The Effect of Work Pressures on Decision-Making: An Empirical Study on Al Rajhi Bank in Jeddah for the Period from 2018-2020

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Abstract
This study deals with identifying the impact of work pressures on decision-making, at Al-Rajhi Bank in Jeddah - Kingdom of Saudi Arabia. The main objective of this research is to answer the following research questions: What is the effect of work stress on the decision-making process? To answer these questions, on which the problem is centered, the following scientific hypothesis has been put forward: There is a statistically significant relationship between work pressures at the bank and decision-making. The descriptive analytical approach was used to describe the phenomenon under study, and the questionnaire was used to collect various data to distribute the questionnaire to the sample members, who numbered (35) employees, to do the statistical analysis for this study. The most important results that came out of the study, the level of work stress among the sample members is considered acceptable. The study also recommended more attention to the human cadre regarding the issue of work stress and the decision-making process, and more research on the effects of different work pressures, as well as other factors affecting the decision-making process.

Keywords: work, pressures, decision-making

1. Introduction
The topic of work pressure is one of the most prominent and important topics that have been highlighted by a group of researchers and writers in the field of organizational behavior and psychology. Studies in this area found that work pressures have negative effects on the individual's health and mental structure such as (Heart disease, hypertension, stress, frustration, persecution). This undoubtedly leads to lower performance, absenteeism, abandonment, and endangering, the safety of others, and thus organizations and agencies face huge costs of negative effects of work pressures (Askar, 1441).

Thus, pressure is reflected on the individual and the organization and may be an important and effective factor in influencing, the administrative decision-making process by the administrative leaders in the presence of a certain level of pressure, since the decision is the core of the administrative process. There will undoubtedly be a level of pressure or lack of pressure on the administrative leadership to reflect on the decision-making process negatively or positively.

The researcher hopes that this study will help to identify the level of work pressures and their impact on the decision-making process of the administrative leaders of Al-Rajhi Bank in Jeddah and suggest appropriate solutions.

2. Problem
In the day-to-day environment, leaders in organizations often face pressures (work pressures) that influence their decision-making and may leave unsatisfactory results. The researcher raises the problem of the study, which lies the main issues on it as follows:

What impact did the work pressure have on the decision-making process? The following questions are asked:
1. What are the organizational work pressures at the administrative leadership level?
2. What impact does personal work pressure have on the decision-making process of administrative leaders?
3. What impact does environmental action pressure have on the decision-making process of administrative leaders?

3. The Objectives
This study aims at achieving the following objectives:

1. To identify the work pressures at the administrative leadership level.
2. Identify how far administrative leadership has followed the decision-making process.
3. Recognizing the impact of work pressures on decision-making steps of the administrative leadership.

4. The Importance of This Study Is
The subject of pressure in general and specifically pressure in work is one of the organization's important components, the human element that underpins the organizations, since interest in this element in an effective form is reflected in the individual and the organization in order to achieve its goals. The study links the pressures of work to the decision-making process, as the decision is of the utmost importance, since decision-making is the essence of the administrative process.

5. The Hypotheses
1. There is a statistically significant relationship between regulatory pressure and decision-making.
2. There is a statistically significant relationship between personal work pressures and decision-making.
3. There is a statistically significant relationship between environmental work pressures and decision-making.

6. First: Work Pressures
Work pressures are the interactions that occur between the work environment and individuals that lead to a bad physical condition, such as: Anxiety and tension (Abdul Fattah Khalifat, Shirin Al-Matarna, 2010).

Work pressures are defined as a set of experiences that affect individuals; because of personal or environmental factors that are associated with their work on the institute; these factors result in physical, behavioral, or psychological effects on individuals (Farida Bugazi, 2015).

7. Types of Work Pressures
There are many types of work pressures, each with its own characteristics, in way to deal with them, as follow the information about the most important types of work pressures, according to certain criteria (Ibn Khorur Kheir al-Din, 2011).

