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A study of the Implementation Stage of Strategic Decisions in the Banking Sector in Jordan

Bader Yousef Obeidat

Durham Business School

Durham University

2008

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Submitted in fulfilment of the degree of Doctor of Philosophy

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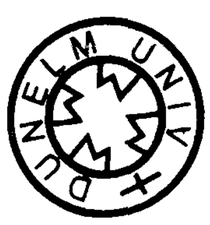

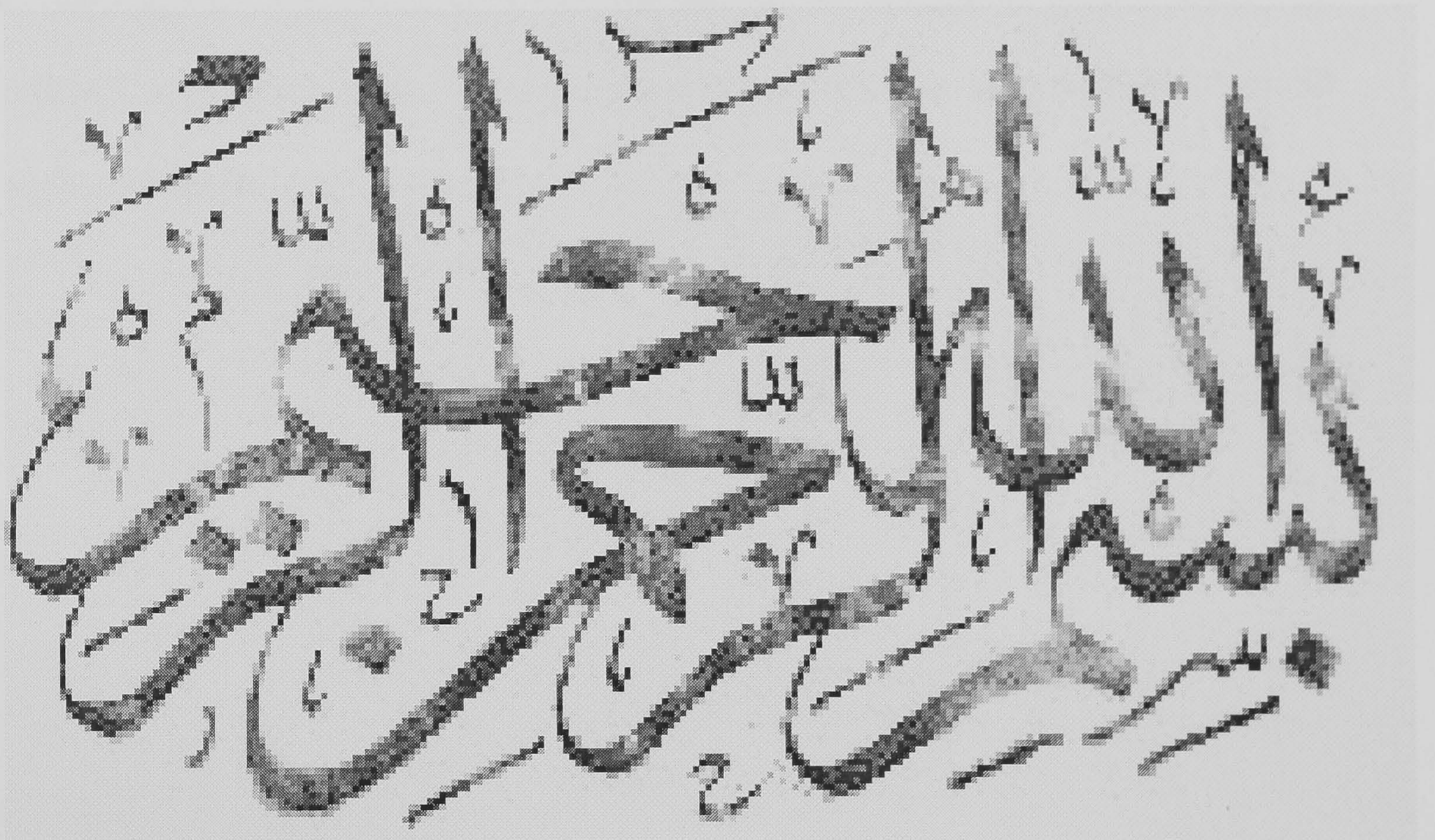

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Bader Yousef Obeidat

2008

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My most sincere thanks to Allah whose love and guidance directed me in difficult times and when I was most in need.

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Thanks too to all those, too numerous to mention, but you know who you are.

Abstract

Implementation is the most important stage in the strategic decision making process (Taslak, 2004; McNeilly, 2002). However, many of the previous studies on implementation have focused on the first stage of the strategic decision making process. Furthermore, these studies have only been conducted in Anglo-Saxon countries. Therefore, the question was raised whether the implementation process and the factors affecting its outcome within banks in Jordan are different to those in organisations which operate in Anglo-Saxon countries. Consequently, more research is needed into the implementation stage as opposed to the decision making stage and the need was perceived to investigate the implementation process in organisations operating in different countries.

This thesis is one of the first studies to investigate the nature of the implementation process of strategic decisions outside Europe and North America. It is applied to three banks in Jordan and investigates the criteria used in these banks to measure the outcome of the implementation process. It also explores the factors which may affect this outcome either positively or negatively.

A qualitative approach was followed in this thesis. Twelve strategic decision case studies were studied and fifty-eight semi-structured interviews, observation, and documentation research were conducted to collect the data of this study. Data analysis revealed that managers within banks in Jordan partially hold the same definition of implementation as managers from Anglo-Saxon countries. Six criteria, one of which had not been identified in the prior research, are used to measure the outcome of the implementation process. Four factors are used to explain the nature of this process, whilst nine factors are deemed to affect the outcome of the implementation of strategic decisions. Two out of the four factors used to explain the implementation process are new to this area of research and to our knowledge have not been investigated in any existing studies.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

Organisations operate in a dynamic, turbulent and aggressively competitive environment, characterised by rapid change and uncertainties (Hickson, 1995; Schwarz, 2005; Mason, 2007). Therefore, organisations must be aware of any changes that occur in both their internal and external environment, especially with regards to the globalised context in which many organisations operate, and must respond to them effectively by applying the appropriate procedures in order to face up to those changes. As Ulrich (1998, p. 130) comments, "the pace of change today, because of globalisation, technological innovation, and information access, is both dizzying and dazzling".

One of the key tools which organisations can use to face those changes is adopting strategies or strategic decisions. According to Johnson *et al.* (2008), organisations use strategic decisions to either grasp new opportunities or to overcome any serious problems they face. Strategies are considered one of the most important tools which an organisation uses to sustain and maintain its success and profitability (Hitt *et al.*, 2005). Furthermore, they are used to gain and or sustain its competitive advantage which differentiates it from other competitors (Capon, 2008). Consequently, many researchers showed an interest in investigating this concept and the issues related to it. Strategy has been defined in many ways; nevertheless, researchers agreed that the focus of a strategy is to connect the organisation with its external environment. For example, Ohmae (1983) defined strategy as the way of trying to influence the external environment within which an organisation operates. However, Thompson (2001) defined it as an interaction between the resources and values of organisations with the external environment. Strategy has also been identified as a set of managerial decisions and actions which determines the long-run performance of a corporation

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(Wheelen and Hunger, 2002). Finally, Johnson *et al.* (2008) came out with one of the most comprehensive definitions of strategy:

> "The direction and scope of an organisation over the long term, which achieves advantage in the changing environment through its configuration of resources and competences with the aim of fulfilling stakeholder expectation." (p. 3)

From the above discussion, it can be noticed that strategies are concerned with long-term direction as well as with achieving advantages through the available resources and competences which distinguish one organisation from another and which create a strong value for the stakeholders. Moreover, strategies are characterised by their complexity and uncertainty which distinguishes them from normal decisions (Capon, 2008; Johnson *et al.*, 2008). The second chapter of this thesis will discuss these two types of decisions and the differences between them in more detail.

Strategic decisions or rather the strategic decision making process is concerned with strategy formulation, implementation, and evaluation (Nooraie, 2008; Mockler, 2001; Harrison, 1996). Consequently, when adopting a new strategy, careful attention should be paid to both its development and its implementation. Wery and Waco (2004) commented that:

> "Strategy formulation, though important, is only the beginning of a process. Without an executable plan – and the resources needed to implement that plan – even the most innovative strategy is merely words on paper." (p. 153)

However, most strategic decision literature merely focuses on how to make and develop strategies rather than on how to implement them (Nutt, 1998; Skivington and Daft, 1991; Alexander, 1985). Furthermore, the literature that does deal with the implementation stage was carried out primarily in the USA and Europe. For this, Okumus (2003) claimed that studying the implementation process within companies in other countries and cultures would add a new insight on strategic management. Based on the above, this thesis aims to close the gaps in strategy research and will further examine the implementation process of strategic decisions. Moreover, taking

into consideration that the previous studies were carried out in the West, this thesis will investigate the implementation process of those strategic decisions in a different region, namely in Jordan. By doing this, that the nature of the implementation process of strategic decisions and the issues related to it within Jordanian organisations might be different from organisations operating in the West (following Al-Kazemi and Ali, 2002).

This chapter starts by giving a brief introduction to the theme examined in this study as well as the motivation behind carrying out this research. Then the aims and objectives of this study are mentioned followed by a description of the methodology used. The chapter will finish by describing the structure of this thesis providing a brief summary of each chapter.

1.2 Problem Statement of the Thesis

Recent studies in the strategic management field indicate a lack of knowledge concerning strategy implementation (Miller *et al.*, 2004; Hickson *et al.*, 2003; Aaltonen and Ikavalko, 2002; Okumus, 2001; Miller, 1997; Judge and Stahl, 1995; Kargar and Blumenthal, 1994; Alexander, 1985). This finding was also supported by Minarro-Viseras *et al.* (2005) who commented that: "The issue of implementation has received less attention, although implementation of strategic initiatives has frequently been considered to be the graveyard of strategy" (p. 151).

It could be argued that the traditional approach in dealing with implementation was to treat it as an activity following decision formulation without taking into consideration the importance of this activity on the success of the whole process of strategic decision making (Bourgeois and Brodwin, 1984). As Heracleous (2003) notes, many decisions have been taken without considering their corresponding implementation procedures which may pose a risk to the organisation and may cause it to lose the resources which it requires to achieve other goals. In other words, companies often fail to operationalise their strategies so as to improve the likelihood of successful implementation. Discovering the reasons why a strategy implementation process is

unsuccessful is, nevertheless, a challenging task. Sterling (2003) commented that many of the most commonly cited causes for implementation failure are either myths or excuses that have gained credibility from being repeated often.

It has been noted that organisations have difficulties in implementing their strategies (Aaltonen and Ikavalko, 2002). Research has suggested that half of the decisions made by an organisation fail (Nutt, 1999), whereas nearly 70 percent of strategies and strategic plans and decisions are not implemented successfully (Okumus, 2003; Corboy and O'Corrbui, 1999). Moreover, a failure in the implementation of any strategic decision can be very costly, both in terms of design costs and benefits which have already been accrued. To Heracleous (2003) the failure of strategic decision making means that the organisation fails to exploit its resources in a beneficial manner.

One of the reasons for this failure to implement strategies is the fact that managers try to implement them without a careful understanding of the factors which are important in helping to make implementation work (Okumus, 2003). Accordingly, managers have to be aware of the importance of strategic decisions as well as of the successful implementation of these decisions and their effect on the success of their organisation. Nevertheless, in spite of the above discussions, organisations are still focusing on the first step; that of decision making without paying sufficient attention to the implementation stage. According to Grundy (1998) companies have to move away from a 90:10 attention distribution in favour of strategy formulation compared to its implementation to a 50:50 distribution which is concerned equally with both the formulation and implementation stages.

It could be argued that the investigation of the factors that affect the successful implementation of strategies should be of interest to both managers and people who study management (Nutt, 1998). Consequently, as described above, this thesis will aim to explore the implementation stage of strategic decisions and will attempt to describe the nature of this crucial phase. Furthermore, taking into consideration the importance of successfully implementing these decisions and in order to increase the possibility of achieving a positive outcome, this thesis will try to identify the factors that influence this implementation process.

1.3 Motivation of the Study

"It is evident that most of the previous studies on strategy implementation have been undertaken in Anglo-Saxon countries particularly the USA and the UK. Learning more about how companies in other countries and cultures are developing and implementing their strategies would also provide new insight on strategic management." (Okumus, 2003, p. 880)

Given the fact that most of the previous studies focus on the first stage of the strategic decision making process, the motivation behind conducting this thesis is driven by the lack of available literature concerning the implementation process of strategic decisions. This thesis will aim to close the existing gap in the literature and will, following the recent trend in strategy studies, analyse the implementation stage of the strategic decision making process, aiming to provide a useful insight into how strategic decisions are being implemented, what the factors are which affect their outcome, as well as attempting to formulate guidelines that may be of use for both managers and researchers.

Furthermore, taking into consideration that most of the existing studies concerning the implementation of strategies concentrate on organisations operating in Anglo-Saxon countries, this thesis aims to be one of the first studies to be applied to a different country and culture. This thesis will focus on the implementation of strategic decisions within the banking industry in the researcher's home country, Jordan. It will investigate the nature of the implementation process of those decisions and the factors which affect the outcome of this process. However, the questions raised are why Jordan and why the banking industry in specific?

As has been mentioned previously, Jordan is the researcher's home country which is considered as the main reason for choosing Jordan. Furthermore, Jordan is characterised by its relative political stability, which distinguished it from other countries in the Middle East. On account of the stability on the one hand and due to the political instability in Iraq and Palestine on the other, many foreign investors as well as the hundreds of thousands of Iraqis and Palestinians who were forced to leave

their countries decided to invest their money in Jordan. This positively affected the Jordanian economy and more specifically increased the operations of the banks in Jordan which consequently, led to a relative prosperity in the Jordanian banking industry, a fact which forced these banks to adopt new strategies to cope with the increase in the competition within the industry itself. All of this has contributed to the decision to conduct this research in Jordan. To give a better explanation of the reasons for studying the banking industry in Jordan, the next subsections illustrate those aspects that influence Jordanian economics, and provide information that may be relevant for understanding economic development in Jordan. In the first part, the geographical position of Jordan will be described and a brief description of some of the political issues of the Middle East will be given which will be linked to its economic situation. The second part will describe the background of the banking industry in Jordan and its relevance to the market and economy of Jordan.

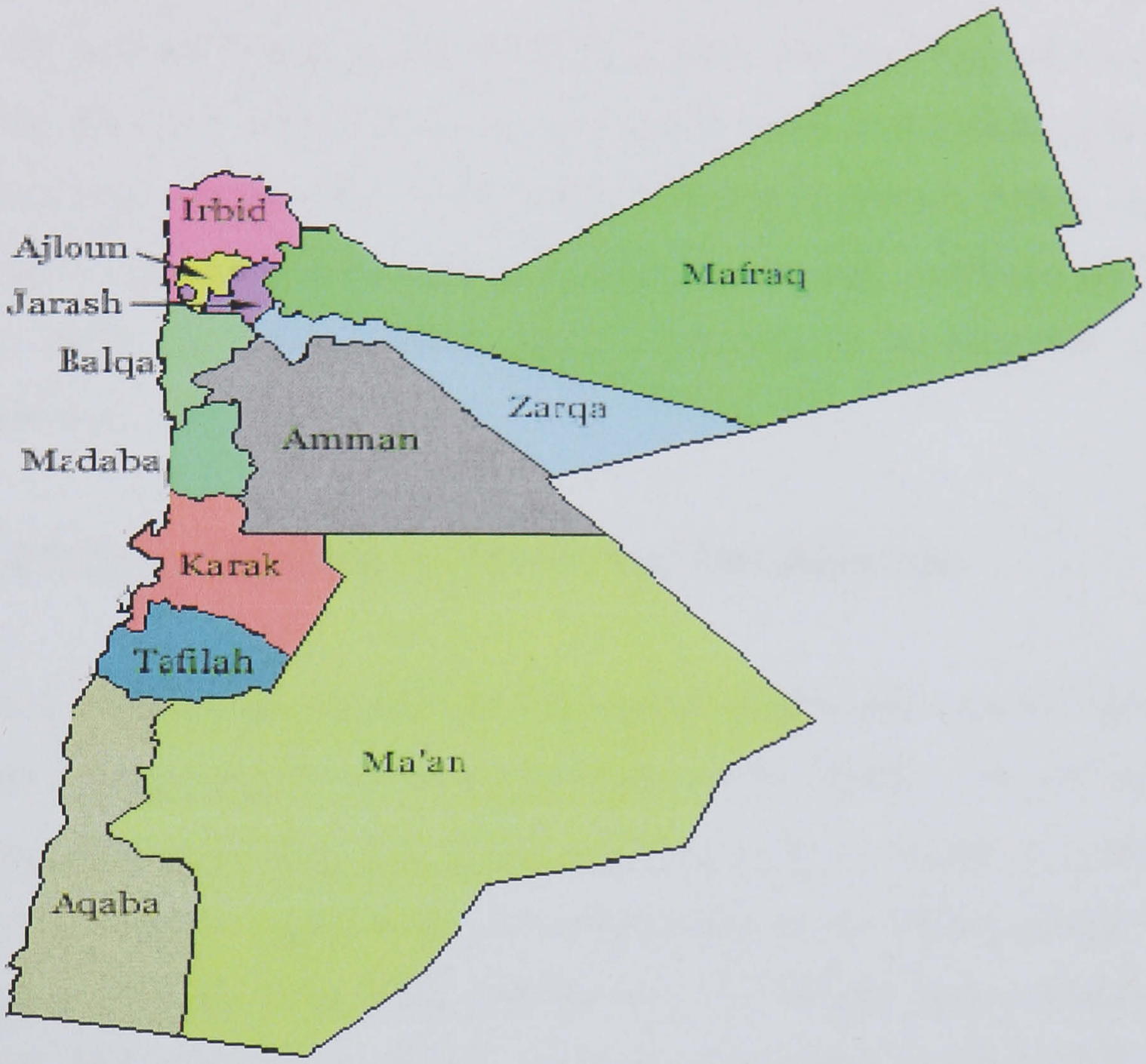
1.3.1 Geographical Position

The Hashemite Kingdom of Jordan is centrally located in the Middle East, and it lies at the eastern end of the Mediterranean Sea. Jordan borders in the north on Syria, in the east on Iraq and Saudi Arabia, in the south on Saudi Arabia, and in the west across the Jordan River on Israel and the Palestine National Authority.

