



# The Impact of Strategic Agility on the Effectiveness of Decision-Making Process

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## ABSTRACT

The study aimed to explain the impact of strategic agility on the effectiveness of the decision-making process in Jordanian commercial banks. The study population consisted of employees work in Jordanian commercial banks. The study use questionnaire to collect data from respondents, out of 350 questionnaires were distributed 210 retrieved valid for analysis. The study employee SPSS to analyze data and test the hypotheses. The results indicated that there is a statistically significant impact of strategic agility dimensions (flexibility, speed, organizational capabilities) on the effectiveness of the decision-making process dimensions (identifying the problem, evaluating the situation, developing alternatives) at Jordanian commercial banks. The study recommended the decision makers in commercial banks to reallocate strategic resources in proportion to emergency changes, and the importance of effective cooperation and coordination between departments and branches.

**Keywords:** Strategic Agility, The Effectiveness of the Decision-making Process, Jordanian Commercial Banks

**JEL Classifications:** M10, M19

## 1. INTRODUCTION

Decision-making is one of the most important elements of human behavior, which plays an important role in drawing and identifying the future strategies and goals of the organization, leading to achieving the advanced competitive position of the organization in the market and maximizing the return from the use of the organization's resources, whether resources (financial, material or human or intellectual and technological resources). These goals require a strategic agility capable of managing and directing the organization, through the ability to analyze the internal and external environment surrounding the organization and benefit from previous experiences to maximize profitability and conservation on continuity and increasing effectiveness so the study of strategic agility is one of the advanced studies in management (Al-Mousawi and Radi, 2019).

Jordanian commercial banks are considered a vital part of the Kingdom's economic structure and face increasing challenges in a rapidly changing business environment, which imposes on them

the necessity of adapting and evolving to remain competitive. Applying strategic agility is one of the approaches used to enhance their ability to adapt to these challenges and improve their overall performance. However, the actual effects of adopting strategic agility on the effectiveness of the decision-making process in these banks have not been adequately studied in the Jordanian context. Therefore, this study aims to analyze the impact of strategic agility on the effectiveness of the decision-making process in Jordanian commercial banks, by understanding the extent of the potential impact. To apply agility strategies to the ability to make decisions effectively and quickly in light of the current economic and competitive challenges. This study also came in response to the recommendations of previous studies such as Al dhabi (2022), and Asikhia and Mba (2021), which recommended that more studies be conducted on this topic. Therefore, the need to conduct this study emerged to reduce the scientific gap in this field.

The study aimed to reveal the impact of strategic agility dimensions (flexibility, speed, organizational capabilities) on

the effectiveness of the process of decision-making dimensions (the problem, evaluating the problem, developing alternatives) at Jordanian commercial banks.

## 2. LITERATURE REVIEW

### 2.1. Strategic Agility

Strategic agility has become an essential concept in the contemporary business world, as it represents the ability of companies to adapt and transform quickly and effectively to keep pace with challenges and opportunities in the market. Strategic agility depends on adopting flexible management methods capable of adapting to sudden changes in the competitive environment, whether those changes are related to technology, government policies, or changes in customer needs and preferences. The importance of agility lies in the ability of companies to remain competitive and achieve excellence, as it enables them to adapt to changing conditions quickly and effectively, and provides the ability to discover new opportunities and deal with challenges effectively, which contributes to achieving growth and sustainability in the long term (Park, 2018).

Other researchers have contributed to the development of this concept and among these King (2015) indicated that strategic agility is an open system characterized by dynamics and strategic flexibility, and it has a clear link to the concept of time management, as well as the success of business organizations that adopt this concept to achieve clear flexibility at work. King also indicated that this concept refers to a continuous movement of resources that drive organizations to develop products to have greater value, to obtain high profitability, and in a way that reduces organizational waste in these environments because of their lack of adoption of modern administrative concepts that help them to adapt and continue in complex and constantly changing work environments.