The pressure to act based on harm and necessity: Any pressure of work has its own nature, the effects of work pressures vary but not all are harmful, some of them may be necessary, and according to this standard, pressures are divided into the following:

Good and necessary pressures: The work environment needs pressures; many types of business need the pressure the manager applies to the employees to maintain their motivation to implement all the work requirements.

Un-benign and harmful pressures: Pressures that negatively affect employees, resulting in a range of damages, such as: Work abstention, anxiety, and depression.

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
Ivywood NJ: Alexander Hamilton Institute, Inc., P.155.
the contraction is at the end of the stage.

- Work pressures based on the coverage of the pressure: Looking at the pressure as an overtaking view that is proportional to the size of its dimensions affecting the plant, and the pressures of the work in this type are divided into the following: (Michailidis & Georgiou, 2018).

- Overall pressure: The pressure on all employees’ interests and the factors of the business; the response to it is a type of risk.

- Sub-stress: The pressure associated with the interests of a particular category of employees within the organization, and their interests and objectives are in conflict with those of others.

- Work pressures according to the intensity and violence of pressure: Depending on the pressure, the pressures are divided into the following:
  1. Severe violent stresses: Structural pressures that relate to the environment of the enterprise, and are long term and associated with enterprise strategies, such as: Sustainability, expansion, and growth
  2. Medium-term pressure: Associated pressures with enterprise policies; this promotes their control of labor, and results in overlapping effects on employees for a medium term.
  3. Quiet pressures: Associated pressures with daily plant conditions, arising from daily operations, employee relationships with managers and co-workers, and this type of short-term stress.
  4. Pressures for working on variables and changes: These are very dangerous pressures, affecting both employees and customers, and examples are: Changing the business system in the facility.

Factors of work pressure: work pressures are reflected in the establishments; as a result of several key factors: (Isa Muasher, 2009).

1. Environmental factors: Factors that affect the rate of staff stress within the enterprise, including: Economic uncertainty: The economic environment can be over inflationary or depressed in a given country, negatively affecting individuals, and this is reflected in higher prices in general; Especially for ration materials prices, and the lack of supply of basic goods, which affects the income of individuals and makes them nervous.

2. Rapid technological development: The impact of computer technologies on diverse businesses; this results in individuals feeling many pressures if they are unable to use these technologies.

3. Social changes: New phenomena that have emerged in societies, different from the traditions and values that are accepted, and that result in a problem in a particular society, reinforcing the feeling of pressure on individuals.

4. Regulatory factors: Important factors that lead to work pressures; therefore, some research specialized in the regulatory behavior of these factors has been concerned with the apparent difference in working pressures between enterprises, depending on several reasons, such as: Policies applied in the organization of work, regulatory climate, size of the business, and there are many sources of this type of factor, including:
   - Business requirements: Work pressures vary with requirements, pressures vary according to job differences, depending on the nature of responsibilities, and the size of the responsibilities of each employee at work. Quality of relationships in the work environment: To achieve employee interaction in the work environment;
   - Relationships between employees in the business contribute to social needs, but may lead to work pressures if relationships are poor, which may result in a sense of isolation.

- Regulatory structure: A factor that creates work pressures, when decisions are made with a high degree of centralization, with weak communication within the business, and little opportunities for growth, the employee feels great psychological pressure.

- Personal factors: The sources of employee self-employment pressures, divided into two sections:
  - Pressures related to employee's life conditions: These pressures are external personal factors, such as: Suffering from family problems that lead to employee feeling over-active.
  - Internal employee pressures: Internal factors of the employee, and depends on the nature of their personality and thinking, such as: Their ambition to achieve a specific goal.
8. Strategies for Dealing Working Pressures

- Individual strategies: The efforts of an individual to control, limit or manage the causes of work pressure that exceed his or her personal capacity, most notably, but not limited to (Muhammad Derry, Zahid, 2011).
  1. The seeking to God: Faith and fear of God is an important part of medical and psychological treatment in the face of concerns and pressures.
  2. Medical examination, exercise and hobbies: The continued exposure to work pressures has negative effects on health. Periodic medical examinations are therefore the beginning of procedures to relieve or relieve work pressures by treating their health consequences and taking appropriate medical measures.