Figure (1) shows that Jordan is divided into 12 administrative governorates. Amman is the country's capital. Only 4% of the land is arable - wheat and barley are the major grain crops - but annual production fluctuates widely as the country's agriculture is dependent on rainfall. Citrus and other fruit crops are grown for domestic consumption and export, but Jordan is dependent on food imports (The Washington Times, 1999). Poverty and a large foreign debt remain a major problem in Jordan. The unemployment rate is also high, at almost 30% according to the CIA World Fact-book (2004); whereas nearly 50% of those who are employed are on the government payroll, mainly in the military. The poverty and the high unemployment rate might be viewed as a reason to condition the behaviour of the employees inside organisations in Jordan in so far that they will aim to preserve their employment. Moreover, this behaviour might have an impact on how employees in general and managers in

particular implement strategic decisions within the banks in Jordan which consequently is expected to be different to this in the previous studies.

Figure 1 Jordanian political map



1.3.2 The Population

The Jordanian people are mostly of Arab descent and the rest are Circassian (Caucasian), Chechen, and of Armenian descents. A population is named Arab based on their language and culture and not on their ethnic origin, as such an Arab could be any Arabic-speaking individual regardless of original race and nationality, consequently they are a multiracial and multiethnic mosaic population (Abudabbeh and Nydell, 1993; Hitti, 1943).

Jordan's population of five and a half million is made up of a mix of Muslim and Christian Arabs. Although the majority of the population (92%) is Muslim, their

religious practices vary. However, in the case of Jordan unevenness of Islamic practice does not correlate with a rural-urban division, or with differing levels of education (CIA Fact Book, 2004).

Over half of Jordan's population is of Palestinian origin. These were people evicted from their homeland during the 1948 and 1967 Arab-Israeli wars. The 1991 Gulf war and the political situation after the failing of the old Iraqi regimens provoked conflict among the Arab countries and created another wave of Palestinians and about 1.7 million Iraqi refugees fled to Jordan (CIA World Fact book, 2004). Consequently, as has been mentioned before, many of those Palestinians and Iraqis preferred to invest their money in Jordan which caused prosperity in its economy and the banks' operations[1].

1.3.3 Political Aspects and Economic Development

Recent evidence shows that the continuing Arab-Israeli conflict and the Gulf war create a wide range of economic problems in the Middle East and have had a huge impact on the economy, thus Jordan continues to be vulnerable to external shocks and regional unrest, a situation which is aggravated by its limited natural resources. The rough cost of the Arab-Israeli conflict was 18.3 billion dollars (Lesch and Tschirgi, 1998). The 1994 treaty of peace between Israel and Jordan (Wadi Araba Treaty) resulted in a relatively active economy, but at the same time led to a higher rate of inflation (Lorch, 2007). A more recent example of the impact of the Arab-Israeli conflict is how the events that took place in Lebanon related to the Israeli strikes on its lands has led to the postponing or cancelling of a number of plans for several banks in Jordan, hence negatively affecting their performance, an example of which is bank Z[2].

Furthermore, according to the annual report of bank Z (2007) Jordan has been running a current account deficit for the past three years reaching 1.15 billion JD[3] at the end of September 2006, fuelled by the large deficit in the trade balance that reached 4.45

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[1] See section 1.3.4 for further illustration.
[2] For confidentiality reason, this bank was named as Z. See page 153 for more details.
[3] JD: Jordanian Dinar.

billion JD, due to an 18% hike in oil prices in 2006. However, the growth of imports and exports by 12.3% in 2006 signals a healthy performance of the Jordanian economy in terms of trade liberalization strategies and global economic integration.

The economic collaboration between the government of Jordan and Western countries[4] compensates somewhat for the problematic economic situation which is considered to be another reason for selecting Jordan for this research. On the other hand, foreign aid and grants have dropped drastically during the past two years, thus adding to the burden of the current account deficit. Foreign aid and grants registered 322.1 million JD by the end of 2006, marking a drop of 39.5% compared to 533.1 million JD reported in 2005. Nevertheless, the current account deficit is being financed by a huge surplus in the capital account mainly driven by inward investment flows, especially in the real estate sector. Such inflows, however, may drop or even be withdrawn under certain political circumstances (Annual report of bank Z, 2007).

1.3.4 Economic Development in Jordan

Jordan ranked 53rd worldwide and 3rd among Middle Eastern and North African countries in the "Index of Economic Freedom" published by the Heritage Foundation in Washington, D.C., and the Wall street Journal (Annual report of bank Z, 2007). Additionally, the Jordanian economy was able to achieve growth at a real rate of 6.4% in the year 2006, supported by the influx of local and foreign investments in a number of large projects in various economic sectors (The 33rd annual report of the Bank X[5], 2006). Hence, this factor as well as the other factors which will be discussed later in this section, are believed to have contributed to the inflow of investment in Jordan and in particular to making the Jordanian banking industry attractive to foreign banks.

In the late 1990s and in the past few years, Jordan has seen a dramatic increase in the capacity and desire for economic growth through reforming the public sector, particularly those areas relating to capital market formation, trade and investment, and institutional restructuring. To illustrate this increase, in 2006, financial results of bank X were reported as follows; pre-tax profits rose 24% to 183.5 million US $, whereas

---

[4] Such as the USA and the UK.
[5] For confidentiality reason, this bank was named as X. See page 153 for more details.

net profits rose 28% to 133.6 million US $ (The 33rd annual report of the Bank X. 2006). Furthermore, the Jordanian economy was able to absorb the impact of surging oil prices and dwindling foreign grants, thus registering a growth rate of 6% in Gross Domestic Product (GDP) at constant prices during 2006. As a result, Moody's, the international rating agency, upgraded Jordan's economic outlook from "negative" to read as "stable" by the end of the year. Consequently, Jordan is posted on the region's map as a role model in terms of its economic development and policies (Annual report of Bank Z, 2007).

In the annual report of bank X, it was even argued that the Jordanian economy was able to reach a unique achievement due to the monetary and fiscal stability and thanks to the introduction of a new system of banking to suit the Islamic law among the Arab and Muslim world, and specifically to the enhancement of the Central Bank of Jordan's foreign currency reserves which totalled 6.1 billion US $ at the end of 2006.

The economic growth during 2006 was a result of the input of direct foreign investment into the national economy. According to the annual report of Bank Z (2007) foreign investment in Jordan has been growing at a rapid pace during the year 2006 reaching 1.92 billion JD, thus marking an unprecedented 126% hike compared to the same period in 2005, and providing a boost in terms of economic growth and the Jordanian stock market.

Compared to other Middle Eastern countries, Jordan has a stable political environment and is considered to be an attractive economical environment for many local and foreign investors (Amman Stock Exchange, 2008). This is shown by the steady increase in local investment since 2001 reaching 2.48% in 2007, whereas foreign investment has increased by 2.57 % since the same year (Jordan Investment Board, 2008)[6]. Furthermore, the banking industry is one of the most important industries in the Jordanian economy (Amman Stock Exchange, 2008). For the aforementioned reasons, many foreign banks are trying to invest in Jordan and to open new branches to expand their operation in the area which increases the degree of competitiveness within this industry. For example, three international banks started

[6] See tables in appendices 4 and 5.

operating in Jordan in 2004. Those banks are Audi bank, National Bank of Kuwait, and Blom bank (http://www.cbj.gov.jo).

As mentioned before in this chapter, adopting strategic decisions is one tool organisations use to sustain or create their competitive advantage. The increase of competition within the Jordanian banking industry as well as the increase in the opportunities in the Jordanian investment environment forced banks in Jordan to adopt new strategies in order to successfully compete and to sustain and increase their market share in the industry. For example, while establishing those four banks in 2003, and in order to sustain its highest market share in the banking industry, Arab bank started a merger negotiation process with Jordan and Gulf bank. However, the negotiations ended without reaching an agreement. Notwithstanding, this did not stop Arab bank from looking at other alternative strategies.

1.4 Research Aims and Objectives

This thesis is concerned with the implementation process of strategic decisions within banks in Jordan. It aims to understand the implementation process and to connect it with the outcome of strategic decisions within banks in Jordan. It also aims to investigate the factors which affect the outcome of this process and to understand why the implementation of some strategic decisions is successful whereas other implementation processes are not. Furthermore, as has been mentioned before, all of the previous studies (including Okumus's) were carried out in the USA and Europe. It will be argued that the nature of the implementation process within banks in Jordan might be different from that in organisations which operate in Anglo-Saxon countries. Moreover, some of the criteria used to measure the outcome of this process as well as the factors which affect this outcome might also be different from those used in Anglo-Saxon countries.

Apart from Okumus's (2001; 2003) studies, most of the previous implementation studies have discussed the factors of implementation without discussing them in-depth or trying to explain the relationship among them nor have they tried to connect their

effect on the outcome of this process. Therefore, this thesis aims to develop a framework which represents the implementation process of strategic decisions within banks in Jordan. This framework will include some factors which are the same to those in the previous studies; however, it will include some new factors which are discussed for the first time in the implementation studies which are specifically associated with the implementation process of strategic decisions within banks in Jordan. To meet these aims, this thesis will try to satisfy the following objectives:

1. To explain the nature of the implementation process of strategic decisions within banks in Jordan.

2. To identify the criteria used within those banks to measure the outcome of the implementation process of their strategic decisions.

3. To identify the factors and problems of the implementation of strategic decisions within those banks.

4. To explore whether those factors which affect the implementation process within banks in Jordan are different from those in the existing studies.

5. To develop an implementation framework of strategic decisions within banks in Jordan.

1.5 Questions of the Study

In order to achieve the goals and objectives of this research, this thesis will try to answer the following questions:

1. What is the definition of the implementation of strategic decisions in the Jordanian banking sector?

2. How do banks in Jordan implement their strategic decisions?

3. What are the factors affecting the implementation of strategic decisions in the Jordanian banking sector?

4. What problems do banks in Jordan face in the implementation of their strategic decisions?

5. How do managers within banks in Jordan measure the success of the implementation of strategic decisions within their banks?

1.6 Research Methodology

In order to meet the aims and objectives of this thesis as well as to answer its questions, a qualitative approach which is inductive, exploratory, and interpretive in nature was adopted. Taking into consideration the limitations inherent to such an approach, the researcher tried to reduce their effect by applying other techniques to increase both the validity and reliability of this thesis and its results. Semi-structured interviews, observation, and documents were used to collect the data of this thesis. NVivo as a qualitative analysis programme was employed to help organize the themes within the collected data and consequently facilitate its analysis.

1.7 Structure of the Thesis

This thesis consists of eight chapters including the introduction chapter which attempt to discuss the implementation process described in existing studies as well as the implementation process within banks in Jordan. Chapter two gives an introduction to the first phase of the decision making process. It starts by discussing the managerial role within an organisation and its connection with decision making. A differentiation between routine daily decisions and strategic decisions is covered in the second section. The third section discusses the phases of the decision making process with an emphasis on the studies which focused on the first stage of this process. The final section focuses on theories of decision making. These theories are the rational

economy theory which involves the 'satisficing' and incremental approaches, the political and power theory, and the garbage can model. A review of each theory is provided and their corresponding strengths and weaknesses are discussed.

Chapter three is concerned with the second stage of the decision making process: the implementation process which represents the main focus of this thesis. It starts by defining the implementation process and its success through a discussion of the criteria used in the literature to measure this success. The problems of implementation with a special focus on those studies which discuss them are covered in the third section. The final section of this chapter discusses the different implementation frameworks which emerged from the previous studies.

Chapter four describes the research design and methodology of this thesis. It explains the approach of this thesis as well as the methods used to collect the data for this thesis. This chapter reflects the researcher's experience throughout the process of initiating contacts with the sample, choosing the research methods, developing the research questions, translation issues, the analysis of the data, leading on to the final results of this thesis. This chapter is seen as the link between what was discussed in the previous chapters and what will be discussed in the further chapters.

Chapter five is the first chapter of the analysis part of this thesis. This chapter discusses the actual definition of the implementation process as used within banks in Jordan. It also talks about the six criteria which are applied in these banks to judge the outcome of this process. This chapter argues that the definition of implementation is the same as that used in the existing studies. Furthermore, it argues that although the six criteria of implementation differ in importance, they are all considered jointly to judge the outcome of this process.

Chapter six forms the second part of the analysis section. It discusses the four factors which describe the actual implementation process within Jordanian banks. Whereas chapter seven discusses the actual factors which are derived from the empirical research and which affect the outcome of the implementation process of strategic decisions within these banks. Chapter eight finishes by discussing the implementation framework which represents the implementation process of strategic decision within

banks in Jordan. This chapter highlights the importance of the four groups which are formed by the factors which explain the nature of the implementation process and those factors which affect the outcome of this process. Those groups are strategic content, strategic context, operational process, and strategic outcome groups (Bryson and Bromiley, 1993; Okumus, 2001; 2003). Hence, they form the actual implementation framework of this thesis.

The final chapter of this thesis is the conclusion chapter. This chapter summarises the main findings of this thesis and highlights its main contributions. Furthermore, it suggests a number of managerial implications from which banks in Jordan could benefit. Chapter nine finishes with a discussion of the limitations of this thesis as well as an outline of guidelines for future research. Finally, this section aims to provide useful indications on conducting future research.

CHAPTER TWO

ORGANISATIONAL DECISION-MAKING

2.1 Introduction

In order for organisations to gain, retain, or regain sustainable competitive advantage (O'Regan and Ghobadian, 2002), as well as to be productive, and outmanoeuvre rivals, they must be armed with the necessary weapons that enable them to cope and keep up with a competitive environment. One of the most important weapons which organisations can adopt is strategic decision. Nevertheless, strategic decisions should be implemented carefully (Kargar and Blumenthal, 1994). Aaltonen and Ikavalko (2002) commented that managers have to be aware of the fact that implementing strategic decisions successfully is vital for any organisation, either private or public, consequently, they have to realise that without successful implementation even the most superior strategic decisions are useless. As a result of this importance, the focus of this thesis will be on investigating the nature of the implementation process of strategic decisions in one of the most important industries in the researcher's home country Jordan, that of banking. This thesis will attempt to determine the factors which might play a significant role in the outcome of this implementation process.

Following Blumberg *et al* (2005) this chapter will begin by giving an introduction to the topic of this thesis so as to gain a better understanding of the structure of the problem. Accordingly, the aim of this chapter is to give a broad introduction to the main focus of this research; the implementation of strategic decisions. This chapter deals with two main themes: firstly decision-making and the idea that it is central to organisational and managerial activities, and secondly the decision-making process and theories of decision-making. Different types of decision will be discussed by focusing on strategic decisions as one of the most important decisions within an organisation necessary for the success of the organisation and for achieving and maintaining its competitive advantage. Two main phases of the decision-making processes will be identified; pre-decision processes that deal with all processes

concerning the selection of the decision, and post-decision processes which deal with all the processes concerning the implementation of that decision which is the main focus of this thesis. Three theories will be discussed in this chapter: rational economic theory, political and power theory, and the garbage can model. Several studies which deal with these theories will be examined and evaluated in order to assess their implications for this research.

2.2 Managerial Roles and Decision-Making

Managers play a significant role in the success of organisations, creating a sustainable competitive advantage, and gaining above normal performance (Carmeli and Tishler, 2006). However, in the present economic and business climate, managers face many difficult challenges. They are given considerable incentives to achieve good performance, yet are also under unprecedented risk of demotion, reassignment, or dismissal for poor performance (Hambrick *et al.* 2005). Accordingly, many studies have explored the importance of the managerial role and specify some essential roles managers and executives have to assume (Baker and Newport, 2003; Whitley, 1989).

The roles and activities of managers are different from the roles of other technical employees within an organisation. These differences are due to the level of standardization and specificity of situations rather than being due to the type of problems dealt with (Whitley, 1989). However, the traditional idea of managerial roles of planning, co-ordinating and controlling others' activities is no longer correct (Hales, 1986). Managers who are in charge of an organisation, or a sub-unit within an organisation, spend most of their time in meetings, answering telephone calls, supervising their subordinates, and making decisions necessary for the survival of their organisation, but above all, are in charge of the effective running of the organisation.

Managerial activities increase in importance as a corporation's economic activities diversify (Whitley, 1989). Mintzberg (1973) categorised managerial activities into three groups; interpersonal relationships, dealing with information, and those which

deal with decision-making. He further suggested that managerial positions can be divided into three roles; interpersonal, informational, and decisional. However, those roles differ from one manager to another (Mintzberg, 2001). According to Mintzberg (1973),

> "The manager's unique access to information and his special status and authority place him at the central point in the system by which significant (strategic) organisational decisions are made." (Mintzberg, 1973, p. 57)

Many researchers have agreed with Mintzberg on the decisional role managers are engaged in and added that decision-making is the most significant activity of managers (Harrison, 1996). Additionally, Simon, who is considered to be one of the earliest writers on organisational decision-making treated managing and decision-making as one and the same (according to Miller, 1990), commented that

> "… administrative processes are decisional processes," (Simon, 1957, p. 8)

Coursey and Bozeman (1990) commented that decisions and the decision process control the thoughts and actual making of decisions. Furthermore, they brought to the fore the notion that little time is spent on actually making decisions, compared to the amount of energy and time spent gathering intelligence, framing decisions, selling them to others, and implementing them. This is important because it highlights the fact that the implementation stage is different from the decision-making stage, since managers spend more time and energy on the implementation phase than on coming to the decision itself.

Following the above discussion on the current role of managers in decision making and taking into consideration that the focus of this thesis is on the implementation of decisions and specifically of strategic decisions and due to the fact that the decisional role is one of the most important activities managers are engaged in, the following section will further discuss the concept of decision-making, the different types of decisions distinguished by researchers, and their respective processes.