Several definitions of strategic agility have emerged, including the ability to finance and renew the organization without losing its strength, track services, and products in the right place, and at an appropriate time at a suitable price for new customers (Aju, 2017). Strategic agility was known as a system manufactured with soft and solid technology capabilities, which is related to human resources, educated management, and information that meets the needs of quick change in the labor market (speed, flexibility, customers, competitors, suppliers, and infrastructure, and the active response to the changes (Bessant, 2018). Omar (2017) defined it as the ability to support and lead any sudden change to benefit from the opportunities in an unstable market that faces many changes in complicated business environments. The strategic agility: The ability of business organizations to respond to sudden changes in the field of work, which gains the flexibility to amend and change their goals and decisions and take responsibility in its field of work (Al-Mousawi and Radi, 2019).

#### 2.1.1. The dimensions of strategic agility

**Flexibility:** The ability of business organizations to determine changes in the external environment to mobilize resources with a rapid response and new aspirations for these changes (Omar,

2020). It is defined procedurally as the ability of Jordanian commercial banks to respond to the surrounding environment in a way that helps in developing their services and competition between organizations and is measured by responding to the paragraphs of the questionnaire for this dimension. **Speed:** The ability to carry out business in the shortest possible time and includes the speed of organizational operations, the speed of providing services and attention in the appropriate timing in order to complete the business perfectly (Nejatian and Zarei, 2013). It is also defined procedurally in this study as the ability of Jordanian commercial banks to complete the banking transactions and operations quickly and measured by the responding of the study participants on its instrument. **Organizational capabilities** are defined as the vision of business organizations so that it can confront all difficulties in the external environment efficiently and effectively (Abu Bakr et al., 2020). It is defined procedurally as the Jordanian commercial banks seeking to find plans through which to confront challenges in their external environment with determination and stability and measured through the response of members of the sample to the items of the questionnaire.

#### 2.1.2. Advantages of strategic agility

Al-Qadi (2023) state that strategic agility has many advantages: **Rapid response to changes:** Organizational agility enables organizations to adapt quickly to changes in the market, whether those changes result from new technology, changes in customer tastes, or the movements of competitors. The ability to respond quickly means that a company can capitalize on new opportunities before competitors; **Continuous innovation:** Organizational agility fosters an environment that stimulates innovation and experimentation. In an agile work environment, employees are encouraged to bring new ideas and try different solutions, which leads to the development of new products and services that meet changing customer needs; **Improve performance and efficiency:** By adopting flexible and efficient processes, organizations can improve their overall performance. Lean management techniques such as Lean and Agile contribute to reducing waste and increasing operational efficiency, delivering greater value to customers.

### 2.2. Decision Making

The decision-making process is to issue a final ruling for a position to choose an appropriate alternative by identifying, evaluating, and developing the problem discussing the available alternatives, and then choosing the appropriate alternative, to reach the best results (Al-Majali, 2022).

The decision-making process is one of the most important administrative processes that is represented in making strategic, tactical, and practical decisions in institutions and banks, and its importance stems from identifying the course of action and achieving its goals effectively. This concept includes several basic elements, including analyzing data and information, evaluating available options, estimating potential outcomes, selecting the optimal alternative and effective implementation (Afacan Findıklı et al., 2015)

The decision-making process in institutions and banks depends on many factors, such as specific policies and procedures, the

knowledge and technical experience of the decision-making team, and the external environment affected by the institution or bank. It is also important to analyze probabilities and evaluate potential risks before making critical decisions, to ensure that the desired goals are achieved and unwanted consequences are avoided. Therefore, understanding and continuously developing the decision-making process is crucial to ensuring the sustainable success and competitiveness of organizations and banks in the rapidly changing business environment (Bruch and Feinberg, 2017).

The decision-making process in institutions and banks is not limited to technical aspects but also includes administrative, social, and cultural aspects. For example, leaders and managers within these institutions and banks must be able to deal with stress and make decisions under unstable and rapidly changing circumstances. In addition, the cultural and social context in institutions and banks can influence the decision-making process, as the values and principles upon which leaders make decisions may vary based on the surrounding culture and societal values. Moreover, the decision-making process in institutions and banks must be transparent and based on standards of integrity and accountability, as leaders and officials must clearly explain and explain the reasons for decisions to interested parties, including employees, customers, and shareholders (Stankevich, 2017).

Organizational agility and the decision-making process are considered among the most important operational and administrative aspects in a rapidly changing business environment, as these two processes are directly related to the ability of organizations to adapt to transformations and make effective decisions under changing circumstances (Ic et al., 2021).