- Regulatory strategy: Decisions taken by managers to control the causes of stress and mitigate its adverse effects on both the individual and the organization. The most important and prominent of these strategies are:
  1. The good application of the principles of administration and management: The irregularities in the day-to-day practice of many administrators because of their failure to follow the established principles of administration and management have caused many pressures for their subordinates to work.
  2. The principles of administration and management must therefore be well practiced at the higher administrative levels. This, in turn, can create an atmosphere of administrative and organizational discipline among lower administrative levels.
  3. Redesigning the organizational structure by adding a new level, adding new functions, or a profile.
  4. Organizational relationships, design and simplify procedures, quantify workload or determine the number of appropriate staff in each job; the redesign of the organizational structure must allow for the opening of career advancement at higher administrative levels, thus not remaining a long period of time in current jobs, feeling undeveloped and feeling disappointed at not achieving self-fulfillment.

Second research: Decision making process:

Decision: is the choice chosen between a group of alternatives when there is any uncertainty, (definition and meaning of a decision in the meanings of the mosque”, meaning, read on 12-9-2018m). The decision is defined as the opinion of a person with sufficient influence and authority to make it.

Another definition of a decision is the act that contributes to a decision on a matter or something, and leads to a specific judgment through which the appropriate action must be taken. (Seham azai, 2011-2012).

The concept of Administrative Decision:

Using the authority to express opinion within the form specified by law; by relying on regulations and laws, the administrative decision helps to apply many tasks within its legal framework; It promotes or accepts the resignation or announcement of staff retirement, or other administrative activities, and it is important that the main objective of the administrative decision is to achieve the public interest. (Bu-Algasem Saudis, 2016).

9. Administrative Decision-Making Stages

Administrative decision-making is an important function in the work environment of various enterprises, because it contributes to planning many private activities in the business, and depends on a range of stages: (Raeed Alwdwan, 2012-2013).

- Problem diagnosis: The first stage of administrative decision-making, an important function that the manager or administrator must know, especially when initiating a knowledge of the nature of the problem and its components, the diagnosis of the problem helps determine the type of event that has led to it, and helps determine its importance. It promotes not mixing its causes with its consequences, leading to the appropriate administrative decision-making.

- Gathering information and data: The stage of understanding the problem in a realistic and real way, which helps to suggest alternatives that will help solve it, by collecting information and data related to the problem for which a management decision will be made; Effective management decision-making is therefore based on the role of the manager in obtaining the largest number of information and data from various sources, and most management scientists have classified information and data to the following types:-

- Information, initial and secondary data, quantitative information, information and qualitative data.
Developing and evaluating proposed alternatives: The third stage of administrative decision-making, and the development of alternatives depends on a range of factors, including: Policies applied in the facility and its status, the particular philosophy of the enterprise, financial resources, time available for administrative decision-making, logical intellectual trends in the manager and the application of anticipatory creative thinking; This contributes to the classification and ranking of alternatives.

Choosing the right alternative to solve the problem: The stage that concerns the comparison of a set of alternatives; in order to choose the appropriate alternative based on several criteria, the most important of which are: Achieve the proposed alternative to the required objectives, an agreement between the alternative and the values and importance of the plant, the determination of the specific speed in providing the solution, the time limit for obtaining the results, the measurement of the nature of the information available on the environment and the determination of the compatibility of the alternative with the special effects in the environment surrounding the plant.

The Follow-up and evaluation of the implementation of the administrative decision: The last stage of administrative decision-making, divided into the following: Choosing the appropriate time to announce the administrative decision; so that the best results are achieved by the manager, in order to determine the degree of effectiveness of the decision, and the amount of success of the decision in reaching the target, ensuring follow-up of the administrative decision; To enhance managers' sense of responsibility.