2.3 Types of Decisions

This section will firstly attempt to define the concept of decision making and will distinguish between routine and strategic decisions before describing the characteristics of the latter.

When we talk about decision-making we mean either the decision itself or the process (Harrison, 1996) in which the decision maker chooses one or more alternatives from a range of choices (Eisendhardt and Zbaracki, 1992; Mintzberg *et al.*, 1976; Soelberg, 1966). Decision-making must be identified as a collection of processes which include gathering intelligence, setting of directions, uncovering of alternatives, the selection of a course of action, and the implementation of these processes (Nutt, 2000). In order to make a decision, a judgement regarding what ought to be done has to be made in a certain situation after having deliberated alternative courses of action (Simon, 1965). To this Castles *et al.* (1971, p. 11) have added that,

> "A decision is a conscious choice between at least two possible courses of action."

Consequently, one can understand 'decision-making' as the process of evaluating alternatives in order to arrive at a decision by choosing one or more alternatives and not just the final decision or choice which has been selected.

Many researchers distinguish between the different types of decisions that managers may deal with. Cyert *et al.* (1956) said that organisational decisions vary widely with respect to the question of whether or not the decision-making process is taking place within a programmed context. In the programmed process problems are repetitive and well-defined, while in the non-programmed one problems are non-routine with a highly unstructured form (Cyert *et al.* 1956). In programmed decisions, procedures to deal with those decisions are readily available to the organisation, and search activities tend to be limited and institutionalized. By contrast, non-programmed decisions, due to their complexity and unprecedented nature, require broad in-depth investigation and exploration.

Simon (1960) agreed with this and said that programmed decisions are characterised by their simplicity; they are routine decisions which are repeated over time, and organisations use specific organisational processes to deal with them. Non-programmed decisions, on the other hand, are unstructured, complex and non-repetitive; organisations handle these decisions through general problem solving processes.

Distinctions are also made between less important decisions made on a daily basis; decisions which are taken frequently in an organisation, and the more important ones which affect the survival and the competitive advantage of organisations. The latter are called strategic decisions. Strategic decision-making refers to the long term direction in which an organisation is moving (Johnson *et al.*, 2008; Byers and Slack, 2001; Johnson and Scholes, 1999).

Daily basis decisions are programmed decisions which the management has to deal with on a routine basis, and importantly are taken by people at a low managerial level. Lyles and Mitroff (1980) suggested that routine decisions are frequent problems that have been imposed on organisations, for which there is relative wide-spread agreement, and consensus exists among employees on a single definition of the problem. Strategic decisions, on the other hand, are like non-programmed decisions which are unstructured and infrequent. Thus strategic decisions are characterised by ambiguity, uncertainty, and lack of structure (Johnson *et al.*, 2008; Das and Bing-Sheng, 1999). Furthermore, they are critical in that Lyles and Mitroff (1980) claim that these decisions shape the course of the firm, which in turn affects the organisational health and survival of the firm (Eisenhardt and Zbaracki, 1992). Moreover, they can involve a lack of consensus among the parties or interest groups who are participating in making those decisions; there is neither one definition of the problem nor one single solution. Mason and Mitroff (1981) agreed with the above discussion and said that strategic decisions are ill-structured and that there is no clear relationship between the problem definition on one side and the best solution on the other side. Crucially, they also added that there is no single way to explain the inconsistencies in understanding the problem; the problem itself is unique in nearly all cases (in Lyles, 1987).

Strategic decisions are important to the survival of an organisation and play an important role in achieving and maintaining its competitive advantage (Hickson *et al.*, 1989). Furthermore, they are unique and cannot be reduced to a set of simple decision rules; they require a large resource commitment and possibly result in large gains or losses (Schwenk, 1988). According to Mintzberg *et al.* (1976, p. 246)

> "Strategic simply means important in terms of the action taken, the resource committed, or the procedures set."

This was supported by Soelberg (1996) who commented that strategic decisions are important for an organisation and added that a considerable amount of money is regularly spent each year in their implementation. According to him,

> "Yet it is precisely this type of non-programmed decision-making that forms the basis for allocating billions of dollars worth of resources in the economy every year." (p. 4)

Many types of strategic decisions can be found all across an organisation. Such decisions include those concerning the launch of new or different products, marketing decisions (expanding into new areas), reorganisation and internal re-structuring, centralization, personnel (e.g. reducing the work force), opening new businesses, and investing in new technology.

Hickson *et al.* (1989) agreed with this classification and commented that strategic decisions are not only those which deal with the external environment of the organisation but rather deal with the internal environment as well:

> "It is not just an organisation's external world and output to that world which are strategic for that organisation, but also internal questions such as reorganisation or personnel problems." (p. 374)

Strategic decisions are primarily taken by people at the highest managerial level and affect the success of the organisation (Eisenhard and Zbaracki, 1992). According to Hambrick and Snow (1977);

> "Strategic decisions are those which normally fall within the purview of top management." (Hambrick and Snow, 1977, p. 109, in Harrison and Pelletier, 1998, p. 147)

This idea is also supported by Volkeme (1983, 1986) and Cowan (1985) for whom the upper level management is responsible for defining the nature of strategic problems and for finding solutions through the implementation of their own framework. Top managers have to fully understand the process of making of strategic decisions in order to be able to make successful decisions. Furthermore, managers are more likely to make effective and successful decisions if they fully understand the organisation`s competitive environment (Ketchen, *et al*. 2004).

Whilst the top managers engage in formulating and taking organisational strategic decisions, other employees inside the organisation are responsible for the implementation of those decisions. An organisation must work hard to find the people with the skills needed to fulfil these tasks. As Freedman (2003, p. 28) comments,

> "The discipline and skill required for strategy implementation is as rare as that needed to formulate strategy."

Following this brief discussion of the characteristics of strategic decisions, it can be seen that strategic decisions are described as decisions made at top management level. However, it is worth questioning whether this process is always a top-down activity. The traditional viewpoint that strategy always originates at the top of the organisation has been debated in many studies. Some studies have argued that the strategy may originate from the bottom level of the organisation -the bottom-up perspective (Elmore, 1982). Mintzberg and Lampel (1999) similarly commented that the strategy is not always a top–down activity, but can also be generated at any level within an organisation. They described strategy as "everything a company does or consists of" (p. 26). This perspective supports the argument of Elmore (1982) that a person must differentiate between a strategy which emerges from chaos and one which comes from previous plans inside an organisation. Many other researchers agree with Mintzberg and Lampel's discussion. Aaltonen and Ikavalko (2002), for example, discussed the idea of strategy as something which is not planned, but rather as

something which emerges during the implementation process. Furthermore, Barnes (2002) added that the results of his study on manufacturing strategy formation do not support the top-down strategic planning model and emphasizes the role of emerging actions and decisions and consequently emergent strategies.

Strategic decisions are considered to be the most important decisions within organisations and are under the purview of the top managerial level. The implementation of decisions is such an important process that managers and employees spend more time and energy on the implementation phase of the decision-making process than on any other activity concerning the making of that decision. This encourages researchers to attempt to learn more about the processes of decision-making. With focusing on the implementation stage in the post-decision processes, the next section will describe the two main phases of decision-making processes; the pre-decision processes and the post-decision processes.

2.4 Phases of the Decision-Making Process

Many studies deal with the importance of decision-making as well as the processes of decision-making inside organisations. When talking about decision-making, we mean the activities that form the process of making a decision, not necessarily the actual implementation of that decision. The activities that constitute a decision-making process are called the "pre-decision processes". This includes defining the matter for decision, collecting and sorting information, selecting alternatives, arranging the alternatives in order of preference, and finally making the decision. The process of putting a decision into action -the implementation phase- is called the "post-decision process" (Miller, 1990).

Two types of decisions were discussed earlier in this chapter: routine decisions and strategic decisions. That what can be applied to the process of making any type of routine decisions can usually be applied to the processes of making strategic decisions. Any differences in the process are due to the varying importance attributed to each decision, which is in turn affected by other factors such as the time required to

take or implement any given decision, and the effect of the environment on that decision.

In order to know what occurs at the end of the decision-making process, first the pre-decision processes need to be explained. In this chapter the focus will be on the pre-decision processes while the post-decision processes concerning the implementation of strategic decisions, which forms the main focus of this research, will be further discussed in the following chapter. In the next sections of this chapter, decision studies focussing on decision-making processes will be discussed and evaluated. For this purpose, three main theories regarding the pre-decision processes will be discussed and evaluated namely the rational economic theory, the political power theory, and the garbage can model. Finally, the effect of these theories on the selection and making of decisions, and the possible effect of each theory on the implementation of strategic decisions will be discussed and evaluated.

2.5 Decision-Making Processes

This section will discuss the most important studies investigating the decision-making process. It aims to show that most of these studies primarily focused on the first stage of the decision-making process "the pre-decision process", and will report their main findings.

One such study is Mintzberg *et al.*'s 1976 research which identifies 25 strategic decision-making processes as the basic structure that underlined the "unstructured process", as well as the many twists and turns involved in the decision-making process. According to Mintzberg *et al.*, the structure of the decision-making process is complex and dynamic. A model of 12 elements was used to identify this structure consisting of three central phases (identification, development, and selection phases), three sets of supporting routines (decision control, decision communication, and political routines), and six sets of dynamic factors (interruption, scheduling delays, feedback delays, timing delay and speed-ups, comprehension cycles, and failure recycles factors). This study is important in that it identifies these key facets of the

decision-making process, and the internal and external factors that might influence it. However, one limitation of the study is that it only dealt with the pre-decision-making processes and did not discuss the implementation phase. Furthermore, this study was conducted in an Anglo-Saxon country and consequently the question must be asked whether the decision-making processes would be the same in Arab countries such as Jordan.

Another well-known study carried out by Anderson (1983) identified processes where decisions were made without discussing the implementation process of these decisions. In his analysis of archival documents from the Cuban missile crisis, Anderson suggested that decision-making involved three notable characteristics: sequential choices over a variety of non-competing courses of action, the act of making a decision leading to the discovery of goals, and a focus on avoiding failure rather achieving a successful outcome. These deviations from the standard procedures were used to develop what is called 'decision by objection', which emphasises these three characteristics.

A further example is Nutt's (1984) study in which seventy-eight decisions in health-related organisations were investigated. His study indicated that some aspects of the rational model[7] are valid, but they do not necessarily follow a simple, causal sequence. Nutt found five different types of decision processes which the decision maker can follow. One of these approaches is the 'off-the-shelf approach' in which the decision maker uses an aggressive search to find the best available technique suitable to solve the problem or to make the decision, whereas in the 'historical process', decision makers draw their ideas from the prior practice of others to ensure that the idea will work. He argued that these processes differ in their approach to idea generation, the way in which sponsorship is applied, and the processes management rational.

It can be noticed that the emphasis of the above-mentioned studies has been on describing and explaining without analyzing how decisions are made, and that they do not go beyond this stage to the implementation phase of strategic decisions nor is the

[7] This model will be discussed further later in this chapter.

success of such an implementation discussed. For example, although Mintzberg *et al.* were successful in identifying the factors which affect the pre-decision processes, it would be useful to expand this study to see if the same factors affect the post-decision processes. This is worthy of further investigation because, although the implementation phase is one of the most crucial stages in the decision-making process only few studies have focussed on it.

Now a study that describes both pre- and post-decision processes will be discussed briefly. This study was carried out by Rodrigues and Hickson (1995) who studied 53 cases of decisions in eight British organisations and examined the differences in the decision-making process between public and private organisations. The study examined the success of decision-making and connected it to both phases of the strategic decision-making processes. Rodrigues and Hickson found that the decision-making process is smoother in private organisations than in public organisations where the road is rockier and filled with more conflict. They also found that the key factors for successful decisions in private organisations are when sufficient information and sufficient means of implementation are at hand, while, on the other hand, the key factors for public organisations are when the right people participate and the people at the very top do not interfere too much. Rodrigues and Hickson found that there is no clear correlation between the success of decisions and the features of the processes of making those decisions. Their results emphasized the fact that the differences found are due to the differences in the goals, perceptions, and the people involved in the decision process in those two sectors. Although this study provides a good picture of the differences in the decision-making process between the private and the public sectors, its results can not be generalised due to the fact that its sample was not representative of all kinds of public and private organisations. For example, Rodrigues and Hickson did not include the financial and the banking sector in their sample. These are considered to be some of the most important sectors and, furthermore, are the focus of this thesis. Another limitation was that, only hospitals and universities were included in their sample of public organisations.

Similar to Rodrigues and Hickson's research, a study was carried out by Nutt (2000) who examined 376 strategic decisions in public, private, and third sector organisations. However, this study focused only on the specific stage of the decision-

making process in which alternatives are generated. The purpose of this study was to compare the practices used to uncover those alternatives by decision makers. Nutt found six approaches used by decision makers inside an organisation to uncover alternatives. The "existing solutions approach" incorporates ready-made ideas found within the organisation. The "benchmarking approach" searches for solutions to export the practices of individuals and organisations. The "integrated benchmarking approach" goes beyond simple benchmarking by examining more than one organisation, and integrating the best ideas drawn from several sources. The "search approach" uses an understanding of needs to guide the search for alternatives. The "cyclical search approach" calls for an initial search to learn about available ideas. The sixth approach is the "innovation approach", which provides custom-made solutions. Similar to all the studies mentioned previously, this study did not consider the actual implementation of the decisions but rather focused on the stage of searching for alternatives.

The previous studies concerning strategic decisions mainly focused on the process of making those decisions without discussing the further processes. However, taking into consideration the fact that decision-making process is not only the process of making decisions but also their implementation, this research will attempt to cover the gap in the literature by examining the implementation phase of the strategic decisions using the Jordanian Banking sector as a case study. Nevertheless, in order to better understand the decision-making processes, it is necessary to understand the different theoretical perspectives involved in decision-making which affect both the pre- and post-decision processes. Therefore, the following section will discuss different theories and models of decision-making.

2.6 Theories of Decision-Making

Theories of decision-making do not belong to a single discipline; contributions have come from economics, philosophy, economics, political theory, sociology and psychology (Nilsson and Dalkmann, 2001; Sexton *et al.* 1999). This section will begin by first analyzing the rational economic theory and highlighting some of the

limitations that can be associated with this model. Following this, the political and power theory will be discussed and its effect on the decision-making process will be examined. Finally, this section will be concluded by discussing the garbage can model and the problems connected with this theory.

2.6.1 The Rational Economic Theory

Rationality is considered to be one of the oldest and most influential managerial thoughts (Ruthers, 1999). It can be defined as "consistency of choice" (Tacconi, 1996, p. 333). In its most basic form, the rational economic model of choice assumes that all humans are fully rational and that their behaviour serves some purpose. The identification, development, and selection model is considered to be the simplest version of the rational model in which the decision maker enters the decision situation with known objectives which determine the value of possible consequences of an action (Simon, 1965). In this model, the decision maker has adequate and complete information about the environment and accordingly knows the result of choice, which results in the maximisation of values based upon this information. Therefore, rational-model decision-making can be considered as a comprehensive, normative process in which top managers gather information, develop alternatives, and then objectively select the optimal alternative (Das and Bimg-Sheng, 1999; Eisenhardt and Zbaracki, 1992; Nutt, 1984; Anderson, 1983).

The assumption of rational behaviour is at the core of neoclassical economics (Caldwell, 1982; Hausman, 1992). Clem Tisdell is one of the main researchers interested in the rational model and in the paradigm of neoclassical economics who produced many well known studies concerning this subject (see Tisdell, 1968). In his 1968 study, Tisdell was one of the first to identify some of the limitations of this paradigm and indicated some alternatives to be explored. Furthermore, Tisdell (1976) criticised Lange's (1945) study stating that an actor needs to know the nature of that which is to be maximised and that an actor might not be aware of his/her motives. Tisdell added that in order to predict the rational behaviour of a person, knowledge of this feasible region is required in which logic and mathematics alone are enough to tell us about this region.

The rational model approach has also been contested by many other researchers, who have debated the cognitive abilities of decision makers. Simon (1945), who is one of the most famous critics of this model, and Cyert and March (1963) said that executives and managers are boundedly rational, and strive to be conscientious and comprehensive in their decision-making but are not fully able to achieve that ideal. Simon carried out another study in 1947 in which he criticised the maximization aspects of the economic model. As Simon (1947) commented, individuals have limited information which makes it difficult to know the result of each alternative. He proposes the "administrative man" as a synonym to the "utility maximizing man" (Brown, 2004, p. 1242), a character that is searching for satisfaction rather than maximization. The individual has limited choices resulting from a lack of information and has to try to choose between the available options. Later Simon (1957) criticised the rational economic model for its difficulty in modelling the real world. Furthermore, he challenged the validity of the classic economic actor by refuting the Hobbesian notion of consistent, value maximizing calculation in human behaviour (Eisenhardt and Zbaracki, 1992). Simon (1957) views managerial behaviour as being characterised by the limited ability to formulate a comprehensive model of the world and to process information. As a result, maximizing behaviour becomes impossible. He argued that the limited cognitive capacities of individuals, together with organisational complexity and environmental uncertainty work against the rational model. Simon (1976) later added that choice can only be understood as bounded rationality, i.e. rational activity which occurs within the setting of limited knowledge and opportunities for implementation.

Simon (1993) also introduced the strategy of satisficing in describing what is considered to be the realistic version of rational decision-making. A decision is rational if it is appropriate to the accomplishment of specific objectives. The uncertainties associated with the decision and the cognitive limitation of the administrator lead the administrator to seek to satisfy rather than to maximise his/her income.

Lindblom (1959) for example, criticised the assumption of individual rationality of maximizing behaviour in order to achieve the expected ends claiming it does not correspond with empirical results concerning organisational and individual behaviour.

Brown (1970) meanwhile, argued that "an individual will not search beyond the point at which he is enabled to make a decision that appears satisfactory to him. If such a solution occurs to him right away, he will not spend time and energy looking for 'ideal' one" (Brown, 1970 cited in Castles *et al.* 1971, p. 93).