The decision-making process in organizations depends on the ability to collect and analyze data and information quickly and accurately, estimate the potential outcomes of each alternative, and choose the optimal alternative that achieves the desired goals. In this context, organizational agility contributes to improving the decision-making process by simplifying organizational structures, improving internal communications, and enhancing interaction and cooperation between different departments, which facilitates the flow of information and decisions more quickly and effectively. In addition, organizational agility contributes to enhancing the flexibility and adaptability of the organization, enabling it to adapt to external variables and adjust the decision-making process according to new circumstances. For example, agile organizational structures allow rapid response to market changes or legislative requirements, thus enabling the organization to make appropriate decisions at the right time (Kock and Georg Gemünden, 2016).

Hence, this study focused on Jordanian commercial banks due to their importance in financing economic development and their role in facilitating individuals obtaining financing, which gives the process of making decisions its special and unique significance that distinguishes them from other organizations in Jordan.

In light of what was previously reported, this study came to test the impact of strategic agility on the effectiveness of the process of making decisions in Jordanian commercial banks.

### 2.2.1. Decision-making process

Decision-making in Jordanian commercial banks is an important topic in the context of economics and business, as banks form the backbone of the financial system and play a vital role in supporting economic growth and achieving financial stability. Decision-making in this context requires a deep understanding of local and global economic and financial factors, as well as adherence to local and international banking legislation and regulations. Decision-making processes at Jordanian commercial banks include many aspects, including making decisions related to granting loans and credit, managing financial risks, determining interest and financing policies, and developing banking and financial services. Decision-making in this context requires careful analysis of financial and economic data, market estimates, and evaluation of banking policies and strategies (Kock and Georg Gemünden, 2016).

Moreover, decision-making at Jordanian commercial banks is influenced by external factors such as political and economic developments, monetary and financial policy changes, advanced technology, and global financial market developments. Therefore, achieving sustainability and growth goals in this context requires developing innovative and effective decision-making procedures, enhancing transparency and corporate governance, adopting sophisticated risk management strategies and enhancing financial technology (Nafei, 2016).

The process of making decisions is an important demand for business organizations, as it helps managers distinguish between decisions that require complex operations, such as thinking and innovation, especially in difficult situations, to solve problems that hinder the workflow in the organization (Grieser, 2017). The process of making decisions is defined as making the final decision that a person must make in a decisive situation after he has an accurate examination of the options presented in front of him and that can be taken. The decision-making process is also defined as identifying and choosing alternatives based on the beliefs, facts, and values of decision-makers and their assistants. The decision-making process produces the final ruling that may contribute or not contribute to taking alternatives (Grieser, 2017).

The researcher defines the decision-making process as an in-depth thinking and analysis process carried out by individual entities or institutions to choose the appropriate alternative from a set of available options, to achieve certain goals or solve a specific problem. The decision-making process involves several steps, including identifying the problem or opportunity, gathering relevant information, analyzing data, evaluating different alternatives, and choosing the optimal alternative based on a set of criteria and available knowledge. The decision-making process is influenced by multiple factors, including environmental, cultural, personal, institutional, and cognitive conditions. The decision-making process is an essential part of the vital operations of individual entities and institutions and plays a crucial role in achieving success and development in various fields (Akinyomi & Joshua, 2022).

The process of making decisions is considered as the first process after identifying the problem and evaluating it and then starting the search for alternatives and developing it, and passing it with

several operations such as treatment and study to choose the appropriate alternative and then follow the appropriate decision from among a group of alternatives raised, so the decision-making is a final stage of the decision-making process (Hemuni, 2021). The decision-making process is one of the most important responsibilities for every administrative, as it is done by taking a set of measures in order to implement them in an appropriate way in business organizations. The foundations of the main decision-making process are not accepting compliments, abandoning emotions, not hesitating in achieving achievements, maintaining secrecy, and not rushing to make decisions (Salah, 2017).

### 2.2.2. *The importance of the decision-making process*

Studies have confirmed that the content of decision-making in administration is only an actual translation of policies and the goals of management in the organization, and this has led to the emergence of a trend that believes that decision-making is the basis of the administrative process. In her study, she focused on procedures and activities practiced by the manager without giving a sufficient amount of attention the concept and the foundations of their decision, as an essential part of the work of any person who occupies an administrative position.