The importance of administrative decisions: Administrative decisions are the special starting point for all activities within the life of companies and institutions, and hence administrative decisions are important in the work environment, and this importance is summarized as follows: (Mdani Abed Al Qader, 2015).

The importance of management decisions scientifically: The importance of administrative decisions as technical and scientific tools that successfully apply strategies and policies within institutions and companies; therefore, management decisions play an effective role in the implementation of various management processes, which are important: They contribute to clarifying the behavior of responsible managers; By determining the nature of external and internal factors affecting those responsible for administrative decision-making, management decisions are a means of measuring managers' ability to perform their functions and functions, and management decisions support the role of oversight over administrative activities.

The importance of administrative decisions in accordance with the Administrative Law: The use of administrative decisions as a successful legal instrument, and important for private activities in administrative functions.

Administrative decision-making pillars: Administrative decisions are divided into two types: (Abdul Wahab, Ali Mohamad, 1432).

The formal elements of administrative decisions: The first elements of administrative decisions, including two elements:

- Competence: The oldest of the special elements in administrative decisions; because it is linked to public order, it is also very clear so that the administrative decision is correct, it must be issued by an employee who has any authority to issue it.

- Form and procedure: The element that must be available for the administrative decision to be valid; The figure is the outside appearance that contributes to clarifying the decision whether written, or by using any other means than writing, such as pointing or speaking, and the actions are all the steps that the manager must apply during the preparation of the administrative decision before it is issued.

The objective elements of administrative decisions: The second elements of administrative decisions, divided into the following: The shop: The subject of the administrative decision, which consists of the legal consequences, and so that the administrative decision is in a proper place, it is important to have two conditions: The administrative decision is to be implemented in a legally permissible, non-statutory place. The special shop in the management decision is available and not impossible, such as a decision to appoint an employee to a job, and later it appears that another employee is in the job.

Reason: A set of physical and legal cases that precede administrative decision-making, and contribute to the administrative decision-making process. Purpose: The decision seeks to implement the public interest, but if the decision is to be made in the interest of the decision's source or other persons, it is considered a wrong use of administrative authority.
10. Types of Decisions

The decisions are divided into several sections, different according to different opinions of researchers, writers and management scientists in this field, and the decisions are divided into two main sections, according to “Simon”

- The decisions that are programmed are those routine decisions taken on facing permanent and repeated situations, where such decisions are quickly decided as a result of previous experiences and information available in this regard. Such decisions do not require the strength and depth of thought and creativity of the decision-maker, because they are immediately exercised. Examples include the request for leave or division of labor, or the disbursement of money, often defined by the regulations, instructions and rules established for this matter.

- UN-Programmed decisions: These are the decisions that relate to problems of many aspects and on a large part of depth and complexity, and they therefore need some kind of thought, creativity and innovation in transformation and confrontation. In addition, it needs time to take it, to be careful of its use, and perhaps to research and consulting to implement it, given its importance and complexity, and so some of its thinkers call it innovative or creative decisions and have some difficulty because:-
  - It aims to give a new answer to a new question, problem or issue.
  - The response and developments of the internal conditions of the Organization to the external environment are expressed.
  - Creates a new situation in the light of renewed goals, messages and methods.
  - It includes a radical change in policies, procedures or methods, and is an example of such a non-programmed decision. Cancel a specific section of the Organization, create a new section, or take a new approach to budget formulation or design new programs (Al-Adil, 1416).
  - Another view is that decisions are divided into two types according to the types of traditional and non-traditional problems:
    - Type one: Traditional decisions: Routine decisions that deal with the usual recurring problems associated with the day-to-day procedures and their implementation and ongoing activity in the Organization and can be divided into two types: Executive decisions, and tactical decisions.
    - Executive decisions: Decisions concerning simple, recurring problems such as attendance, discounting and distribution of work; The absence, leave, how to deal with complaints and this kind of decision can be decided upon as a result of the experience and experience of the Director and the information he has received.
    - Tactical decisions: These are, although they are, in a way or in a repeated manner, higher than the executive decisions. It concerns the problems encountered by professional and professional heads such as departmental directors, divisional directors and department heads or the so-called central administration that will make things happen and solve the daily problems of work, progress and due process.