Barnard (1962) and Allison (1971) also recognised human limitation in making decisions, explaining that the rational model is not suitable for decision processes that involve multiple managers and occur in organisations in which there may be disagreement about organisational goals and the means used to achieve them. Additionally, given the limits of human information-processing capabilities, individuals' evaluation of different decisions can be expected to simplify the decision process by limiting the criteria considered and by weighing some criteria more heavily than others (Hitt and Tyler, 1991; Duhaime and Schwenk, 1985; Schwenk, 1984; March and Simon, 1958).

In opposition to the rational theory, Mintzberg *et al.* (1976) identified three phases of decision-making processes (identification, development, and selection). They argued that these three phases have no sequential relationship. Instead, decisions follow various routines. The phases and their routines can come in any order and can even be repeated.

Anderson (1983) also criticised the rational model and argued that possible alternatives are objected to, until a single one remains. This remaining option is not necessarily the positive choice, but it is the least objectionable. This leads to the conclusion that in practice decision-making can in fact often be far removed from the rational economic model (Miller, 1990). This was supported by Nilsson and Dalkmann (2001) and Nida (1997), who identified the rationalist tradition to be normative. That is, it describes decision-making 'as it should be', rather than how it takes place in practice.

Many factors play a significant role in the rationality of making strategic decisions. Mintzberg and Waters (1982) noted that organisational size affects the rationality of strategic decisions. Other research has found that rationality is decreased by environment as a threat, external control, and high uncertainty (Dean and Sharfman,

1992; Eisenhardt and Zbaracki, 1992). However, to avoid the consequences of bounded rationality, managers try to increase the rationality of strategic decisions by minimising the uncertainty accompanied with those decisions. They do this by searching for more information which contributes to more diverse points of view.

Furthermore, strategic decision makers may be rational at certain times and irrational at others. Managers may make a rational strategy, but at the same time act quickly on incomplete information (Isenberge, 1986). According to Eisenhardt (1989) decision makers may develop many alternatives but may then only analyse them superficially. They may also search for information from many different sources but focus on only a few. In theory, decision makers always try to figure out all the potential alternatives and then choose the most optimal solution (Stroh *et al.*, 2002). However, those decision makers have to weigh the probability of finding a better solution against the additional time and cost spent searching for it (Prabha *et al.*, 2007).

The rationality model is likely to be unrealistic in countries with a highly uncertain environment. Furthermore, strategic decisions, as has been mentioned earlier in this chapter, are characterised by being ill-structured and involve uncertainty with respect to alternatives and their consequences. Consequently, courses of action concerning decision-making in general and strategic decisions in particular can only achieve satisfactory levels. This suggests that results will be merely satisfactory no matter what occurs in the decision process and independent of the course of action.

Having argued that rational economic theory is not applicable to the real life situation within an organisation and that decision makers try to find solutions which satisfy rather than maximise their goals and objectives, the next sub section will discuss the incremental approach which is considered to be an alternative approach to the rational economic theory (Lindblom, 1959).

2.6.1.1 Incrementalism approach

Lindblom (1959) is opposed to the static start of the rational theory and, considering the limit of individuals' capabilities, the characteristics of strategic decisions and the

effect of external factors on them, proposed an alternative model called "muddling through"- to typify the partial and incremental features of the decision-making process. "Muddling through" is a common decision-making strategy by which the administrator makes most decisions under time pressure and based on partial information. Lindblom (1959) concluded that because it is almost impossible to obtain consensus on organisational goals and objectives in public policy, the few actions that are politically feasible will be only marginally different from the current practices. Consequently, the administrator should adopt a strategy of incrementalism through which small changes in public policy can be evaluated and achieved. Wrapp (1967, p. 95) described this as "muddling with a purpose", whereas Joyce (1986), on the other hand, suggested that the decision-making process is a consistent movement towards broad goals. Lindblom's instrumentalism presumes that goals and values are fragmented, whereas the rational theory assumes an agreement on goals and values. Furthermore, the incremental model assumes that at any one time decision makers consider only incremental alternatives with a limited number of means. In other words, solutions are considered only when they are realistic. According to Lindblom (1979) the best way to make decisions is by applying the incremental process, in which the problem is dealt with little by little, especially when the problem is difficult and conditions are such that change seems difficult or even impossible.

Mintzberg and his associates implicitly mentioned the idea of incrementalism in their study carried out in 1976 by commenting that the strategic decision-making process involves many steps. Das and Bing-Sheng (1999) supported this and said that at the beginning an organisation has to act in small steps, in order to make sense of its environment and its own operation. According to Minzberg *et al*. (1976, p. 250):

> "Strategic decision process is characterised by novelty, complexity, and openness, by the fact that the organisation usually begins with little understanding of the decision situation it faces or the route to its solution, and only a vague idea of what that solution might be and how it will be evaluated when it is developed. Only by groping through a recursive, discontinuous process involving many difficult steps and a host of dynamic factors over a considerable period of time is a final choice made."

Lindblom's analysis has been subject to several criticisms. For example it is claimed that his theory does not provide a sufficient framework for the strategic decisions which occur at the top level (Dror, 1969). Another criticism is that incrementalism deals with decision-making as a corrective action, concentrating on revealing symptoms rather than a diagnosing the problem itself (Nees, 1979). Braybrooke and Lindblom (1963) studied decisions concerning policy issues in public organisations. Although they were interested in the decision-making process, little attention was paid to the potential problems which may occur during the implementation phase. Notwithstanding, Braybrooke and Lindblom were aware that one must consider what happens after decisions have been made. As the implementation of decisions may lead to unforeseen complications, they proposed a 'disjointed incrementalist' method of making decisions. Consequently, one criticism of their approach is that they did not pay attention to the post-decision process. However, their study does implicitly suggest that the implementation of decisions will be easier following the incremental theory since changes are not too radical and political conflict is reduced (Miller, 1990). This will be also supported by the results of this thesis which show that banks in Jordan apply incrementalism while implementing their strategic decisions to help detect any problems associated with each stage and to eliminate them so they do not negatively affect the outcome of those decisions. Another criticism was that Braybrooke and Lindblom (1963) focused on the public sector only and did not examine whether the incrementalism approach would be successful, or even applicable to other types of organisations.

Many researchers discussed incrementalism in the decision-making process. For example, Quinn (1980) found that in the private industry, logical incrementalism is more pervasive, in contrast to the findings of Lindblom (1959). Furthermore, Hrebiniak and Joyce (1985) found that because of the existence of unstable environments and the limitation of managers' cognitive abilities, it is best to choose the smallest increments possible to achieve strategic objectives. Hickson *et al.* (1986) also discussed incrementalism, explaining that decision processes occur in an irregular series of small disjointed steps, not necessarily in an ordered sequence, but in line with the circumstances of the moment.

Based on the above discussion, it can be concluded that both the satisficing and incremental approaches have rejected the idea of an underlying rational theory. Both approaches suggest that the decision-making process is subject to various sorts of constraints such as the limited cognitive abilities of the decision makers. They have suggested that the decision process is more complex and complicated than the rational actor approach may suggest. Managers may perceive that the risk of environmental uncertainty can be controlled by moving slowly and carefully and by acting at a satisfactory level. If there is any risk, they can move slowly to manage and control the situation, and achieve the organisational goals. However, rather than having a single goal concerning profit maximization, organisations tend to have multiple goals which may not correspond to those of its participants (Rodrigues, 1980).

Overall, it is noticed that the matter of whether the decision maker is rational or boundedly rational is no longer debatable. Most empirical studies support the idea that human cognitive abilities have a certain limit, which means that decision makers look to satisfy rather than optimize. Decision makers rarely have the full alternatives or choices available to them, instead; they make their decisions by choosing from the best available choices. The studies also support the notion that many decisions follow the basic phases of problem identification, development and selection. Sometimes, however, they cycle through various stages, frequently repeating, often going deeper, and always following different paths by fits and starts. The shape of these paths is influenced by the complexity of the problem and the conflict between decision makers (Eisenhardt and Zbaracki, 1992). This was supported by Arnaboldi and Azzone (2005), who said that strategies use the incremental approach to test different techniques and to address alternatively varied subunits inside an organisation.

The studies concerning the rational theory and the two approaches mentioned earlier only focused on the pre–decision process. However, their effect on the implementation of strategic decisions has not yet been discussed. This is coupled with an absence of discussion on the differences in the implementation of programmed and non-programmed strategic decisions (Miller, 1990). Consequently, we do not know whether these theories and approaches have the same effect on the implementation process as they have on the pre–process. Miller (1990) agreed with this and commented:

"We do not know because we are not told. Implementation is not discussed by these writers. Perhaps, implicitly, it is assumed that if the proper procedures and strategies are followed to make the decision then it will be implemented without further difficulty." (Miller, 1990, p. 23)

In the following chapter, issues associated with the implementation of strategic decision-making will be discussed further and in more depth. Suffice to say at the moment that the actual implementation of strategic decisions itself is very important. The following section will talk about the political and power theory of decision-making. The definition of this theory, studies which both support and criticise this theory, and its effect on the decision-making processes will be discussed and analysed.

2.6.2 The Political and Power Theory

The roots of the political perspective on strategic decision-making can be found in the political science literature of the 1950s (Eisenhardt and Zbaracki, 1992; Schwenk, 1988). Many authors who wrote about the political and power perspective during this time developed a view of decision-making in governments which emphasized the conflictive nature of the legislative process. They understood that the environment of organisations, especially public ones, is filled with political considerations. The political and power perspective comes from the idea that a decision is a result of a process in which decision makers with different goals come together through coalitions, among whom the preferences of the most powerful are victorious (Eisenhardt and Zbaracki, 1992).

The political aspect of decision-making assumes that there is a group of organisational members who fight for decisions favourable to themselves. In turn, every party perceives the problem in its own way; connected to the needs and interests of the group. The party tries to maximise group interests through a collection of political activities (Simon and Hayes, 1976). As a result, the outcome is decided by those who can form the most powerful coalition. Hickson *et al.* (1986) supported Simon and Hayes's idea, and commented that within an organisation, groups of people can

perceive limited targets only when those targets are related to their own interests, and are constant across decisions.

In order to understand the political perspective of the decision-making, some essential elements have to be introduced: power, interest, and influence. Decision-making according to this perspective is an activity in which there are many different interests, different perceptions of the problem and of the individual or groups inside the organisation. To solve the difference in perception and interest, every individual or group will try to use their power, resources, influence, and negotiation skills in order to achieve their own goals. Abell (1975) and Schwenk (1988) further commented that strategic decisions are not plans for rationally achieving superordinate goals, but are a result of bargaining among individuals who attempt to achieve their own personal goals.

Allen *et al.* (1979, p. 77) identified politics as "international acts of influence to enhance or protect the self-interest of individuals or groups". This definition is similar to that of Pfeffer (1981, p. 7) in which politics is defined as "activities taken to use power and other resources to obtain one's preferred outcomes in a situation in which there is uncertainty or dissensus about choices." Butcher and Clarke (2003, p. 478) added to these definitions and said that "politics remain an enigmatic and confusing activity."

According to the political perspective, organisations are viewed as political systems comprised of a collection of people with at least partially conflicting goals (Klenke, 2003; Eisenhardt and Zbaracki, 1992; Eisenhardt and Bourgeois, 1988; Pettigrew, 1985; Quinn, 1980; Allison, 1971). Bozeman *et al.* (1996) said that organisational politics can be described as the readiness of organisation members to use power in their efforts to influence others and secure interests, or to avoid negative outcomes within the organisation (Vigoda-Gadot *et al.* 2003). As a consequence of this perspective, people tend to be viewed as politically biased. However, even if there are conflicting goals there will also be common goals such as protecting the welfare of the organisation they work in. For example, some people inside an organisation may prefer growth while others prefer profitability. These preferences arise from different thoughts about the future, biases brought about by an individual's position within an

organisation, and from clashes in personal ambition and interests (Allison, 1971). For example, decisions concerning the increase of the capital of the organisation will be affected more by the financial managers than the marketing managers, whereas marketing managers will have more influence on those decisions concerning a new marketing strategy. Nevertheless, both groups are interested in furthering the organisation's welfare and in reaching the common goal(s).

Das and Bing-Sheng (1999) implicitly supported the idea of individuality (different individual or group goals) and collectivity (goals concerning the welfare of the organisation) and suggest that political decisions tend to create effective conflicts among different sites. Some scholars, such as Amason (1996), noted that in the strategic decision-making process there are cognitive conflicts, judgemental differences, and effective conflicts which are personal incompatibilities or disputes (Das and Bing-Sheng, 1999; Amason, 1996).

Political behaviour as described in the above discussion has long been recognised as one of the most important aspects of organisational decision-making. Interests frequently collide and align around different and conflicting issues; some important, others minor. Managers have to understand every coalition[8]'s needs and should try to find a balance among the coalitions inside the organisation as much as possible. Furthermore, managers have to recognise that the defeated coalitions will not step aside and will try hard to stop the implementation of the decision to vindicate its influence. Many studies concerning the political and power theory and its effect on decision-making processes have been conducted and evaluated. The most relevant ones will be discussed below.

In his study of the Cuban missile crisis, Allison (1971) commented that actors with conflicting views relied on open discussion meetings with full information in group meetings to influence decision-making. Allison discussed a political paradigm in which organisational decisions and actions are the result of political processes, bargaining processes, and the power game within an organisation. Allison added that

[8] In this thesis, coalition groups will be referred to as interest groups.

organisations have players in positions who engage in games to enhance their own power and prestige.

As mentioned earlier, each interest group within an organisation will try to influence the decision-making process in such a way as to maximise their benefits. One important study which discusses the political aspects of strategic decision-making is that of Pettigrew (1973). This study is concerned with the adoption of a computer system by a British retailer. Pettigrew viewed the organisation as a political system. He focused on three managers who were going to select computer vendors for the purpose of automating the firm. Each manager had different preferences about the computer vendors, stemming not only come from disagreement about technology and the quality of the vendors, but also from the different positions the managers occupied within the firm itself and their perceptions of self-interest.

A different study which discussed the political effect of managers on decision-making was carried out by Quinn (1980) who looked at the strategic decision-making process within nine large international corporations and observed that organisations consisted of changing groups of people with different talents and interests. However, this study shows limited evidence that interest groups influence a decision's effectiveness. Some of the interest groups originated from the individual manager's interests. This was supported by Eisenhardt and Bourgeois (1988) who noted that conflicts among executives regarding appropriate action were not uncommon. They added that executives use many political tactics to gain advantage over others. Some of these tactics lead to the formation of coalitions, the withholding of information, and the use of expert consultants.

Schwenk (1988) identified that Mintzberg (1983) provided a complete description of the internal political structure in the organisation. In his study, Mintzberg (1983) suggested five basic groups of internal influencers. The operators are those people who are responsible for producing the basic outputs of the organisations. The analysts are concerned with the process of designing and running the organisation. Support staff is responsible for providing advice on certain specialised decisions, as well as being responsible for other supporting activities inside the organisation. Mintzberg also discussed the power bases of each of these internal influences and developed four

basic influencing systems. The authority system is based on formal power vested in the positions of the organisation. The system of ideology involves a set of shared beliefs of the organisation by its members. The third system is concerned with the power of expertise that is able to be created in an informal system which to some extent replaces the system of authority. The final system is that which is based on the political processes which emerge as a result of the fact that delegations of authorities give discretion to lower level members of the organisation. For Mintzberg (1983) this discretion serves only to narrow the interests of those who possess it. He added that the political arena is characterised by conflicts in the external coalitions and political powers struggle within the organisation.

Eisenhardt and Bourgeois carried out numerous studies concerning decision-making processes connected to a firm's performance. In their 1988 study, they connected many aspects of strategic decision-making process such as procedural rationality and delegation to the performance of an organisation. They added that political behaviour among the top management team can lead to poor firm performance.

Studies by Ford (1989), Janis (1989), Nutt (1993), and Voyer (1994) took the same perspective of Eisenhardt and Bourgeois and investigated the relationship between the political aspects of decisions and the success of those decisions. They suggested a negative relationship between political aspects in decisions and the success of those decisions. They suggested that the political decision process is unlikely to produce complete and accurate information because on the one hand, it is not oriented toward organisational goals, and on the other hand it does not focus on environmental constraints, considering the fact that effective decisions are those which are based on the recognition and understanding of environmental constraints.

To summarise, it can be said that the political side of decision making refers to the exercise of influence. It is the effect of an interest group on strategic decisions, a process in which some groups have more influence or power over the decision-making than others. Every group interprets the problem differently depending on its own interests and tries to take decisions that are compatible with those interests. Interest groups could be found at any stage in the strategic decision making process. This was supported by Nutt (2000) who stated that disagreements and reciprocity can

occur at any time and, within limits, are permissible in the effort to make strategic decisions. He also commented that negotiation and bargaining are required to find domains of actions.

The following section will discuss the Bradford Group Studies which are considered to be one of the studies which comprehensively analysed strategic decisions and described the different processes to make such decisions.

2.6.2.1 The Bradford Group Studies

Studies carried out by Hickson *et al.* (1986, 1989) are considered to be among the most comprehensive studies of strategic decisions. These studies are called the Bradford Group Studies. One hundred and fifty strategic decisions were studied in both manufacturing and services sectors as well as private and public spheres. The purpose of the studies was to describe and explain the strategic decision-making process. They found that the linearity of the decision process is highly variable. It was also found that the decision process varies depending upon the characteristics of the decision since decision makers obviously bypass or revisit different aspects of the choice over time (Eisenhardt and Zbaracki, 1992). According to the Bradford studies, the form of the decision process is a function of the complexity of the problem and the politicality of the interests involved, as well as the type of organisational context in which the deciding takes place. Hickson *et al.* (1986, 1989) observed how combinations of the problem of complexity and interests of politicality result in different forms of decisions.

Different types of decision-making processes can be found in any organisation. The Bradford studies group differentiated among these processes and concluded that there are three major ways of making decisions which differ in discontinuity and in the extent to which they are spread within the management structure. The first decision process is vortex-sporadic. Sporadic processes are "informally spasmodic and protracted" (Hickson *et al.* 1986, p. 240; Hickson *et al.* 1989, p. 380), in other words 'characterised by delays, obstructions, and negotiation (London, 1986)'. These decisions are both adequately complex in problems and political in interests in order to generate a vortex into which all are swept.

