	3	50.00	8.54	4.93	1.175	* 0.331
BA	17	51.70	10.54	2.55		
H. Diploma	17	53.94	11.80	2.86		
Int. diploma	22	57.00	10.04	2.14		
secondary	11	52.27	13.28	4.00		
middle school	1	73.00	-	-		

Table 17 given, there are no statistically significant differences in the perception of the research community vocabulary of general job performance due to the difference according to the educational level. This is consistent with the hypotheses of the study.

Differences in the perception of the groups of the study community of moral incentives

❖ **Differences by gender:**

Table 18: statistical significance of the differences in the perception of moral incentives according to gender.

Gender	Number	Arithmetic mean	Standard Deviation	The Standard error	t Value	Statistical Significance
Male	27	24.85	4.37	0.84	1.993	** 0.05
Female	44	21.97	6.65	1.00		

Data above shows that there are statistically significant differences in the perception of the moral incentives of the research community due to the difference according to gender. This is not consistent with the hypotheses of the study. Perhaps this difference is due to a difference in the psychological composition of the two categories, which made the female category feel that the moral incentives offered by the bank are less than desired.

By age:

Table 19: Statistical significance of the differences in the perception of general job performance according to age

Age	Number	Arithmetic mean	Standard Deviation	The Standard error	f	Statistical Significance
less than 30	15	21.53	7.30	1.88	1.049	* 0.389
30 to 40	38	23.10	5.85	0.95		

40 to 50	12	23.75	5.46	1.57		
50 to 60	4	22.75	3.59	1.79		
More than 60	2	30.50	2.12	1.50		

It is clear from the above data in the table (19) that there are no statistically significant differences in the perception of moral incentives among the research community due to the difference according to age. This is consistent with the hypotheses of the study. It was associated with the moral incentives of the difference according to age. This includes the study assignments.

According to the educational level:

Table 20: Statistical significance of the differences in the perception of moral incentives according to the educational level

Edu level	Number	Arithmetic mean	Standard Deviation	The Standard error	f	Statistical Significance
M.A	3	20.66	4.16	2.40	0.859	* 0.513
BA	17	21.35	6.08	1.47		
H. Diploma	17	23.76	5.41	1.31		
Int. diploma	22	24.50	5.86	1.25		
secondary	11	22.00	7.50	2.26		
middle school	1	28.00	-	-		

It is clear from the data that there are no statistically significant differences in the perception of moral incentives by the research community due to the difference according to educational level. This is consistent with the hypotheses of the study.

RESULTS

1- The study showed a statistically significant correlation between the general performance variable and four independent variables: moral incentives, training, promotion, and general satisfaction. And the absence of a statistically significant correlation between the general performance variable and two variables: the effect of material and moral incentives, and interest in workers. This result agreed with the result of Mahfouz's (2002) study regarding the existence of a linear relationship between the level of performance and the level of incentives.

2- In the field of general job performance, it was found that employees do not agree that work achieves the greatest amount of material benefits, that it fulfills expectations, and there is encouragement for proposals. While their opinions were neutral towards the support of the work group, the work achieves the greatest moral and psychological benefits, the data needed for the work are available, the powers granted are commensurate with the responsibility, and there is a description of the work tasks. For the overall scale of the general performance variable, its expressions are generally considered positive. As for the rest of the statements, they agreed with them. With regard to arranging the phrases in order of importance, it is clear that the phrases concerned with enthusiasm, suitability of work with experience and educational level came in the first ranks.

3- In the field of moral incentives, the study showed that the employee's community only agrees with the phrase "that the salary covers the needs." They do not agree with the phrases which are summed up in the periodic bonuses, the increase with the general increase in the wages, the applied system of job insurance, and the timing of the work. While their opinions were neutral to the phrases that are summed up in working hours, the availability of social services and the bank granting an increase in wages to meet the increases in living expenses. For the overall scale, his statements are generally considered neutral. With regard to arranging the phrases according to importance, it is clear that the phrases concerned with feeling, security and stability at work came, respectively, in the first ranks.

4- In the field of the impact of moral incentives, the study showed that the employees agree on the phrases that are summed up in moral incentives, a motive to increase giving, and a motive to increase skills and abilities. The quality of service provision to customers is based on the employee's loyalty to the bank, and performance can be evaluated based on work results.

5- In the field of caring for employees, the study showed that employees do not agree with all of his statements.

6- In the field of training, the study showed that employees do not agree with all of his statements. For the overall scale, its expressions are generally considered negative.

7- In the field of promotion, the study showed that the employees do not agree with the two statements, which are summed up in the existence of great opportunities for promotion, and the existence of opportunities for exceptional promotions. While there are two neutral statements: promotion depends on priority in work, and promotion depends on merit in work. For the overall scale, his statements are generally considered neutral.

8- In the field of differences between categories of employees in their perception of general job performance, and moral incentives, it showed: There are no statistically significant differences between the groups of the study population in their perception of general job performance due to factors of gender, age, and educational level. While there are statistically significant differences between the groups of the study population in their perception of moral incentives due to the gender factor, and there are no statistically significant differences due to age and educational level.

REFERENCES

Journal

1. Takahashi, K. "Effects of wage and promotion incentives on the motivation levels of Japanese employees". 2006, Research paper, Journal: Career Development International, Volume: 11 Issue: 3, 193-203.
2. Toshiba Cecilia," sparks a wave of innovation: New structures and incentives stimulate employee creativity", 2006, Journal: Human Resource Management International Digest, Case study, Volume: 14 Issue: 6.
3. Evans, Charlie, "Decision processes, monitoring incentives and large firm performance in the UK", Journal: Management Decision, 1999, Volume: 33 Issue: 6

Books

1. Agarwal, Robert (2007): "Role of managerial incentives and discretion inhedge fund performance.", Eight edition ,kogan page Limited,USA, 2007.

Thesis

1. Al-Dalah, Saud (2003): "The Impact of Incentives on the Performance of Saudi Doctors at the Security Forces Hospital in Riyadh, Naif Al-Arabi," Master Thesis, Academy for Security Sciences, Riyadh, Saudi Arabia." (**Online Thesis)**.

2. Al-Mutairi, Jabr (2005), "The skill of the security leader in using incentives to raise the level of the security man," a published master's thesis, Naif Arab Academy for Security Sciences, Riyadh, Saudi Arabia. (**Online Thesis).**

3. Abu Al-Sukkar, Darwish (2000), "Assessing Employees' Satisfaction in Public and Private Universities in Jordan with Work Incentives," Master Thesis, University of Jordan, Amman, Jordan. (**Online Thesis)**.

4. Cohen, Levy (1995), "Why Incentives Fail", translated by Saif bin Abdulaziz Al-Saif, Journal of Public Administration, Volume 34, Issue 4, Riyadh, Kingdom of Saudi Arabia. (**Printed Thesis).**