Suleiman (2014) also pointed out that the decision-making process in the present era is one of the most important elements of successful management, but rather it is considered an administrative process, and its most important elements and it is inherent to the work of administrative leaders at all regulatory levels, and therefore it is correct to say that the amount of the organization achieves from Success depends on the manner of the decision-making in it and its suitability for the specified goal at all levels. The process of decision-making is defined as the analytical analysis and evaluation of all variables, which are in general to scrutiny to reach a solution or result and put this solution in the field of practical application and implementation (Al-Majali, 2022). It is defined procedurally: The process that takes place at Jordanian commercial banks to present possible alternatives or solutions and discuss them to solve a problem in its environment surrounding conditions that require decision-making and identifying the possible procedures or alternatives and measured through the response of the study participants to the study instrument.

Identifying the problem procedurally is: The process of revising the question so that the solution process begins or continues, which is part of the process of solving problems that includes: finding the problem, identifying and solving (Jannah and Nafie, 2022). It is defined procedurally as the process of identifying and clarifying the need to make a decision at Jordanian commercial banks, whether it is to solve a specific problem or exploit a new opportunity, and directing efforts towards better understanding the current situation and determining appropriate steps to deal with it, and it is measured in this study by the total degree of the study participants on the study instrument. Evaluating the problem: is the process by which the solutions and alternatives are evaluated through which the appropriate alternative to these problems can be placed (Al-Shalabi, 2017). Evaluating problem is defined procedurally: The Jordanian commercial banks search

for the appropriate solutions through which various problems can be solved and measured through which the study participants responded to the study instrument. Developing alternatives is defined as the process of developing proposed and possible solutions to address causes or solve a problem and benefit from the available opportunity (Mustafa et al., 2022). Developing alternatives is defined procedurally as: The process through which a set of thoughtful solutions is placed and can be applied in addition to the conclusions arising from analyzing a specific situation that may face Jordanian commercial banks and is measured by the response of the study participants to the items of the study questionnaire.

### 2.3. **Study Hypotheses**

Business organizations are working to practice their activities and multiple tasks within the framework of a continuous change process, which results from the inequality and stability of their internal environment, and accordingly, they try to possess several capabilities and material and human resources, which is reflected in its existence, continuity and different results, as business organizations in the current era face challenges. Technology, political, social, and cultural imposed by data in business environments, and these developments have led to the emergence of new orientations regarding strategic agility.

Strategic agility is an important way to manage unexpected change and to manage the risks facing organizations in light of this change, this term means the ability to stay and grow in competitive environments as well as complicated, by interacting quickly with the changing markets and providing new products according to customer desires (Al-Taii et al., 2020).

This term also indicates the change in operational operations efficiently, and the response to the complications and market environments that are characterized by constant change, and the organizations that have agility are the ones that have the necessary skills to move between changing businesses, so the advanced and successful organization is using agility strategies that affect the organization's response effectively (Al-Abadi and Dean, 2020).

Organizational agility strategy is a modern concept in business administration that refers to an organization's ability to adapt quickly and effectively to changes in the external and internal environment. Organizational agility includes a set of characteristics such as flexibility, speed of response, innovation, and the ability to continuously learn. This agility requires building an organizational culture that encourages collaboration, open communication, and acceptance of change. Moreover, flat and flexible organizational structures facilitate quick decision-making and efficient channeling of resources toward priority activities. Applying agile management techniques, such as flexible development and continuous improvement, helps organizations achieve organizational agility, which enables them to remain competitive in rapidly changing and developing markets (Bakir and Moh'd, 2022). Organizational agility is one of the most important strategies that enable companies to survive and succeed in dynamic and complex business environments. One of the most important components of organizational agility is the



organization’s ability to continuously monitor the surrounding environment and analyze future trends and changes quickly and accurately, which enables it to make proactive decisions instead of slow reactions (Abuanzeh et al., 2022).