The tractable-fluid process is the second way of making decisions identified by Hickson *et al.* (1986, 1989). This process is a combination of both lower complexity and less politicality. These decisions are unusual, strategic, non-routine and relatively traceable. A fluid process is "steadily paced, formally channelled, and speedy" (Hickson *et al.* 1989, p. 381). As Miller (1990) said, "Although the consequences of the decision may be widely felt, they are not too serious and in the main, objectives are compatible with each other" (Miller, 1990, p. 32). Miles (1980) commented that the contrast between the fluid and the sporadic is similar to that frequently made between rational and political decision-making. Miles commented that in this way of decision making "the rational [is] flowing more evenly and the political more turbulently" (Miles, 1980 cited in Hickson *et al.* 1989, p. 382).

The third process is the familiar-constricted process. In this process the problem is characterised by familiarity, the lowest level of complexity of all, and familiar interests. This process is only mildly political in nature and it can be processed in a narrowly channelled way (Meryl Reis, 1987). This process has more sources of information but, on the other hand, fewer efforts to acquire it, i.e. fewer kinds of formal meetings and committees. In other words, this process may always be a possibility when there is sufficient information available that can be assembled without too much effort.

The first two processes can be recognised in the form of strategic decisions within an organisation; however, the third process is solely connected to the normal decisions. Furthermore, as mentioned earlier in this chapter, top managers tend to be responsible for formulating strategic decisions inside an organisation. As a result of this, it can be concluded that top managers will not be included in the third type of decision-making processes – the familiar-constricted process identified by Hickson and his associates. These processes are characterised, as mentioned before, by their routine manner. and lower degree of complexity, so they are below the level of interest of the highest management.

In light of the Bradford studies, different types of decision processes can be identified in all organisations. There is no best way to make decisions in organisations. and decisions can be made in different ways. Many organisations may practice one type of

decision-making more frequently than another, depending on the type and nature of the problems the organisation deals with and the context of the decision-making itself. For example, one finding of the Bradford studies is that manufacturing organisations practice sporadic processes more than other types of processes. However, at the same time, the type of the organisation is not the primary factor affecting how decisions are made in the organisation.

By identifying three types of decision-making processes and discussing them thoroughly, Hickson *et al.* agreed with other previous studies and asserted the effect of the political situation inside the organisation on the decision-making process. It was concluded that the amount of cycling and the shape of the process depend on how complex and how political a decision is. Notwithstanding the fact that the Bradford studies–as well as the previous studies mentioned earlier in this section- only deal with the pre-decisional (formulating) process of strategic decision-making, the results of these studies will be used in this research to help study the decision-making process in the Jordanian banking sector and to predict some of the factors that might affect the successful implementation of strategic decisions within banks in Jordan.

2.6.2.2 Summary

The aforementioned discussion shows that both the power and the influence exerted on the decision-making may come from many factors such as the position within the organisation and the accessibility to critical resources. Managers have to realise that organisations are a whole consisting of several parts. Every unit inside the organisation has goals and objectives that are different from the objectives and goals of the other units. Considering that all units are working to achieve ultimate organisational goals and objectives, the decision maker has to listen to all interest groups and has to try to work with all of them to secure their goals; this will reduce the probability of them stopping or resisting the decision. However, the decision maker also has to realise that the most powerful interest group will affect the decision the most.

All of the studies mentioned earlier deal with the pre-decision processes of decision-making and do not go beyond into the implementation phase. Consequently this raises

the question of whether there will be political effects on this last stage of the decision-making process. This research takes the point of view that political activities are present at every stage of the decision-making process. Decision makers must take into account that the defeated coalitions are often able to come back later and reverse the situation by affecting the implementation processes negatively. On the other hand, taking into consideration the lengthy process of implementing decisions; those coalitions could also reverse their opinion and agree on the decisions being made. The decision makers in this theory know that the winning course of action may not be a result of being the best on grounds of merit, and that implementing their preferred option could be only a temporary success in a continuing series of clashes. The political and power theory of strategic decisions has a great influence on the decision-making processes as well as influencing features on the process of implementing decisions inside the organisation. Consequently, it might benefit this research and may help identify some factors that may affect the successful implementation of strategic decisions.

The political and power game inside an organisation may change over time. As mentioned before, and taking into consideration the fact that strategic decision-making is the responsibility of the highest managerial level, decision makers have to realise that some of the people involved in the pre-decision process will not be involved in the implementation process and vice versa. The implementation of a strategic decision is the responsibility of people in the lowest managerial level inside the organisations, while the middle managers are responsible for giving directions to those people on how to implement them. So the power and political aspect of strategic decisions do not stop once the decisions are made. Decision makers have to understand that middle managers and people in lower managerial level positions may have their own interests and needs, and may cause problems or even try to prevent the implementation of strategic decisions because they think it will affect them negatively.

The above discussion of the rational and the political and power theories can be summed up as follows. It can be concluded that both rational and political constructs have played central and distinctive roles in the strategic decision processes (Dean *et al.*, 1993). Decision processes may be either purely political, purely rational, both

political and rational at the same time, or neither. In the rational model, all information about the problem and its consequences are available for the decision makers, whereas in the political and power model the decision maker considers a small numbers of alternatives and a limited number of consequences.

The rational model of the decision-making process differs from that which looks at the political and power relations in organisations. Within the rational model, decisions are the results of a single objective calculation and these decisions are viewed as the outputs of organisations with defined goals and specified procedures for attaining these goals. According to this model, enough information regarding a decision may be acquired which increases the effectiveness of that decision. However, effective decisions are those which are based on organisational goals and objectives and those which recognise the external environment's constraints (Dean and Sharfman, 1996).

In a political situation, strategic decision processes are related to the self- interests of specific individuals or groups and are unlikely to produce complete and accurate information. In the political and power model, decision-making in the organisation results from the competition and negotiation between the different perceptions of different groups and the decision will be affected the most by the most powerful groups inside the organisation. However, managers have to make sure that decisions which are affected by the most powerful groups will, in the end, be beneficial to the organisation itself. Furthermore, political strategic decisions processes try to focus on the inside of the organisation towards the benefit of certain individuals and groups' interest and tend to ignore what is feasible given current environmental forces consequently reducing the success of that strategic decision (Hickson *et al.*, 1986).

Both power and political behaviour play a significant role in organisations and in the decision-making process in particular. Nevertheless, it is assumed that this role will be extended to the implementation stage of that process. The aim of this research is to investigate the factors that affect the successful implementation of strategic decisions in the Jordanian Banking Sector. Jordan is located in a very turbulent area and the business environment is full of uncertainty[9]. Consequently, the environment

[9] The situation in Jordan will be discussed further in chapter five.

surrounding a strategic decision will be prone to change and managers have to be aware of those changes and must respond to them effectively. High uncertainty might lead to a lack in the information regarding certain strategic decisions and will affect the degree of rationality of the decision makers which in turn may lead managers to choose either a satisfactory or incremental approach to implement a given strategic decision. Furthermore, high uncertainty and lack of information might also lead to a certain political behaviour towards or against the strategic decision which might consequently affect its probability of success. These issues will be supported by the results of this thesis which will show the importance of the political issues and their effect on the outcome of the implementation process of strategic decisions within banks in Jordan.

The final section in this chapter will discuss the third model -the garbage can model- which explicitly and implicitly recognises the political nature of decision-making.

2.6.3 Garbage Can Model

The garbage can model was first discussed by Cohen, March and Olsen (1972) with the purpose of elaborating and modifying existing theoretical ideas about organisational decision-making in order to make sense of certain empirical observations (Olsen, 2001). It is considered to be the most uncertain and fluid model of strategic decision-making which tends to occur in organisations with high uncertainty. The activation of strategic decisions depends on participants' attention to problems and opportunities, and on the degree of involvement in a given decision. According to Teasley and Harrell (1996) the garbage can model theory explained choices in the absence of complete rationality.

Organised anarchies are situations which do not meet the conditions for more classical models of decision-making in some or all of three important ways. Firstly, there is the fact that preferences are problematic: the decision makers often possess conflicting and ill defined preferences. Secondly, technology is unclear: people do not have a strong grasp of the means used in the process. In this situation, people inside the organisation gain knowledge through their mistakes without a clear understanding of

the underlying case. In other words, there is an unclear decision process and solutions are derived only from trial and error, rather than being actively developed. Finally, participation is fluid: there is change and flexibility in the people who are actually involved in the decision process over time and from one decision to the next. Decision-making participants come and go, to and from the decision process, their involvement depending on their input to the cause. One example of "organised anarchies" is the public sector, especially educational organisations (Eisenhardt and Zbaracki, 1992), where aims and 'what to do about them' are least clear. However, it could equally be applied to decision-making in any part of any organisation at any time.

The garbage can model is a process in which problems, solutions, and participants move from one choice to another in such a way that the nature of the choice, the time it takes, and the problems it solves all depend on a relatively complicated network of elements. In the garbage can model the decision does not begin with a problem and end with a solution, but rather it is an outcome or interpretation of four relatively independent streams within an organisation (Etzioni, 1989; Cohen and March, 1974; Cohen *et al.*, 1972). First, problems are considered to be an independent stream which is composed of people inside and outside the organisation. Secondly, there are solutions which are somebody's product. Participants are the third stream which involves people with busy schedules whose attention is not guaranteed. The last stream is choice opportunities, which are the occasions when an organisation is expected to produce behaviour that can be called a decision. As a result of these four streams, decision-making takes place in a chaotic fashion; meeting of problems needing to be solved, solutions looking for problems, decision makers looking for something to decide, and choices looking for problems. However, it is rare that such a mixture will produce solutions that resolve problems rather than create more problems. Problems are attached to different participants and surface at various choice opportunities without being resolved by the choice of a particular solution. In their study Cohen *et al.* (1972) stated the belief that the coincidence of participants, solutions, and problems is more important than a logical causal sequence.

Eisenhardt and Zbaracki (1992) suggested that this model is largely a reaction to the political and rational models which Cohen and his colleagues believed to lack

sufficient sensitivity to the decision-making context as decisions occur in a complex, unstable, ambiguous world. This was supported by Olsen (2001) who said that the goal of this model is to elaborate and modify the existing theoretical ideas about decision-making inside an organisation and to make sense of some empirical observations which neither rational nor political theories could justify. The garbage can model can be considered as the antithesis of rational decision-making theory. It rejected the conventional 'policy cycle' models which describe the policy development process as a rational one (Tiernan and Burke, 2002, p. 86). However, the garbage can process does not solve problems well and many problems remain unsolved. Nevertheless, it does enable choices to be made and problems to be solved, even when the organisation is plagued with goal ambiguity and conflict, i.e. with poorly understood problems that wander in and out of the system, with a variable environment, and with decision makers who may have other things on their minds. For example Olsen (1976), said that the garbage can model provides an explanation for both the rational and political models of decision-making, and that only the garbage can model can support the existence of multiple outcomes that can occur under slightly different circumstances. However, Eisenhardt and Zbaracki (1992) commented on this finding and said that such an argument seems better able to disprove other theories than to confirm the garbage can model.

In comparison to both the rational and political models, the garbage can model brings to attention the importance of chance. Both timing and chance account for the outcome of a strategic decision. This implies that even if the decision maker in this model has a limited number of alternatives resulting from the trial and error process, the decision maker may not have enough time to look at all the alternatives and choices available. Also in contrast to the other two models, decisions are not the result of an analysis by a bounded rational individual and the power of coalition, but rather result from a random influence of events. A decision maker in this model lacks the clear beginning and end points of the rational and political model and the participants wander in and out of the decision process.

Time is an important factor in the decision-making process. The decision maker in the garbage can model does not have enough time to evaluate all the alternatives, whereas the decision maker in both the rational and the political theories spends a long time on

making decisions. As a result, increasing the time given to the decision maker in the garbage can model and decreasing the time given to him/her in the rational and political theory could improve the output of the decision-making process (Kreiner, 1976; Olsen, 1976; Rommetveit, 1976). Eisenhardt and Zbaracki (1992, P. 30) supported this and said, "...as time progresses, the scope of decisions increases, the participants become more varied, and the number of solutions becomes larger". Hence, as will be shown in chapter four, it is worth pointing out that the concept of time will be affected by the culture in which an organisation operates, a fact which will be corroborated by the results of this thesis.

In conclusion, the garbage can model is characterised by its lack of rationality, and consequently, lack of optimal solution. Limited time to make a decision is one of the main features of this model, consequently, a great attention is given to chance while making a decision in the garbage can model. Similar to the other models discussed previously, this model focused on the pre-decision process and ignored the implementation. Furthermore, in this model the process of decision-making and the outcome of the decision are not connected. Thus, the question is whether the characteristics of this model can be applied to the implementation process. Since the decision-making process and the outcome are uncoupled, this thesis agrees with Miller (1990) in questioning whether the implementation process in this model is considered a continuation or a consequence of the decision-making process.

2.6.3.1 Criticism of the Garbage Can Model

Many studies were conducted to investigate this model and to connect it to the strategic decision process. Miller (1990) questioned the fluid process of decision-making in the education sector mentioned in Olsen's study and commented that "...for if the garbage can model is an accurate representation one would expect to find more sporadic decision processes in these organisations". Furthermore, the earlier work of Hickson and his associates (1986, 1989) questioned whether these features of ambiguity and uncertainty apply to all types of organisations or to one type of organisation all the time.

The garbage can model is different from the rational economic theory, but shares some of its assumptions and characteristics with the political theory. This was supported by Miller (1990) who commented that the process of implementing a decision is not always important to the decision maker. What is more important is the participation in the decision-making process. According to Miller (1990) much of the behaviour during the decision-making process is symbolic, in that participants are more concerned about being included in the process than about the matter under discussion. She added that decision-making in this sense is much more about political activity and has many purposes such as enhancing power and positions, and increasing status.

Furthermore, the outcome of the strategic decision process according to this model is so unpredictable and random, that managers do not even know what their desirable outcome is. Cohen *et al.* (1972) suggested that rather than attempting to solve problems, organisations, including people inside them who have preferred policies, search for opportunities to implement them. They also suggested that decision-making occurs inside organisations which are characterised by uncertain or competing policy preferences, unclear internal procedures and fluid patterns of participation (Tiernan and Burke, 2002; Howard, 1998; Davis *et al.* 1993; Cohen *et al.* 1972).

Bendor *et al.* (2001) replaced the word model by theory and suggest that the garbage can theory has grown too complex and confusing. They added that some of its components are so seriously flawed that it cannot look to a more fertile future. Bendor *et al.* also commented that this theory lacks the rigor, discipline, and analytical power needed for genuine progress. The researchers defined organised anarchies as "situations that depart from classical decision models in some or all of three important ways: preferences are problematic, technology is unclear, or participation is fluid". They added that "each property suffices to identify an organised anarchy" (p. 173). They criticised some of the realities of the concept of 'organised anarchy' and said that the definition of this concept suffers from serious ambiguities. They debated whether the organised anarchies in Cohen, March, and Olsen's model must contain all of its components or just some of them. Bendor *et al.* (2001) explained that much of the discussion suggests that each one of the components is necessary.

After Bendor *et al.*'s (2001) study, Olsen (2001) entered the argument saying that Bendor's *et al* study did not relate to Cohen *et al.* (1972) and that their analysis of the garbage can model was very narrow. In his reply, Olsen (2001) commented that:

> "Their rescue program, however, is alien to the spirit of not only our work but also some recent development that may promise a climate of dialogue between different approaches in political science... by building a narrow concept of what is valuable political science, they cut themselves off from key issues that have occupied political scientists for centuries." (Olsen, 2001, p. 191)

Cohen *et al.* (1972) and all of the studies mentioned earlier commented that the garbage can model concentrates on organisations operating in the educational sector and does not aim to contrast their decision-making with other types of organisations. Additionally, the garbage can model describes how the problem is solved and how the decision is made but does not describe what will happen after the decision has been taken that is the action or implementation phase of the decision-making process. Tarter and Hoy (1998) commented that there is research evidence that the garbage can model is not a general model of decision-making. Terter and Hoy (1998, p. 218) said that "... although the garbage-can metaphor is an apt description of some decisions, it is not a general model of decision-making, even in loosely-coupled organisations. It is, however, a useful description that explains seemingly irrational decision-making".

The aforementioned discussion of the garbage can model shows that this model is empirically limited to certain situations. In this model, participants, problems, issues, and opportunities are thrown together in the hope of a decision, but the problem and the solution may not be tied together and chance connects them. The decision itself may not solve the problem and may even create others. Contrary to this thesis, which connects the decision-making process with its outcome, the outcome of this model is unpredictable, by chance and not connected to the process of making a decision. In this model, when the decision maker solves the problem and reaches a decision, all are thrown back into the can so that no decision or issue in the structured anarchy is thrown away. Many researchers have studied and applied this model, some of whom agreed with its basic principles, and some others criticised them. For example, one researcher mentioned earlier commented that structured anarchy is ambiguous,

whereas another said that the process of garbage can model lacks rigors. discipline. and analytical power needed for genuine progress.

Finally, both the political theory and the garbage can model emphasize the role of politics in the decision-making process. As will be reflected by the results of this thesis, political behaviour plays a significant role in all the stages of the decision-making process. Some people are involved in all the stages, others who are involved in the pre-decision-making process are not involved in the implementation one. and some are involved in the implementation stage only. However, the reason for participation in the decision-making process may be to prove power and to exert some authority over the whole process.

2.7 Summary

The focus of this thesis is on the implementation process of strategic decisions within banks in Jordan. However, it is believed that in order to understand this stage of decision making process, it is worthwhile to discuss the previous stage in this process and the matters connected to it. Therefore, managerial activities and decision-making, types of decisions, phases of the decision- making process, decision-making processes, and theories of decision-making have been discussed in this chapter.

Managers play many different important roles inside organisations. One of these roles is that of the decision maker; a role in which they are responsible for making decisions inside the organisation. Strategic decisions are considered to be the most important decisions in any organisation affecting its survival and its ability to gain and sustain its competitive advantage. These strategic decisions fall under the purview of the top managers.