- Type two: Non-traditional resolutions: This type of decision is divided into two sections, namely, vital decisions, and the strategy decisions, which are essentially related to planning, policy-making and problems that impede plans and implementation, as follows:
  - vital decisions: This type of decision concerns the vital problems that need to be resolved, and to discuss and share with those who are chosen who have the power of opinion and reason, and therefore the manager or leader seeks to engage.
  - Everyone concerned with the matter of the decision by all parties in a conference and gives them all freedom to discuss taking into consideration the strengths and weaknesses of each proposal, in light of the goals that it envisages from the decision, and everyone must then commit to implementing their decisions, and working to follow up on implementation Effectively, to achieve the required goals, and this is the democratic way in making decisions, and it is one of the important pillars and pillars of good management. The desired objectives are achieved.
Strategic decisions: are unconventional decisions related to strategic problems with multiple dimensions and with a great deal of depth and complexity, as such problems cannot be faced with an immediate decision or merely a meeting to discuss and study them, and in the face of this type of problems, one individual does not account for opinion but rather All possible capabilities and specializations. Specialized studies in psychology and sociology are used by specialized scholars or economists and men of policy and other people with experience and specialists to know the dimensions of the problem in the decision. As is the use of modern information systems (Information System) in gathering information and analyzing it for information and analysis Appropriate and often these problems occur at a national level and relate to the setting of goals and the drawing and planning of the state’s public policy and the importance of such decisions. In that, the importance of the results and effects that they make in the future of the organization and the special care it requires in taking it and analyzes of the economic and social dimensions. (Al-Nimr and others, 1417).

11. The Third Topic: The Field Study

11.1 About Al-Rajhi Bank: Al Rajhi Bank (in English: Al Rajhi Bank) is a Saudi bank that was founded in 1957, and it is one of the largest joint-stock banking companies with a capital of 25,000,000,000 SAR and the bank governs in its banking and investment dealings the provisions and controls of Islamic Sharia. Branches in the Kingdom 500 branches.

11.2 Research methodology, study procedures and method: A descriptive analytical approach was used that attempts to describe and evaluate the reality of "the impact of work stress on decision-making process: a field study on Al-Rajhi Bank in Jeddah, Saudi Arabia." 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.

11.3 Study community and sample: There are many branches of the bank in Jeddah, three branches for women were chosen for which the study was conducted, and the number of employees reached (65). However, the study population is restricted to the category of decision makers who are represented in the following job titles (general manager, deputy general manager, department head, branch manager, deputy branch manager, and head of department) and the number of them (35) individuals from the study sample.

The study included two main sources of information: secondary sources: the theoretical framework of the study was addressed with reference to secondary data sources, 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 subject of the study, the primary data was collected through the questionnaire as a main tool for research, specially designed for this purpose, and distributed to the category of decision-makers in Al-Rajhi Bank in Jeddah, Kingdom of Saudi Arabia.

Assumptions analysis and testing:

12. First: Presentation and Discussion of the Results of the First Hypothesis

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

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 | 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           |
Modern technical scientific methods are not used in decision-making at the bank.

From Table 2: We extract the following:

1. The value of the mean of the first expression for the first hypothesis reached (4.72 with a standard deviation (0.45). According to Likart’s five-year scale, the study sample members strongly agree that the lack of clarity of powers and responsibilities in the bank leads to contradictory decisions, and we find that the approval rate this phrase has reached (94%) and arranged the first phrase from among the first hypothesis clauses.

2. The value of the mean for the second expression with respect 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 centralization of the bank limits the ability of branch managers to take and make decisions, and we also find that the approval ratio On this phrase it reached (90%) and its arrangement is the second phrase from the first sentence of the hypothesis.

3- The value of 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 force in the bank leads to slow decision-making, and we also find that the approval rate for this phrase reached (81%), and its arrangement is the fourth sentence of the first sentence of the hypothesis.