Strategic agility also requires the presence of multidisciplinary teams that are qualified to work independently and in close collaboration, so that these teams can quickly adapt to new challenges and find innovative solutions to emerging problems. In addition, modern technology, such as massive graph analysis and artificial intelligence technologies, are essential tools to support organizational agility by providing deep insights and accurate data that help in making informed and quick decisions. Furthermore, an organizational agility strategy requires leadership capable of guiding the organization under uncertain conditions and fostering a culture of innovation and continuous learning. Agile leaders encourage individual and team initiative, and value failure as an opportunity to learn and improve, creating a stimulating and creative work environment (Athamneh and Jais, 2023). In this context, Nafei (2016) pointed out that the relationship between organizational agility and the decision-making process is evident in several basic aspects. One of them is the ability to use technology and adopt smart tools that facilitate effective data collection and analysis, enabling organizations to make data-driven decisions faster and more accurately. Moreover, organizational agility contributes to improving communication within the organization, which enhances interaction between different teams and departments and facilitates the flow of important information related to the decision-making process.

Furthermore, organizational agility encourages small experiments and tests (pilot projects) and continuous learning, which enables organizations to make decisions innovatively and experiment with new solutions without major commitments, which reduces the risk of failure and increases the chances of success. In addition, organizational agility encourages flexible and efficient resource allocation, enabling organizations to adapt to rapidly changing conditions and direct resources to priority areas effectively, in sum organizational agility and the decision-making process are closely integrated to enhance organizations’ ability to adapt to rapid shifts in the external environment and make effective decisions that achieve desired goals more efficiently and quickly (Atieno and Senaji, 2017).

Based on the above discussion the study formulates the following hypotheses.

The main hypothesis:

$H_{0,1}$ : There is no statistical significance effect at ( $\alpha \leq 0.05$ ) of strategic agility dimensions (flexibility, speed, organizational capabilities) on the effectiveness of the decision-making process dimensions (identifying the problem, evaluating the problem, developing alternatives) at Jordanian commercial banks.

$H_{0,1-1}$ : There is no statistically significant effect at ( $\alpha \leq 0.05$ ) of strategic agility dimensions (flexibility, speed, and organizational capabilities) on identify the problem.

$H_{0,1-2}$ : There is no statistically significant effect at ( $\alpha \leq 0.05$ ) of strategic agility dimensions (flexibility, speed, and organizational

capabilities) on evaluating the problem.

$H_{0,1-3}$ : There is no statistically significant effect at the level ( $\alpha \leq 0.05$ ) of strategic agility dimensions (flexibility, speed, organizational capabilities) on developing the alternative.

### 2.4. Study Model

To achieve the purpose of this study, up to its relevant goals in identifying the extent of the impact of the independent variable on the dependent variable, the following model was developed as Figure 1 display.

## 3. METHODOLOGY

### 3.1. Study Sample

The quantitative descriptive and analytical approach was adopted in this study. The study population consisted of all employees working at Jordanian commercial banks. According to the reports of the Jordanian Banks Association, the number of employee working in 13 commercial banks is (16,516). A simple random sample of (350) employees was selected, and the questionnaire was sent to them electronically through the human resources departments in these banks. Out of 350 questionnaire were distributed 210 retrieved valid for analysis. Table 1 illustrate the demographic variables of study sample.

### 3.2. Instrument

The study developed a questionnaire from previous studies to measure the study variables dimension named (strategic agility by three dimensions: flexibility, speed, organizational capabilities), and the effectiveness of decision-making by three dimensions: Identifying the problem, evaluating the problem, and developing alternatives). All variables measured in five Likert scale.

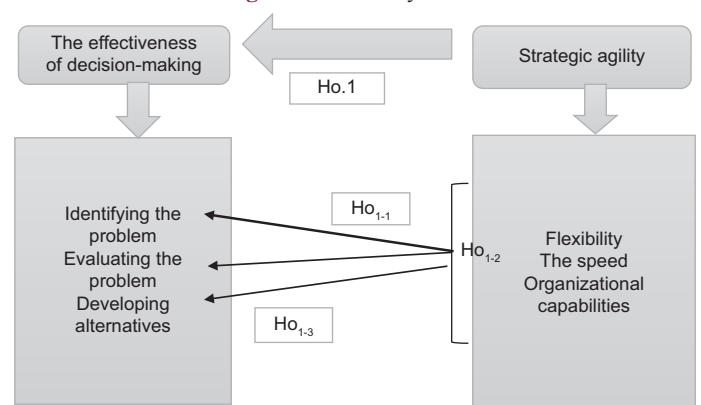
### 3.3. Statistical Methods Used in the Study

This study relied on the use of the Statistical Package for Social Sciences-SPSS V.26 to process the data obtained through the study instruments, and the following procedures were adopted.