The pre-decision process and the post-decision process are the two main phases of the decision-making process. It has been argued that most studies have focused on the pre-decision processes and ignore the phase concerning the implementation of decisions. Several studies focusing on the pre-decision processes were discussed in

this chapter, as well as several studies concerning types of decision processes that organisation may engage in.

Many theoretical constructs have been developed that support decision-making and are applied to different organisations. This chapter has discussed the rational economic theory in which profitability is the ultimate goal of the organisation, and rational planning is the means to achieve it. The decision maker has complete information about the environment surrounding the decision, and knows exactly the results of every alternative. It has been realised that this model barely exists in real life because it is impossible for human beings to acquire, absorb, and fully analyse all the valuable information of a decision. Consequently, many researchers such as March and Simon criticised the idea of the rational economic man as fictional. Rather people are viewed as being "boundedly rational". These researchers also criticised the idea of the perfect competitive market. They proposed an alternative model based on bounded rationality and added that courses of action to make decisions can merely achieve satisfactory levels.

Although change can be resisted at times, it can be achieved in irregular and small steps as represented in the "logical incrementalism" model. Lindblom (1959) concluded that, contrary to the rational method, successive limited comparisons produced "disjoined incrementalism" and came up with the idea of "muddling through" which characterise the partial and incremental feature of the decision-making process. This researcher suggested that it is impossible to have a consensus on organisational objectives and goals in the organisation.

The idea of incrementalism is about dealing with the problem on a little by little basis, especially if the problem is difficult and complex. This model suggests that the decision maker considers only incremental alternatives at any given time, together with a limited number of means. Managers may perceive, if they deal with the problem carefully and slowly, that the risk of the environment can be controlled, so that the situation can be controlled as well.

The decision process and the outcome of that process might be affected by the personality of the decision makers as well as by the interest groups inside an

organisation. The idea of the political power theory is that organisations are viewed as coalitions of individuals, each of which brings its own objectives and goals as well as its cognitive bias to the organisation. Each discusses the goals and bargains with others in order to arrive at joint goals acceptable to all.

The Bradford Group Studies were carried out with the purpose of explaining the strategic decision-making processes. Decision-making processes are a function of the complexity of the problem, the politicality of the interests involved as well as the type of the organisation. The researchers in these studies commented on how combinations of problems of complexity and interest of politicality resulted in different forms of deciding. According to the Bradford studies there is no one best way to make a decision. In other words, organisations may simultaneously use different ways of making decisions.

Managers in some types of organisations try to avoid uncertainties and to decrease the risk associated with a given decision as much as possible. Consequently, the problem becomes outstanding or recycled. Cohen and his colleagues (1972) developed the garbage can model which is considered to be the most uncertain and fluid model of strategic decision-making. This model describes decision-making in highly ambiguous settings or so-called "organised anarchies". In this model, problems, solutions, and participants move from one choice to another in a complicated network of elements. The outcome in this model depends on both time and chance. However, the process of implementing the decision in this model is not always important to the decision maker, what is more important is the participation in the decision-making process itself. Furthermore, the process of decision-making is not connected to its outcome. This model describes how the decision is made but not what will happen afterwards: the implementation process.

Most of the studies mentioned in this chapter deal with the pre-decision processes of decision-making and ignore the implementation phase of those processes. However, the focus of this study is on the process of implementation of strategic decisions. As it was discussed in chapter one, the environment surrounding the Jordanian banking industry is characterised of high uncertainty. As a result of this, it is worth questioning whether the results of these studies could be applied to the implementation process of

strategic decisions and whether the theories discussed in this chapter could have the same effect on the implementation process. To answer this question, the next chapter will focus on the issue of implementation, and will discuss and analyse the existing literature on this topic.

CHAPTER THREE

STRATEGIC DECISIONS: THE IMPLEMENTATION STAGE

3.1 Introduction

The previous chapter discussed the decision making process and the issues related to it. More specifically, it discussed the first phase of this process and the theories which explain some of its characteristics. The focus of this chapter is on the implementation stage which forms the core of this thesis and which is considered to be the second phase of the decision making process. Implementation is considered to be the most important stage in any strategic decision-making process (Taslak, 2004; McNeilly, 2002). This is represented in the fact that managers spend more time and energy on the implementation phase than on coming to the decision itself (Coursey and Bozeman, 1990). Furthermore, management of implementation is vital for a decision's success and even the most superior strategic decision will fail if it is not implemented correctly. As has been stated in the previous chapter, strategic decisions are important to the survival of organisations. However, organisations tend to deal with strategic decisions in much the same way as any other decision is handled; that is without focusing on their implementation. Still, when strategic decisions are implemented, problems with implementation lead to a high rate of failure. Finally, there is a lack of literature which discusses all aspects of the implementation process of strategic decisions.

Implementation is the second stage of the decision-making process and, as discussed in the previous chapter, it complements the first stage of the strategic decision-making process; the formulation of these decisions. However, numerous studies have discussed implementation without providing a clear definition of this term. Therefore this chapter will provide the definitions of implementation that are used in different frameworks. Furthermore, different criteria to measure the success of implementation have been used in the various studies. This chapter will identify these criteria and will evaluate them in order to highlight the key ways in which to measure success.

Furthermore, it will look at implementation by way of an analysis of the previous studies on implementation and will identify the factors and problems of implementation discussed in those studies. Finally, the different implementation frameworks, either descriptive or conceptual, identified by these studies will be described. Although the last part of this chapter will discuss some of these frameworks, chapter eight will discuss the actual framework of this thesis which represents the implementation process within banks in Jordan.

3.2 What is Implementation?

This section intends to look at what is meant by implementation and looks at the importance of having a clear definition of the concept 'implementation'. Firstly, certain studies without a clear definition of implementation will be discussed. Then, more successful studies which do provide a clear definition will be looked at.

The concept of implementation has not been clearly defined in the literature. Most of the literature on implementation has discussed implementation, implementation success, and the problems and factors affecting it without providing an exact definition of what implementation is (see Mayon-White, 1986; Mumford and Pettigrew, 1975). As Miller (1990) commented,

> "There is material which recounts the difficulties of implementation, chapters which tell managers how to manage it and reports which point to the consequences of implementation failure. But what 'implementation' actually refers to has to be abstracted from these writings as little detailed analysis is provided." (Miller, 1990, p. 47)

For example, in the study, "Planned or Prioritized? Two Options in Managing the Implementation of Strategic Decisions" Hickson *et al.* (2003), identified a number of features of successful implementation management which appear to increase the chance of success; yet at no time did they identify what they meant by implementation. Kargar and Blumenthal (1994) identified the relevant factors in the

successes and failures in the implementation of strategic decisions in small community banks. Once again a definition of implementation was missing. A third study by Hussey (1998) discussed five elements of the strategy model. Hussey devoted three chapters to the implementation phase of that model; however, his work too lacked a clear definition of what is meant by implementation.

All of the above studies addressed implementation, its processes, and the factors affecting its success or failure. However, they did not provide a definition of what they meant by the implementation process. Given the lack of clarity of the term implementation, it would seem desirable to clearly define what is meant by this term in order to be better able to understand its nature and outcome, the questions which form the main interest of this thesis.

Some other writers have; however, recognised the need to define implementation. In ascertaining that strategy implementation is not an easy task, Aaltonen and Ikavalko (2002) noted that,

> "The notion of strategy implementation might at first seem quite straightforward: the strategy is formulated and then it is implemented. Implementing would thus be perceived as about allocating resources and changing organisational structure. However, transforming strategies into action is far more complex and difficult task." (p. 415)

For Minarro-Viseras *et al.* (2005), implementation is seen as a matter of operational details and tactical adjustment which is carried out within the boundaries of the existing organisation's structure and procedures. On the other hand, Sterling (2003) identified implementation as a set of activities which occur across an entire problem-solving sequence.

Other researchers have looked at the implementation process as part of the decision-making process and could not separate it from other stages. They considered it to be a repetition issue that can take place at any time and in any setting. Heller *et al.* (1988) looked at implementation as a part of the decision-making process. These authors divided the process into four phases in which implementation is considered to be the

fourth stage. They identified it as the period between the finalization and the final operation or failure of the decision. From their definition, it can be noticed that implementation starts when the decision has been made and finishes when the decision is working or has been seen as a failed decision. However, it is difficult to isolate the implementation of a strategy from the other aspects included in making this strategy (Sproull and Hofmeister, 1986).

Miller (1997) agreed with Sproull and Hofmeister and said, "Decision-making and implementation are interwoven - some aspects of implementation may start before decision processes have been finalised and some sub-decisions may be taken thereafter - they can be distinguished for analytical purposes" (Miller, 1997, p. 577).

Bryson and Bromiley (1993), in their definition of implementation, did not distinguish between the planning and the implementation of processes. They examined the relations among context, planning, implementation activities, and outcomes and suggested that "the planning and implementation process will be defined as a set of generic activities that occur across an entire problem-solving sequence" (Bryson and Bromiley, 1993, p. 320). Okumus (2003) supported this statement and viewed both the formulation process and the implementation as a single phase.

Other writers identified implementation by connecting it to the outcome of the decision-making process. For example, in their first discussion of implementation, Pressman and Wildavsky's (1973) looked at implementation as the achievement of successful outcome from a policy decision. They commented,

> "Let us agree to talk about policy as a hypothesis containing initial conditions and predicted consequences. If X is done at time t1, then Y will result at time t2…Implementation would here constitute the ability to achieve the predicted consequences after the initial conditions have been met." (Pressman and Wildavsky; 1973, p. xiv)

They added that, "Implementation may be viewed as a process of interaction between the setting of goals and actions geared to achieving them" (Pressman and Wildavsky, 1973, p. xv). As Miller (1990) suggested in a later discussion of their work, it can

then be concluded that these researchers defined implementation in terms of both process and outcome. Miller *et al.* (2004) went on to agree with the above definition of the implementation, explaining that implementation is composed of "all the process and outcomes which accrue to a strategic decision once authorisation has been given to go ahead and put the decision into practice" (Miller *et al.*, 2004, p. 203). However, Pressman and Wildavsky (1973) viewed the outcome as expected, whereas Miller *et al.* did not refer to the expected outcome and left the door open to include unexpected outcomes as part of their definition.

From the above discussion, it is apparent that the difficulty to separate the implementation process from the other processes of decision-making has been acknowledged. Also it has been noted that there is no agreement on a specific definition of implementation. This disagreement is partially due to the fact that the previous studies dealt with the implementation process in different business fields: organisational change, organisational policy, and strategic management (Miller, 1990). This study focuses on the implementation process of decision-making, so for the purpose of this study, it is important to have a clear and concise operational definition of the implementation process.

Although the above section has discussed the various definitions proposed by previous studies, it was decided that this research will depend on the Jordanian bank' managers to identify what they mean by implementation of their strategic decisions. Nevertheless, it can be confirmed at this stage that the results of this research concerning the definition of implementation process within banks in Jordan coincide partially with the definitions in the previous studies. Furthermore, the results will support the above conclusion that the implementation process is continuous. Consequently, it will be dealt with as a stage which is interwoven with other stages of the strategic decision process. Now that some possible definitions of implementation have been dealt with, the following section aims to define the success of implementation of strategic decisions and to identify the criteria used in the previous studies to measure this success.

3.3 What is Success?

> "Decisions, though implemented, may not be successful and success may fluctuate over time." (Hickson *et al*; 2003, p. 1881)

If the implementation of a strategic decision is unsuccessful, even the most superior decisions will be considered to be useless. Furthermore, the failure of the implementation will affect the members inside the organisation as well as the organisation itself. This leads us to want to know more about the successful implementation itself and about its context. Successful decisions can be considered as those decisions that help the organisation to increase its performance, those affecting the competitive advantage of the organisation, and those achieving its members' objectives and goals.

It has been noted that there is substantial disagreement among studies about the definition and the criteria used in measuring the success of a decision. Some of the researchers used multiple criteria for identifying success whereas others use only a single criterion (Kargar and Blumenthal, 1994). However, it will be noticed in the following discussion that there is some agreement between researchers who apply multiple criteria on which of those criteria should be used in measuring successful implementation.

Some researchers identified a decision as successful if it is adopted (Nutt (1989). However, although a decision is adopted it may not lead to successful implementation. Miller (1997) agreed with this point and said that, "Adoption does not necessarily lead to successful outcome" (P. 582). Hickson *et al*. (2003) added that this criterion of measuring success does not show whether the adoption works well or poorly in the implementation. Miller (1997), on the other hand, used three criteria to measure the success of strategic decision implementation. The first criterion referred to the completion of the implementation process. This is the degree to which everything intended to be done is done within the time frame. The second criterion is achievement, which is the degree to which everything which was done performs as intended. The final criterion is acceptability, which refers to the degree of satisfaction

of those involved in the implementation or affected by it. According to Miller (1997) implementation will not be successful if organisations satisfy only the first two criteria without satisfying the third.

One of the first studies on successful implementation was carried out by Alexander (1985), who defined successful implementation as that which achieves the initial goals and objectives of the strategic decision, remains within the limits of the initial budget and obtains the expected financial results. Other studies have also used financial results as a criterion to measure the performance or the outcome of the implementation process (Hamilton and Shergill, 1992; Boyd, 1991). However, it is difficult to isolate the effect of an individual decision on a specific financial result. At the same time, it may be possible to show decreasing cost resulting from the implementation of a strategic decision (Hickson *et al.*, 2003). Bryson and Bromiley (1993) supported this and suggested that, "In tangible projects financial criteria are often neither appropriate nor available, so general indicators of success, achievement of goals, satisfaction, and so forth provide useful outcome measures" (Bryson and Bromiley, 1993, p. 321).

This thesis will follow the precedent of researchers in strategic implementation studies who used the assessment of managers to define the success of the strategic decision implementation. Covin *et al.* (1994) commented that managers themselves are aware of whether a decision was successful and satisfied their expectations in both the short and long term. Hickson *et al.* (2003) agreed with this and used the managers' assessment to identify success as "the extent to which the performance over time of what was done was as intended or better" (Hickson *et al.*, 2003, p. 1881).

This thesis agrees with the above discussion of not using financial criteria to measure the success of the implementation process in spite of the fact that banks do tend to measure the success of some strategic decisions by their financial performance. However, the banks' managers remained vague when they referred to the overall performance of the bank to measure the success of some strategic decisions. Hence, it may be concluded that the overall performance involves other elements beside the financial aspect.

The above discussion has shown that success can be defined in many ways and that many criteria can be used to measure it. One of the purposes of this study is to investigate the successful implementation of strategic decisions in the Jordanian banking sector. Participant assessment will be used to identify the successful implementation of strategic decisions. As mentioned before, success does not only refer to the effect of the decision on the organisational performance or productivity, but also to other aspects such as the morale of the employees inside an organisation.

But, why are some decisions considered "successful" while others are "failures"? This is due to the existence of particular problems and factors which affect the successful implementation of strategic decisions and might cause their failure. The next section will discuss those factors and problems, which will then be used to form the proposed framework of this thesis.

3.4 Problems of Implementation

The notion of 'implementation problems' has been identified by the previous studies (Al-Ghamdi, 1998; Okumus and Hemmington, 1998; Alexander, 1985). These problems can affect the success of the implementation processes and ultimately the larger success of the organisation as a whole. They can be recognised before the start of the implementation process or during the course of this process. In their study, Kargar and Blumenthal (1994), defined an implementation problem as, "an operational obstacle to goal achievement which either existed before implementation began and was not recognised or arose as a systemic reaction to conditions of the implementation effort that were due to poor preparation or systematic failure" (Kargar and Blumenthal, 1994, p. 15).

This thesis acknowledges the effect of some factors and problems on the implementation of strategic decisions within the Jordanian Banking sector. It emphasizes the point that if organisations are to be successful and strategic decisions are to be applied successfully; managers have to be aware of the problems associated with the implementation processes which can induce its failure. As mentioned before.

some of those problems can be predicted before the actual implementation begins. Managers have to try to understand these problems carefully, diagnose them, specify their location, and eliminate them before the start of the implementation processes. However, other problems might arise during the course of this process which will require managers to deal with them in real-time so they do not negatively affect the strategic decision itself and its success. This section will talk about those problems and their possible effect of the implementation process. Then, these problems will be used in the following chapter to form the preliminary framework of this study.

One of the main factors of the implementation process which may lead to other problems is the issue of communication. Employees are deeply involved in communicative activities which are considered to be an important element of this process. Communication is considered to be one of the most important elements by which the implementation process can be facilitated since it is the way in which necessary information is transmitted. The inadequacies of the information systems used to monitor the implementation process are considered one of its main problems (Al-Ghamdi, 1998; Kargar and Blumenthal, 1994; Alexander, 1985). Miniace and Falter (1996) also discussed communication as a key factor in successful implementation of strategy. They asserted that two-way communication is important for controlling what is actually being done, improving the strategy being implemented and guaranteeing the success of the implementation process. They wrote:

> "We believe that not only have we communicated our organisation's strategies on managed care to those who must implement them, but by providing a positive method of discussion and feedback, we have helped to shape the strategies themselves." (Miniace and Falter, 1996, p. 30)

Organisations are becoming bigger and more complex; therefore, managers have to realise the importance of coordinating activities to ensure the successful implementation of a strategy. Lawrence and Lorsch (1967) stressed the need to integrate mechanisms in order to overcome the dangers of differentiation, especially in organisations characterised by their complexity. Lack of coordination in the implementation activities of the different parties involved is considered to be one of the most common problems identified by Al-Ghamdi, 1998; Kargar and Blumenthal,

1994; and Alexander, 1985. Although Miller (1990) agreed on the importance of this problem, she did not consider it as one of the major problems of implementation, explaining that, "although this may not be considered to be such a major problem in organisational decision-making there may still be difficulties in coordinating sub-units" (Miller, 1990, p. 69).

The lack of coordination might lead to another problem namely a lack of agreement among the parties included in the implementation process. Hamdi and Goethert (1985) said that problems of implementation arise because of the lack of agreement on several issues such as problems, objectives, and solutions. One possible cause of this problem might be the lack of knowledge and skills among the people who are responsible for the process. As a result, managers have to make sure that those who are involved in the processes have the knowledge and skills required to identify problems and to devise solutions.