4- The value of the mean for the fourth term with respect to the first hypothesis was (3.99) with a standard deviation (1.24). According to Likart’s five-year scale, the study sample members agree that modern technical scientific methods are not used in making decisions in the bank,

And we also find that the approval rate for this phrase reached (80%) and arranging the third sentence of the first hypothesis clause.

Table 3. Results of a square test like any indication of differences for answers to the first hypothesis phrases

| m  | Statement                                                                 | The value of the Chi square | Probability value | The differences        | Favor              |
|----|---------------------------------------------------------------------------|-----------------------------|-------------------|------------------------|--------------------|
| 2  | Decisions that the bank’s powers and responsibilities are not clear lead to contradictory decisions | 22.5                        | 0.000             | Statistically significant | Strongly agree     |
| 3  | Bank centralization limits the ability of branch managers have to take and make decisions | 47.4                        | 0.000             | Statistically significant | Strongly agree     |
| 4  | The communication system in place in the bank leads to slow decision-making. | 48.6                        | 0.000             | Statistically significant | agree              |
| 5  | Modern technical scientific methods are not used in decision-making at the bank. | 71.4                        | 0.000             | Statistically significant | agree              |

From Table 3: The following results can be explained: 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 first hypothesis (0.000) which is less than the significance level (0.05) and this means that the differences between the respondents’ answers

It is of high statistical significance, which means that the lack of clarity of powers and responsibilities in the bank leads to contradictory decisions.

2. The probability value of a square test, such as the significance of the differences between the answers of the study sample individuals for the second phrase in the first hypothesis, reached (0.000) which is less than the significance level (0.05) and this means that the differences between the respondents’ answers

It is of high statistical significance, which means that the centralization of the bank 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) and this means that the differences between the respondents’ answers

It is of high statistical significance, which means that the communication system in place in the bank leads to slow decision-making.
4. 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 fourth phrase in the first 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 it is not used Modern technical scientific methods in taking decisions in the bank.

13. Second: Presenting and Discussing the Results of the Second Hypothesis

The second hypothesis of this study states that "there is a statistically significant relationship between personal work pressure and the decision-making process. The study for each of the phrases of this hypothesis as shown in Table 4.

Table 4. The mean and the standard deviation of the answers of the study sample individuals on the phrases of the second hypothesis

| m | Statement                                                                 | Arithmetic mean | standard deviation | Level of approval | 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, 2020

1. The value of the mean of the first expression for the second hypothesis was 4.03) with a standard deviation (0.78). Based on Likart’s five-year scale, the study sample members agree that the nature of the decision-making character affects the decision-making in the bank, and we also find that the approval rate for this phrase reached 80.6%, and it is ranked second from the phrase of the second hypothesis.

2. The value of the mean of the second expression with respect to the second hypothesis reached (4.72) with a standard deviation (0.44). According to Likart’s five-year scale, the study sample members strongly agree that previous decision-making experiences affect decision-making in the bank, and we also find that the approval rate for this phrase reached 94.4%, and it is ranked first among the phrases of the second hypothesis.

3. The value of the mean of the third expression for the second hypothesis was (3.79) with a standard deviation (1.21). Based on Likart’s five-year scale, the study sample members agree that the psychological state of the decision-maker affects decision-making in the bank, and we also find that the approval rate for this phrase reached 75.8% and its third rank among the second hypothesis clauses.

Table 5. Results of a square test like any indication of differences for answers to the second hypothesis phrases

| m | Statement                                                                 | The value of the Chi square | 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, 2020

From Table 5: The following results can be explained:

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 like any of the significance of the 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 between the respondents’ answers are of statistical significance, which means that the previous experiences of the taken The decision affects the decision-making of the bank.

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 second hypothesis ((0.000) which is less than the significance level (0.05) and this means that the differences between the respondents’ answers are of statistical significance, which means that the psychological state of the taken The decision affects the decision-making of the bank.