Descriptive statistics to display the characteristics of sample members and describe their answers.

- Arithmetic Mean: To measure the average of respondents’ answers to the questionnaire items.

Figure 1: The study model



**Table 1: Demographic variable**

Variables	Categories	Frequency	Percentage
Gender	Male	120	57.1
	Female	90	42.9
	Total	210	100
Age	<30	18	8.6
	30-<40	108	51.4
	40-<50	70	33.3
	50 and more	14	6.7
	total	210	100
Academic Achievement	Diploma	10	4.8
	Bachelor's	148	70.5
	Postgraduate	52	24.8
Job title	Total	210	100
	Manager	18	8.6
	Deputy Director	23	11.0
	Assistant Director	19	9.0
	Head of the Department	150	71.4
Experience	Total	210	100
	<5 years	20	9.5
	5-10 years	83	39.5
	10-15 years	74	35.2
	More than 15 years	33	15.7
Total	210	100	

- Standard Deviation: To measure the extent to which answers are dispersed from their arithmetic mean
- Pearson Correlation coefficient to verify the absence of a perfect correlation between the study variables
- Reliability Coefficient (Cronbach alpha) to determine the stability of the study measures
- Kolmogorov Smirnov test to show the normal distribution of study variables
- Variance inflation factor (VIF) and Tolerance to check the level of linear overlap between the dimensions of the independent variable
- Multiple regression analysis: To verify the effect of the dimensions of the independent variable on the dependent variable.

## 4. STUDY RESULTS

### 4.1. First: Strategic Agility

Arithmetic means and standard deviations were extracted, and the Table 2 shows this.

Based on the results of Table 2, the mean of strategic agility came in a high level where it reached 3.74 with a 0.504 standard deviation. Moreover, all the dimensions came in a high level except the second dimension “the speed”, where the means rounded between 3.64 and 3.87.

### 4.2. Secondly: Decision Making

Based on the results of Table 3, the mean of decision making came in a high level where it reached 3.90 with 0.473 standard deviation. Moreover, all the dimensions came in a high level where the means rounded between 3.91 and 3.70.

### 4.3. Testing Study Hypothesis

To test the study hypotheses, multiple linear regression analysis has been as follows:

**Table 2: Arithmetic means and standard deviations of the study participants on strategic agility**

No	Dimension	Mean	STD	Level	Rank
1	Flexibility	3.69	0.610	High	2
2	Speed	3.64	0.729	Moderate	3
3	Organizational capabilities	3.87	0.625	High	1
Total		3.74	0.504	High	

**Table 3: Arithmetic means and standard deviations of the sample members' answers to the dimensions of the effectiveness of the decision-making**

No	Dimension	Mean	STD	Level	Rank
1	Identifying the problem	3.88	0.510	High	2
2	Evaluating the problem	3.91	0.570	High	1
3	Developing alternatives	3.70	0.510	High	3
Total		3.90	0.473	High	

$H_{01}$ : There is no statistically significant effect at ( $\alpha \leq 0.05$ ) for strategic agility in its dimensions (flexibility, speed, organizational capabilities) on the effectiveness of the process of making decisions in its dimensions (identifying the problem, evaluating the situation, developing alternatives) at Jordanian commercial banks.

Multiple regression analysis was used to determine the impact of strategic agility in its dimensions (flexibility, speed, organizational capabilities) on the effectiveness of the decision-making process in its dimensions (identifying the problem, evaluating the problem, developing alternatives) at Jordanian commercial banks, as Table 4, display.

Based on the results of Table 4 the main null hypothesis was rejected and the alternative hypothesis was accepted which stipulates that there is a statistically significant effect at the level ( $\alpha \leq 0.05$ ) for strategic agility in its dimensions (flexibility, speed, organizational capabilities) on the effectiveness of the decision -making process in its dimensions (identifying the problem, -evaluating the problem, developing alternatives) at Jordanian commercial banks.