Another problem concerns the competing activities and crises which distract attention from implementing the current strategic decision. This problem was considered the fourth most common problem by Alexander (1985), whereas it was identified as the most common problem in a later study carried out by Al-Ghamdi (1998). Okumus (2003; 2001) recognised the negative effect of the implementation of other projects on the deployment of the investigated project and asserted the importance of having co-operation between multiple projects in order to enable their successful implementation. This finding may be a result of the limited resources[10] organisations face. This causes difficulty in allocating the required resources for the strategy implementation and forces the top management to prioritize among the available options.

In order for managers to be able to overcome the problem of competing activities and crises, they have to prioritize among the different projects and strategies being implemented within their organisations. Prioritization is considered to be one of the major factors which can help to avoid many potential problems. The scarcity of resources limits the efficiency of implementing multiple simultaneous strategies. An

[10] This problem will discuss further on in this chapter.

organisation has to prioritize strategies in order to provide the required resources necessary for the successful implementation of each strategy. Miller (1997) identified priority as "the degree to which implementation is given precedence in the organisation" (Miller, 1997, p. 584). Furthermore, Miller *et al.* (2004) later translated this to mean that a strategy receives sufficient managerial attention. However, Miller (1997) also recognised priority itself as a factor which can support success, though not as a factor which is important in achieving a high degree of success. According to Hickson *et al.* (2003) priority has to be combined with other factors in order to achieve a full implementation success. Furthermore, Alexander (1985) and Al-Ghamdi (1998) recognised this factor as a problem which hinders the success of the implementation process. They described the priority factor as competing activities which distract from the implementation of a strategy and acknowledged it as one of the most important problems to be recognised within an organisation.

Participation of the employees who are included or affected by the implementation process in the early stages of the strategic decision-making process is another important factor affecting its success. It is a fact that some people inside the organisation will dislike the changes accompanied with implementing a strategy (Radford, 1986). Miller (1990) identified the work of Hage (1980) in which it was stated that, "the more radical the change, the more prolonged and difficult the implementation period and the greater the conflict and resistance by the members of the organisation" (Miller, 1990, p. 70). Miniace and Falter (1996) explicitly supported this and talked about the importance of informing middle management about the anticipated change and its purpose before actually starting implementation. Furthermore, Miller *et al.* (2004) found that the involvement of senior people inside the organisation prompts a greater commitment to strategies. As a result of this, managers can use participation as a technique to overcome resistance to change. Participation reflects the relation of strategy to the people responsible for its implementation as well as to those who will be affected by it.

The participation factor is also associated with how well people who are involved in the implementation process think they understand the cause of the problem (Bryson and Bromiley, 1993). However, circumstances associated with the implementation process should be communicated effectively in order to achieve the objectives of the

process. This takes us back to the importance of communication, which has been discussed before.

One of the reasons behind involving the people responsible for or affected by the implementation process is to obtain their support and commitment. Such support is considered to be an important factor in the success of the implementation. Radford (1986) commented that, "Experience in the management of change shows that it is essential that a certain number of people within the organisation need to be committed to the changes required before the desired results can be brought about" (Radford, 1986, p. 194). Nevertheless, both commitment and motivation are factors which affect one another. Organisations have to motivate people in order to maintain commitment towards the implementation process. However, the importance of commitment applies not only to people implementing a strategy, but also to the top managers and direct supervisors associated with the process (Skivington and Daft, 1991).

Having a good reward system inside an organisation may positively affect the commitment and motivation of employees. However, Alexander (1985) did not include the reward system in the problems which hinder the implementation of strategic decision. Aaltonen and Ikavalko (2002), however, do recognise this factor and said that the reward system is one of the most problematic issues which affect the successful implementation of strategic decision.

Managers have to make sure that the implementation process is smooth. Consequently, direct supervision is considered to be one of the most important factors for a successful implementation of strategic decisions. However, in Alexander's 1985 study, it was found that managers did not provide sufficient supervision. This is a potential cause of problems since subordinates need appropriate supervision to achieve the goals and objectives. Pechlivanidis and Katsimpra (2004) agreed with Alexander (1985) on the importance of direct supervision and added that even the implementation of the best decisions can fail due to the inadequate supervision of subordinates. In his 2003 study, Okumus focused on the importance of both senior and middle managers in the implementation of a strategy and asserted the importance of their expertise on the implementation process. However, top management support

manifests itself in different ways such as specifying and prioritizing tasks of implementation and facilities organisational activities both of which will discussed later in this chapter.

From the above discussion, it may be concluded that a lack of communication, of direct supervision, or of top management support might lead to problems in the implementation process. One such potential problem is the unclear definition of the matter of implementation. This may be due to the complexity of the strategic decision-making process as well as to the intrinsic complexity of what is to be implemented (Miller, 1990). This problem forces managers to explain the process more clearly to the affected employees and to identify the key tasks necessary for the successful implementation of strategic decisions. Alexander's study (1985), which is considered to be one of the first studies about the implementation problems of strategic decisions, found that one of the most common problems of implementation was that key implementation tasks and activities were not defined in enough detail. According to Alexander, managers have to explain to the affected employees what their responsibilities, tasks, and duties are to implement the strategy. Kargar and Blumenthal (1994) and Al-Ghamdi (1998) agreed with this and assented on the importance of explaining the implementation process to the affected employees.

In addition to the factors identified above, it is worth pointing out that some of the factors and problems which affect the implementation of strategic decision can be divided into organisational and human factors. However, the importance of human factors on implementation in particular has been mentioned by many researchers, both explicitly and implicitly. For instance, the involvement/participation and commitment/support factors discussed earlier show the importance of the role of the human factor in the implementation process. Smith *et al.* (2008) commented,

"The role of the participants, facilitator(s), stakeholders, and most importantly, senior management must always be given strong, sensitive and focused attention in any future application. Lack of attention to these human factors is likely to result in a lack of success in the outcome and the process." (p. 307)

In Alexander's (1985) study mentioned earlier, five out of ten problems of implementation were related to the human aspect. Miller (1997) commented that the factors which represent the role of individuals have the greatest effect on the success of the implementation process. Furthermore, Hickson *et al.* (2003) identified many features which might enhance the success of this process, dividing them into two groups which consequently give rise to two approaches to implementation management. These approaches are the Experienced-based approach and the Readiness-based approach. In their study, Hickson *et al.* (2003) agreed with the previous findings of other researchers and highlighted the importance of human factors on the successful implementation of decisions. They added that the sole link between the two approaches is that in the readiness-based approach the structural facilitation factor goes positively side by side with the acceptability factor. They commented that,

> "…if the structure is right, then implementation may be easier and therefore more acceptable to those involved in the experience-based approach. Alternatively, if the way implementation is being managed is deemed acceptable, then it will be easier to devise appropriate structural configuration….The human response to structural changes should not be overlooked, whichever approach is used." (Hickson *et al.*, 2003, p. 1814)

Minarro-Viseras *et al.* (2005) studied the key success factors in the project management of the implementation of strategic manufacturing initiatives (SMI) and agreed before with Smith *et al.* (2008) on the importance of the human factor on the implementation process. They said "SMI implementation success comes more critically from the human or people side of project management as opposed to organisation and systems related factors" (Minarro-Viseras *et al.*, 2005, p. 170). However, the human factor may affect the implementation process either positively or negatively. Previous studies recognised the effect of the interest group on the decision-making process including the implementation stage, an effect which is related to the political theory mentioned earlier in the previous chapter. The interest groups may be those people who are responsible for the implementation process or those who have been affected by it. As a result, interest groups may be involved in the implementation process at any time and at any stage.

Interest groups are always expected to drive the decision in a way that supports their agendas and will try to impose their favourite solutions on other groups (Bryson, 1988). Managers need to make sure that what is happening in the implementation process is accepted by the various stakeholders included in this process. Managers also have to realise the needs and interests of the political or coalition groups inside the organisation in order to guarantee their commitment and backing for the decision being implemented. Moreover, backing factors which represent the degree to which the interest or coalition groups favour implementation are considered to be the most important factors affecting the successful implementation of strategic decisions. If the interest groups disagree with what is being implemented, they will try to steer the process in a different direction, making implementation more difficult. Continuing support has to be obtained from those who participate in the formulation of the strategic decisions as well as from those who are involved in the implementation of these decisions. As a result, in order for managers to guarantee the success of the implementation process, they have, as mentioned above, to communicate effectively with the different groups involved in this process in order to avoid any political problems caused by different needs and expectations (Miller *et al.*, 2004; Miller, 1997).

One of the most important factors affecting the successful implementation of strategic decisions is the need to match the availability of the required resources and the requirements of the implementation process. Resource availability can be considered in terms of personnel, finance, and time (Miller *et al.*, 2004; Hickson *et al.*, 2003; Miller, 1997; Miller, 1990). Sterling (2003) commented that the reason behind the failure of some strategies is the shortage in resources allocated to implement these strategies. However, the availability of the required resources alone does not guarantee the successful implementation of a given strategic decision unless it is appropriately combined with other factors that affect that process. Miller (1997) agreed with this and said that, "Indeed decisions which are best resourced are not necessarily the most successful" (Miller, 1997, p. 590).

Personnel who are involved in the implementation process of strategic decisions are important to this process. Accordingly, managers have to make sure that the capabilities of the employees involved in the implementation process are adequate to

successfully implement the strategy. Managers have to make sure that suitable training and instructions are provided to the employees responsible for this process (Pinto and Prescott, 1990). Al-Ghamdi, 1998; Kargar and Blumenthal. 1994; and Alexander, 1985 found that inadequate capabilities of employees and unsuitable training courses are considered to be two of the most common problems associated with successful implementation. Okumus (2003) focused on the role of managers in the implementation process and added that managers must have the necessary training to help them to best put their strategies into practice.

Financial resources are important elements which have to be adequately allocated in order to implement a strategy successfully. Sterling (2003) mentioned the importance of financial resources on the successful implementation of strategy and the importance of having accurate financial criteria to evaluate the strategy plan. He added that managers have to ensure that sufficient resources are being allocated to implement the strategy successfully. He said,

> "It is generally a good idea to include financial evaluation of a (draft) strategic plan in the process – in part to ensure the strategy does not inadvertently destroy shareholder value and in part to ensure that sufficient resources (especially capital dollars) will be available to achieve implementation." (Sterling, 2003, p. 30)

The element of time is also an important resource factor. Enough time has to be devoted to the implementation process in order to increase the possibility of its success. Too little time for the implementation process may hinder success, on the other hand, too much time can also be considered as a problem. Many of the before-mentioned problems can negatively affect this factor and may cause the implementation stage to take either less or more time than was initially outlined for it. Such problems include some of the before-mentioned factors such as a lack of coordination and agreement among parties involved in the implementation process and competing activities which can be a barrier to the implementation of a strategic decision.

It may be difficult to estimate the real time of the implementation process, this forces employees to implement a certain strategy during a specified time which may increase pressure on them, a fact which in the end may lead to a failed implementation. Kargar and Blumenthal (1994), and Alexander (1985) agreed that the most common problem organisations face while implementing their strategies is when this process takes more time than originally allocated. However, Rodrigues and Hickson (1995) asserted the importance of resource factors in the entire decision-making process, not just in the implementation stage. They added that the required resources to implement a strategic decision are different for business and non-business organisations. For business organisations, successful decisions are most likely when both sufficient information and means of implementation are available; whereas in non-business organisations, successful decisions are most likely when the right people are involved in the decision-making process (Rodrigues and Hickson, 1995).

A final factor affecting the implementation process is the external environment of the organisation. Organisations cannot predict environmental factors with complete accuracy nor can they totally control their effect. Therefore they must try to decrease the effect of the external factors by identifying a pre-plan strategy of how to deal with them. Nevertheless, external factors affect both the formulation process of decisions as well as their implementation. It should be mentioned that not all external factors have a negative effect on the implementation process. However, most studies about these environmental factors dealt solely with negative effects an exception of which is Miller (1997). When discussing the existing studies, Miller (1997) identified a quantity she called "propitiousness", which she defined as "the degree to which any unforeseen external circumstances favour implementation" (Miller, 1997, p. 584). By doing this, Miller (ibid) agreed with the opinion that not all elements in the external environment are negative. In her study, she introduced two examples of the positive and negative effect of the external environment:

> "Easyshop's path was impeded by an unexpected take-over bid from a rival firm where sophisticated systems were already in place … … In another case - Vale University's heating installation- an offer by the local gas utility to provide cheap fuel allowed the organisation to install a dual-fuel system which greatly increased performance." (Miller, 1997, p. 589)

Nutt (1999) implicitly agreed with the above discussion and identified that the failure of the implementation process is not only due to exogenous factors such as government regulations or the unpredictable behaviour of customers and competitors. He added that this failure is also related to management practice on how to deal with the implementation process itself and is not always due to factors beyond its control.

The results of studies carried out by Alexander (1985) and Kargar and Blumenthal (1994) showed that the external environment is always changing unpredictably. Their studies also showed that uncontrollable adverse factors of the external environment are one of the most common problems organisations face while implementing their strategies. Al-Ghamdi's (1998) study, on the other hand, showed that even though uncontrollable factors are a problem in the implementation process, they are not as important as the other problems mentioned above.

From the above discussion it can be concluded that many problems might affect the implementation process of a strategy and may consequently hinder its success. These problems can be related to both human and organisational (technical) factors. Researchers have agreed on the importance of some of these problems and have identified them as serious problems which managers should be aware of. Other researchers, however, agreed on identifying the problems but not on their importance in the implementation process. Such problems include the availability of resources and uncontrollable factors in the external environment. On the other hand, managers also have to be aware of many factors which can play a significant role in the success of any strategy. Such factors are the availability of the training courses and the participation and involvement of the implementers and the people affected in the early stages of the strategic decision-making process. Table (1) shows a summary of the studies discussed above and their results.

Table 1 The most important factors resulting from the previous studies

Factor	Study	Effect
Communication	Al-Ghamdi (1998)	Problem
	Kargar and Blumenthal (1994)	Problem
	Alexander (1985)	Problem
	Miniace and Falter (1996)	Positive
Lack of Coordination	Al-Ghamdi (1998)	Problem
	Kargar and Blumenthal (1994)	Problem
	Miller (1990)	Problem
	Alexander (1985)	Problem
	Miniace and Falter (1996)	Positive
Lack of Agreement	Hamdi and Goethert (1985)	Problem
Competing Activities	Okumus (2001; 2003)	Problem
	Al-Ghamdi (1998)	Problem
	Alexander (1985)	Problem
Priority	Al-Ghamdi (1998)	Problem
	Alexander (1985)	Problem
	Miller *et al.* (2004)	Positive
	Hickson *et al.* (2003)	Positive
	Miller (1997)	Positive
Participation and Involvement	Bryson and Bromiley (1993)	Positive
Reward System	Aaltonen and Ikavalko (2002)	Problem
	Alexander (1985)	NOT a problem
Direct Supervision	Alexander (1985)	Problem
	Peehlivanids and Katsimpra (2003)	Problem
	Miller *et al.* (2004)	Positive
	Okumus (2003)	Positive
	Miniace and Falter (1996)	Positive
Key Activities Not Defined	Al-Ghamdi (1998)	Positive
	Kargar and Blumenthal (1994)	Positive
	Alexander (1985)	Positive
	Miller *et al.* (2004)	Positive
	Hickson *et al.* (2003)	Positive
	Miller (1997)	Positive
Interest Groups	Miller *et al.* (2004)	Positive
	Hickson *et al.* (2003)	Positive
	Miller (1997)	Positive
Availability of Resources	Sterling (2003)	Problem

	Kargar and Blumenthal (1994)	Time Problem
	Alexander (1985)	Time Problem
Training Courses	Al-Ghamdi (1998)	Problem
	Kargar and Blumenthal (1994)	Problem
	Alexander (1985)	Problem
External Environment	Miller (1997)	Positive/Negative
	Nutt (1999)	Problem
	Al-Ghamdi (1998)	Problem
	Kargar and Blumenthal (1994)	Problem
	Alexander (1985)	Problem
Structural facilitation	Miller *et al.* (2004)	Positive
	Hickson *et al.* (2003)	Positive
	Aaltonen and Ikavalko (2002)	Not Important
	Alexander (1985)	Not Important

Finally, with the exception of Okumus's (2001, 2003) studies, most of the implementation studies explained the factors and problems of implementation and put them into conceptual frameworks without providing an in-depth discussion on how different factors and problems work together to determine and influence this process and its outcome (Okumus, 2001). The last section of this chapter will briefly discuss those studies as well as the framework in Okumus's studies. Although, the framework which represents the actual implementation of strategic decisions within banks in Jordan, based on the collected data, will be discussed in chapter eight of this thesis.

3.5 Strategy Implementation Frameworks

> "There is a significant need for detailed and comprehensive conceptual models related to strategy implementation." (Noble, 1999, p. 132)

Most of the previous implementation studies have not discussed the implementation of strategic decisions in-depth; they just identified the problems and the factors which might affect it and assumed that there is a continuous interaction among those factors (see Noble, 1999; Miller, 1990). For example, Miller (1990) said that:

> "Although there would appear to be several studies of implementation, few of them provide much in the way of an explicit explanation of the implementation process." (p. 78)

Okumus (2001, 2003) agreed with Miller and commented that "several frameworks have been developed which are largely conceptual and/or descriptive" (Okumus, 2001, p. 327). He added that, "none of the previous research studies appear to provide in-depth discussion and evaluation related to how these variables interact with and influence other variables and how the interaction impacts on and influences the whole implementation process and outcome" (p. 327).

Such studies are those by Waterman *et al.* (1980), Hrebiniak and Joyce (1984), Hambrick and Cannella (1989), Pettigrew and Whipp (1991), Skivington and Daft (1991), Miller (1997), Hickson *et al.* (2003), Miller *et al.* (2004). For example, Waterman *et al.* (1980) identified seven factors of implementation without explicitly discussing the relationship among them and their effect on the implementation process. Skivington and Daft (1991) identified five factors to help implement strategic decisions and divided them into framework and process factors groups. The purpose of this is to investigate which group of factors is more suitable to apply to certain different strategies. Such strategies were mainly the low-cost and differentiation approach. Miller (1997), on the other hand, did not discuss any framework but identified ten factors which affect the implementation process. They are backing, assessability, specificity, cultural receptivity, propitiousness, familiarity, priority, resource availability, structural facilitation, and flexibility. Miller commented that the first four factors (backing, assessability, specificity, and cultural receptivity) which represent the importance of the role of individuals on the implementation have the greatest effect on the success, especially if the fifth factor (propitiousness) is favourable. These factors are called 'realisers' because they help realise the highest degree of success during implementation. The last five factors on the other hand are 'enablers', in that they support the success of implementation without being fully capable of realizing it.