14. Third: Presenting and Discussing the Results 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 to know the direction of the opinions of the study sample regarding each phrase of this statement, we will calculate the mean and the standard deviation for the answers of the members of the study sample For each statement of the third hypothesis as shown in Table 6.

Table 6. The mean and the standard deviation of the responses of the study sample individuals on the phrases of the third hypothesis

| m | Statement                                                                 | Arithmetic mean | standard deviation | Level of approval | percentage | Approval ratio | Arrangement |
|---|---------------------------------------------------------------------------|-----------------|--------------------|-------------------|------------|----------------|-------------|
| 1 | The management of the bank 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, 2020

From Table 6: We extract the following:

1- The value of the mean for the first expression for the third hypothesis reached 4.41) with a standard deviation (0.73). Based on Likart’s five-year scale, the study sample members strongly agree that the bank’s administration is having difficulty in testing profitable investments due to the state’s economic policies, as we find The percentage of approval for this phrase was 88.2%, and its second rank is among the three phrases of the third hypothesis.

2- The value of the mean of the second expression for the third hypothesis reached (4.15) with a standard deviation (0.61). Based on Likart’s five-year scale, the study sample members agree that the state’s economic position affects determining the profit margin on financing your bank, and we also find that the approval rate for this The phrase was 93.0%, and it is ranked third of the total number of phrases for the third hypothesis.

3- The value of the mean for the third term for the third hypothesis was (4.56) with a standard deviation (.49) According to Likart’s five-year scale, the study sample members strongly agree that competition affects the determination of bank banking services prices, and we also find that the approval rate for this phrase It reached 91.2% and ranked first among the three phrases of the third hypothesis.

Table 7. Results of a square test like any indication of differences for answers to the three hypothesis phrases:

| m | Statement                                                                 | The value of the Chi square | Probability value | The differences | Favor |
|---|---------------------------------------------------------------------------|-----------------------------|-------------------|-----------------|-------|
| 1 | The management of the bank having difficulty selecting profitable investments due to changes in economic policies to the state. | 30.9                        | 0.000             | Statistically significant | Strongly agree |
| 2 | The economic situation of the country affects the determination of the profit margin on financing | 42.4                        | 0.000             | Statistically significant | agree |
3 The competition affects the pricing of banking services in the bank

44.6 0.000 Statistically significant agree

Source: Prepared by the researcher, field study data, 2020

From Table 7: The following results can be explained:

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), and this means that the differences between the respondents’ answers

It is of high statistical significance, which means that the bank’s management is having difficulty choosing profitable investments due to changes in the country’s economic policies

2- The probability value of a square test, such as the significance of the differences between 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), which means that the differences between the respondents’ answers

It is of high statistical significance, which means that the economic situation of the country affects the determination of profit margins on bank financing.

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 third 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 competition affects Determine the prices of banking services in the bank.

15. Conclusions and Recommendations

15.1 First: The Results

Among the most important results of the study are the following:

1- Improving the work environment in the bank by providing the necessary needs to perform the work properly.
2- Determine precisely the powers and responsibilities of the bank and the distribution of workloads for workers, especially department heads, in an equitable and equal manner.
3- Delegating some decision-making powers to branch managers.
4- The necessity of using modern technical scientific methods in taking decisions in the bank and developing the established communication system to achieve speed in decision making
5- The bank’s management should involve workers in decision-making, especially those decisions related to the bank’s policies and strategies and training in decision-making in an effective scientific manner.

15.2 Second: Recommendations

Among the most important recommendations are the following:

1- Improving the work environment in the bank by providing the necessary needs to perform the work properly.
2- Determine the exact powers and responsibilities of the bank and distribute the workloads to the workers, especially the heads of departments and branch managers, in an equitable and equal manner.
3- Delegating some decision-making powers to branch managers.
4- The need to use modern technical scientific methods to take decisions in the bank and develop the existing communication system to achieve rapid decision-making.
5- The bank’s management should involve workers in making decisions, especially decisions related to the bank’s policies and strategies, and training in making decisions in effective scientific ways.

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