#### 4.3.1. The result of the sub-hypotheses test

To test the sub-study hypotheses, the multiple linear regression analysis was to explore if there is a statistically significant effect, and the results came as follows:

The result of the first sub-hypothesis test:

$H_{01-1}$ : To analyze this hypothesis, the multiple linear regression is used, and its results as can be seen in Table 5.

Based on the results reached in Table 5, the first null sub-hypothesis was rejected and the alternative hypothesis was accepted, which stated: There is a statistically significant effect at a significant level ( $\alpha \leq 0.05$ ) for strategic agility with its dimensions (flexibility, speed, organizational capabilities) on identifying the problem at Jordanian commercial banks.

4.3.2. The result of testing the second sub-hypothesis

The second sub-hypothesis H<sub>01-2</sub>: To analyze this hypothesis, multiple linear regression was used, the results of which are shown in Table 6.

Based on the results reached in Table 6, the second null sub-hypothesis was rejected and the alternative hypothesis was accepted, which stated: There is a statistically significant effect

at the level ( $\alpha \leq 0.05$ ) of strategic agility with its dimensions (flexibility, speed, organizational capabilities) on the dimension evaluating the problem at Jordanian commercial banks.

4.3.3. The result of testing the third sub-hypothesis

The third sub-hypothesis H<sub>01-3</sub>: To analyze this hypothesis, multiple linear regression was used, the results of which are shown in Table 7.

**Table 4: The results of the multiple regression analysis of the effect of strategic agility on the effectiveness of the decision-making process**

Dependent variable	Dimensions of strategic agility	Coefficients				
		B	Standard error of estimate	Beta	T	Sig.
Decision making	Flexibility	0.183	0.039	0.261	4.712	0.000
	The speed	0.072	0.031	0.124	2.312	0.022
	Organizational capabilities	0.367	0.035	0.537	10.422	0.000
R				0.761a		
R <sup>2</sup>				0.579		
Adj R <sup>2</sup>				0.573		
F sig				0.000b		
F				94.507		

\*Significant at ( $\alpha=0.05$ )

**Table 5: Results of multiple regression analysis of strategic agility dimensions effect on identifying the problem**

Dependent variable	Dimensions of strategic agility	Coefficients				
		B	Standard error of estimate	Beta	t	Sig
Identifying the problem	Flexibility	0.240	0.058	0.240	4.167	0.000
	Speed	0.166	0.047	0.199	3.568	0.000
	Organizational capabilities	0.462	0.052	0.474	8.837	0.000
R				0.737a		
R <sup>2</sup>				0.543		
Adj R <sup>2</sup>				0.537		
F sig				0.000b		
F				81.690		

\*Significant at ( $\alpha=0.05$ )

**Table 6: The multiple regression analysis of the effect of strategic agility dimensions on evaluating the problem**

Dependent	Dimensions of strategic agility	Coefficients				
		B	Standard error of estimate	Beta	t	Sig
Evaluating the problem	Flexibility	0.225	0.067	0.238	3.366	0.001
	Speed	0.232	0.054	0.292	4.280	0.000
	Organizational capabilities	0.156	0.061	0.169	2.563	0.011
R				0.560a		
R <sup>2</sup>				0.314		
Adj R <sup>2</sup>				0.304		
F sig				0.000b		
F				31.399		

\* Significant at ( $\alpha=0.05$ )

**Table 7: The multiple regression analysis of the impact of strategic agility dimensions on alternative developing**

Dependent variable	Strategic agility dimensions	Coefficients				
		B	Standard error	Beta	t	Sig.
Developing alternative	Flexibility	0.079	0.059	0.094	1.335	0.183
	Speed	-0.018	0.048	-0.026	-0.374	0.709
	Organizational capabilities	0.427	0.054	0.523	7.949	0.000
R				0.561a		
R <sup>2</sup>				0.314		
Adj R <sup>2</sup>				0.304		
F sig				0.000b		
F				31.466		

\*Significant at ( $\alpha=0.05$ )

Based on the results reached in the Table 7, the third null sub-hypothesis was rejected and the alternative hypothesis was accepted, which stated: There is a statistically significant effect at the ( $\alpha \leq 0.05$ ) of strategic agility with its dimensions (flexibility, speed, organizational capabilities) on developing the alternative at Jordanian commercial banks.

## 5. CONCLUSION AND RECOMMENDATION

The results showed a strong positive relationship between strategic agility and the effectiveness of the decision-making process it was found that banks with a high ability to adapt to environmental changes have a more effective decision-making process, which reflects positively on their overall performance.

The results of the study showed that the arithmetic mean of the total score for “strategic agility” was at a high level, which indicates that the management of Jordanian commercial banks is aware of the importance of strategic agility and that there is a high level of strategic agility in these banks. The results of the study also indicated that the arithmetic mean for the “flexibility” dimension was high, which indicates the management of these banks’ awareness of the importance of flexibility and their ability to transform threats into opportunities. The results of the study indicated that the arithmetic mean for the “speed” dimension was at a medium level, which indicates that the management of Jordanian commercial banks is aware of the importance of speed, and that it has a high level of responding quickly to environmental survey data. Furthermore, the results of the study also indicated that the arithmetic mean for the “organizational capabilities” dimension was high, which indicates the management of Jordanian commercial banks’ awareness of the importance of organizational capabilities, as the bank’s management relies on clear policies for all administrative levels. In addition, the results also showed that the arithmetic mean of the “Decision Making” questionnaire total degree was high, which indicates that Jordanian commercial banks’ are aware of the decision-making process effectiveness which is obvious in the findings. The findings of the study also indicated that the arithmetic mean for the “identifying the problem” dimension was high, which indicates that the management of Jordanian commercial banks is aware of the importance of identifying the problem, and they are keen to determine the causes of problems related to the decision-making process in a comprehensive and accurate manner. The arithmetic means for the dimension “problem evaluating” dimension was high, which indicates the awareness management of Jordanian commercial banks of the importance of evaluating the problem, as the management of these banks identifies potential opportunities that can be exploited to overcome problems related to the decision-making process. The arithmetic mean for the “Developing Alternatives” dimension was high, which indicates that Jordanian commercial banks’ management are aware of the importance of developing alternatives, as the management of Jordanian commercial banks is keen to develop innovative alternatives to improve the decision-making process.

The results of the study indicated that there was a statistically significant effect of strategic agility in its dimensions (flexibility, speed, organizational capabilities) on the effectiveness of the

decision-making process in its dimensions (identifying the problem, evaluating the problem, developing alternatives) at Jordanian commercial banks. Moreover, the study also indicated that there was a statistically significant effect of strategic agility in its dimensions (flexibility, speed, organizational capabilities) on the “identifying the problem” dimension at Jordanian commercial banks.

Also, there was a statistically significant effect of strategic agility in its dimensions (flexibility, speed, organizational capabilities) on the dimension of “evaluating the problem” at Jordanian commercial banks. Finally, the results of the study indicated that there was a statistically significant effect of strategic agility in its dimensions (flexibility, speed, organizational capabilities) on the dimension of “developing the alternative” at Jordanian commercial banks.

In light of the study findings, the following recommendations were proposed:

- The need for the management of Jordanian commercial banks to strategically reallocate resources in a way that suits emergency changes.
- Emphasizing the importance of effective cooperation and coordination between departments and branches in Jordanian commercial banks.
- The management of Jordanian commercial banks should work to re-adjust the quality of products to suit current requirements at high speed.
- There is a need for Jordanian commercial banks to establish systems and processes for effective time management to achieve speed and efficiency in banking operations.
- Jordanian commercial banks should carefully analyze and evaluate the proposed alternatives by the standards specified by the bank.
- The management of Jordanian commercial banks should be keen to develop training plans to enhance the decision-making skills of the work team.
- The need for the management of Jordanian commercial banks to rely on advanced technological tools and systems to develop alternatives.
- Consider conducting more studies that address the impact of strategic agility on the effectiveness of decision-making, and address different dimensions other than those addressed in this study.
- Conduct more studies that address the topic of strategic agility and apply it to the industrial or insurance sector and compare the results.

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