Hickson *et al.*'s (2003) study is another example of the lack of an implementation framework. In their study, fifty-five strategic decisions in fourteen organisations were

studied to distinguish the 'parsimonious set of variables' that help or hinder the implementation process (Hickson *et al.*, 2003, p. 1805). Hickson *et al.* identified two approaches to the management of the implementation process. The first is the experienced-based approach which is concerned with familiarity, assessability, specificity, and resourcing factors. The second approach is the readiness-based approach which deals with receptivity, structural facilitation, and priority factors. They added that the second approach will not be successful unless managers have acceptability as a factor to support receptivity, structural facilitation, and priority.

Hickson *et al.* (2003) realised the importance of all the factors in the implementation process and commented that the two approaches have to work together in order for the implementation to be fully successful. They said that managers have to balance both approaches. If managers prioritise one approach over the other, the probability is high that there will be problems in implementing the decision.

Hickson *et al.* (2003) referred to the experienced-based approach as a planned option. Managers can plan and control implementation if they carefully assess aims and performance criteria, specify tasks, and resource them. All of those factors increase the probability of the decision gaining acceptance in the organisation. The readiness-based approach on the other hand is a prioritized option; if the personnel inside the organisation are ready to implement a decision, managers may work more to ensure that the required structural facilitations are available.

Miller *et al* (2004) agreed with Hickson *et al.*'s (2003) study and found that implementation failure may be the result of several factors. Nevertheless, wrong decisions made by managers from the beginning were identified as the leading factor. Additionally, implementation may fail because it requires changes which are disproportionate to the relative size and scope of the organisation. The final factor which leads to failure identified in this study is when a decision does not take into account the social and political context of its implementation.

Miller, Wilson, and Hickson (2004) studied two approaches to implementation which are the experienced-based approach and the readiness-based approach. The experienced-based approach is based on familiarity, assessment, specification,

resourcing and acceptability. The readiness-based approach is based on receptivity, structural facilitation, and priority. As in their previous study (2003), Hickson, Miller, and Wilson concluded that implementation will be more successful when organisations follow both approaches together.

On the other hand, Okumus's studies carried out in 2001 and 2003 are considered to be examples of implementation studies which tried to come out with a comprehensive framework of this process. In his studies, Okumus explained the relationship among the factors and identified their influence on the outcome of the implementation process.

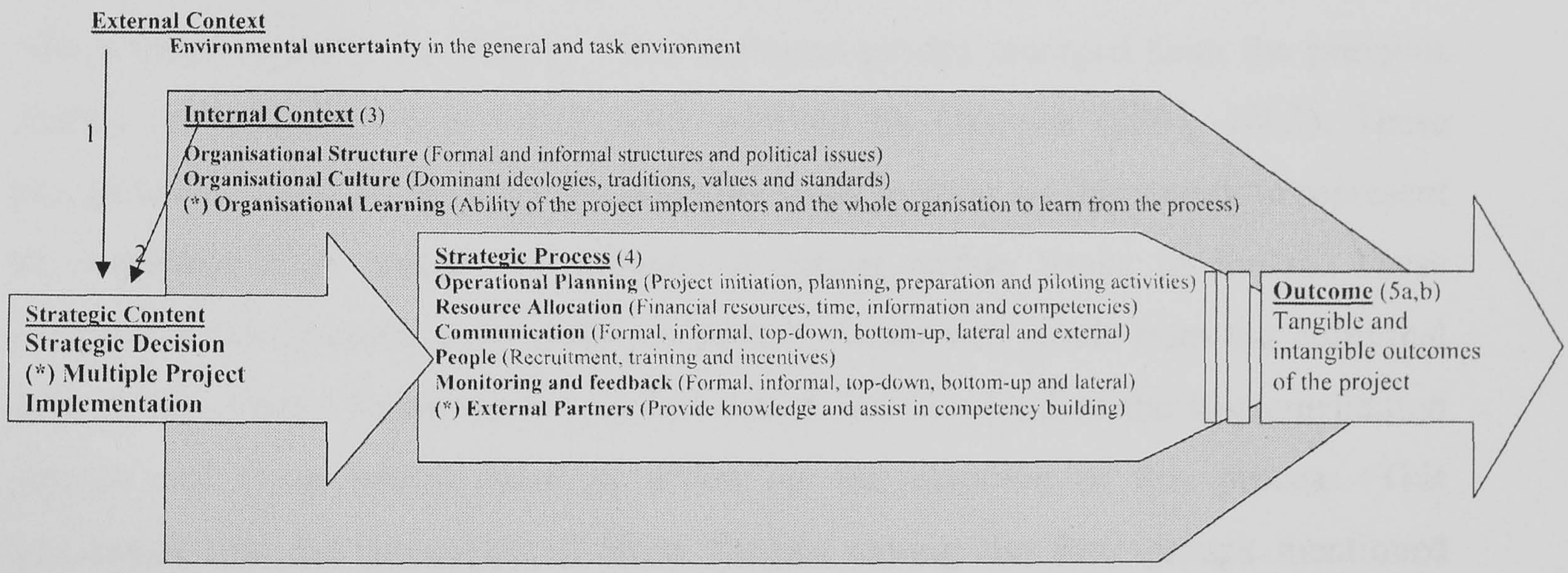
In his 2001 study, Okumus followed Pettigrew's work on how to manage strategic change (Pettigrew, *et al.*, 1992; Pettigrew, 1985) and grouped eleven implementation factors into four groups with the objective of evaluating factors that play a significant role in the implementation of strategies. He then proposed a comprehensive framework to explain and better understand the complex issues of strategy implementation. The first group is strategic content, which includes why and how strategy is initiated. Strategic context is divided into internal and external context groups; respectively the second and third group. While the external context group includes environmental uncertainty, the internal context one includes organisational structure, organisational culture, and organisational learning. The fourth group is organisational process, which includes operational planning, resource allocation, people, communication, control/feedback, external company, and outcome.

In his framework, strategy implementation is a process which occurs in the strategic context. Strategic content is the strategic direction of the organisation and the need to design new initiatives. In other words, strategies are initiated and implemented in the strategic context. However, implementation factors of this group influence the implementation process. Okumus added three more new factors that affect the implementation process. The first factor is multiple project implementations which he included in the content group. The second is organisational learning, which is included in the context variable. Finally, working with an external company is included in the process group. Okumus commented that in this framework, the

challenges, problems, and difficulties of the implementation of strategy can be predicted and evaluated.

In his study carried out in 2003, Okumus depended on the previous studies to further develop his 2001 framework and proposed new factors which affect the implementation process. One such factor is leadership which involves both the backing and the involvement of the senior managers in the implementation process. Furthermore, in line with his research carried out in 2001, in his 2003 research, Okumus provided an explanation of the role and the importance of the factors which affect the implementation process and the relationship of each factor with other factors. Figure (2) shows Okumus's 2001 strategic implementation framework and the key variables.

Figure 2 Okumus's strategic implementation framework



Key

* New implementation variable

1. The characteristics of, and developments in, the external environment influence the strategic context and force the companies to develop new initiatives
2. The problems and inconsistencies in the internal context require new projects
3. The project is implemented in the internal context and the characteristics of, and changes in, the context variables influence the process variables
4. All the process variables are used on a continuous basis
5. (a) The characteristics of, and changes in, the external and internal context have impacts on the outcomes
   (b) The characteristics of the process variables, and how they are used, determine the outcomes of the project implementation

(Okumus, 2001, p. 336)

Although Okumus (2001) has provided a useful framework to understand the complexity of the implementation process, he did not test the validity of this framework. Furthermore, his framework was a result of the application of his study on only two strategic decisions in two separate organisations within the UK. Consequently, this limits the probability of the generalisability of his results. Another criticism of this study is that Okumus did not provide in-depth details about the three

new variables and their effect on the implementation process. For example, he did not discuss the nature of the role of the external companies in the implementation process. However, as will be shown further on in this thesis, external companies play an important role in the implementation process of strategic decisions in banks in Jordan. Therefore, it will not only be used as a factor to explain the nature of the implementation process, it will also be regarded as a factor that has an important impact on this process.

The above discussion showed that the different groupings of the factors which affect the implementation process were resulted from previous studies which were carried out in Anglo-Saxon countries and the USA. As mentioned before, this study is considered to be the first to be conducted outside these countries. It is applied with a purpose of studying the implementation process within banks in Jordan. For this, purpose, a framework which reflects the implementation process of strategic decision within those banks is a necessity. Four common groups emerged from the previous studies on implementation which were adopted by Okumus (2001, 2003). These groups will be used as stepping stones in this study to form its framework to represent the implementation process of strategic decisions within banks in Jordan. These groups will accommodate the different factors which will result from the empirical data of this study. Those are the factors which are involved in the implementation process and those which have an effect on the outcome of this process. This framework and the allocation of these factors among the four groups mentioned earlier as well as the effect of each group will be discussed in detail in chapter eight of this thesis.

3.6 Summary

The definition of the implementation process has caused a strong debate amongst researchers. Whilst some neglect its definition altogether, others were unclear about its exact meaning. However, some researchers recognised the need to identify the implementation process of strategic decisions at an early stage. Researchers did not agree on one single definition of the implementation of strategic decisions. There is

also some debate about whether the formulation and implementation processes are separate or interwoven.

The implementation stage is the most important stage in the strategic decision-making process (Taslak, 2004; McNeilly, 2002). In other words, the most superior strategic decisions will be rendered useless if the implementation stage is unsuccessful. Previous studies showed that there was no agreement among researchers on the definition of "success" in the implementation stage; nevertheless, there was agreement about using multiple criteria to measure it. Furthermore, most of the researchers who investigated this area agreed on excluding the financial criterion in measuring the successful implementation of a strategic decision because it is difficult to measure the exact effect of certain strategic decisions on an organisation's performance.

Most of the implementation studies dealt with the notion of 'implementation problems'. Many factors can be used to support the implementation process and increase its probability of success. Managers have to work hard to try to anticipate problems and to eliminate them in order to support the implementation process.

Most of the previous implementation studies explained the implementation factors and problems without discussing the relationships among those factors and their effect on the outcome of the implementation process. However, Okumus's studies (2001, 2003) are considered the only ones which give a comprehensive framework of the relationships among the factors, on one hand, and which connect them to the outcome of the implementation process, on the other. Although those studies were carried out in Anglo-Saxon countries, they are considered a good starting point in formulating the research questions related to this thesis.

The problems and factors of implementation which have been discussed so far in this chapter were identified in studies carried in Anglo-Saxon countries. However, this thesis focuses on banks in Jordan, consequently, the question arises whether the implementation process of strategic decisions within banks in Jordan are the same to those operate in the Anglo-Saxon countries. Therefore, it needs to be asked whether

the problems and factors of the implementation of strategic decisions within banks in Jordan are similar to those in the previous studies.

Next chapter will discuss the methodological issues related to the collection of the empirical data of this study, the three methods used, the case study approach, and the validity and risibility issues related to these methods.

CHAPTER FOUR

RESEARCH APPROACH AND METHODOLOGY

4.1 Introduction

The previous chapters have discussed the strategic decision making process and specifically the implementation stage of these decisions which is the main focus of this thesis. This chapter focuses on the methodological aspect of this thesis. As mentioned earlier, due to the exploratory nature of this thesis, in order to understand the implementation process and issues related to it in depth and in order to investigate the nature of the relation between the individual factors and the outcome of this process, this thesis adopts a qualitative research design. To better understand the methodology which was adopted in this study; the organisations which were studied and the reasons for studying them; the case study method, the data collection methods namely interviews, observation and documentation and the issues relating to the pilot study, issues connected with the translation of the interview questions and responses, triangulation, validity and reliability will be discussed.

4.2 The Methodology of Research and Qualitative Research Design

> "Qualitative methods will be chosen in situations where a detailed understanding of a process or experience is wanted, where more information is needed to determine the exact nature of the issue being investigated, or where the only information available is in non-numeric (e.g., text or visual) form. Such investigations typically necessitate gathering intensive and/or extensive information from a purposively derived sample, and they involve interpretation of unstructured or semi-structured data." (Bazeley, 2007, p. 2)

This section will give a brief overview of different research methods and possible research designs before describing the approach which was adopted for this study. An examination of the literature concerning the implementation of strategic decisions suggests many methods which could be used to investigate both the factors and the problems associated with successful implementation. The majority of the previous studies concerning strategic decisions have focused on the formulation stage of strategic decision making and few have focused on the implementation phase. The research of this thesis is applied to the Jordanian banking sector and it is one of the first studies that will examine the implementation of strategic decisions outside Anglo-Saxon countries. Following Robson's (2002) definition of exploratory studies as finding out "what is happening, to seek new insights, to ask questions and to assess phenomena in a new sight (p. 59), it could be argued that this research project is highly exploratory in nature.

The questions of this thesis which were raised in the first chapter are related to the nature of the implementation process of strategic decisions as well as to the factors which affect the outcome of this process within banks in Jordan. Furthermore, one question is related to the criteria banks in Jordan use to judge the outcome of the implementation processes of their strategic decisions. Consequently, in order to answer, and to understand, describe, and analyse these issues, the adoption of interpretative research methods is required.

Contrary to positivism which deals with facts, interpretivism tries to understand and explain human and social realities and to historically locate interpretation of the social life-world (Crotty, 2004). Furthermore, as opposed to positivism which recognises research in a value-free way, this data collection method is derived from the properties of a setting and its actor's views of them (Saunders *et al.*, 2007). Following Hammersley (1992) who commented that qualitative research attempts "to document the world from the point of view of the people studied" (p. 165), the dependence of the researcher, in this thesis, is on participant's point of view of the implementation process. However, following Bryman and Bell (2003), the focus of interpretative is more on the interpretation of the researcher than the views of the participants. In other words, the key point of interpretivism is that it is centred on the researcher rather than

the subject of study (Denny, 1999)[11]. Therefore, and taking into consideration that the researcher in this thesis interprets the informants' interpretations of this process and their behaviour while implementing strategic decisions emphasises the need to use an interpretive approach in this thesis. On account of the above, interpretivism is seen as the most suitable method to study the strategic decisions' outcomes and to uncover the factors which affect their successful implementation (Nutt, 2000).

Furthermore, if the study is concerned with understanding better why something is happening rather than with describing it, it is considered more appropriate to adopt an inductive approach rather than a deductive one (Saunders *et al*., 2003). In this thesis, the researcher would need to have direct contact with the sample of the study in order to enable him to obtain as much information as possible to fully understand the complex process of the implementation of any given strategic decision and consequently answer the questions of this research. This shows that this thesis should be both exploratory and inductive in nature.

Adopting an inductive view of the research and an interpretivist epistemology are features of qualitative research (Bryman and Bell, 2003). This suggests that a qualitative research approach would be the most appropriate to help the researcher in this thesis to fully understand the implementation process of strategic decisions in banks in Jordan, to gain an insight into the way strategic decisions are managed and implemented over time, and from which to derive the factors which affect its success and to discover what problems banks in Jordan face while implementing their strategic decisions.

Taking into consideration the difficulties and the amount of information associated with studying organisational strategies, qualitative methods were viewed to be the most appropriate approach to allow a detailed analysis of complex change cases (Cassell and Symon, 1994; Marshall and Rossman, 1989). Furthermore, the majority of studies in strategic management and business have applied a qualitative research approach (Archer, 1998). Such approaches can be found in the studies of Miller *et al*., 2004; Hickson *et al*, 2003; Miller, 1997; Miller, 1990; and Mintzberg, 1979. It has

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[11] This is considered as one limitation of adopting this paradigm.

been argued by many researchers that qualitative approaches applied in social research provide a holistic picture of managing organisations. Pettigrew (1985. p. 22) agreed with this and added that studies of strategic management adopt a contextualist approach stating that:

> "The emergent situation and holistic features of an organisation or a process in its context, rather than divide the world into limited sets of dependent and independent variables isolated from their context."

Blumberg *et al.* (2005) agreed with the above statement and commented that the structured nature of quantitative studies gears the researcher in a way which stops them from exploring other avenues, whereas the nature of qualitative studies allows the researcher to obtain unexpected information which lends these studies a more exploratory nature than quantitative ones[12]. Following the above discussion, in order to be able to answer the questions of the nature of the implementation process, the criteria to measure the outcome of the implementation process of strategic decisions, and the factors and the problems which affect this outcome, the researcher recognises a qualitative approach as the most suitable to allow gaining a better insight into the situation surrounding this process. Nevertheless, it must be mentioned that both quantitative and qualitative approaches can lead to valid results in their own right, and both approaches rely on each other as a sign of respect (Hyde, 2000).

However, applying a qualitative approach is not a problem free approach. Therefore, this section will end by discussing the strengths and limitations of using such an approach.

4.2.1 Strengths and limitations of a qualitative approach

Adopting a qualitative approach in this thesis has both strengths and weaknesses. One of the main strengths of this approach is its depth and the amount of detail it can generate. Several different research methods, which will be discussed later in this

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[12] This was the case in this thesis. More information about the different factors which explain the nature of the implementation process of strategic decisions was deduced by applying qualitative techniques to collect the data of this thesis. These methods will be discussed further on in this chapter, whereas the factors will be discussed in the analysis chapters.

chapter, will be used to collect the required data, all of which are associated with applying a qualitative approach such as interviews, observation. and documentation. Contrary to a research method such as questionnaires which would merely allow for a superficial view, these approaches will enable the researcher to look at the subject under investigation in more depth and will allow him to collect a large amount of data.

One of the advantages of a qualitative approach is that it helps researchers to see the worldview of these studies and their categories (Khatemende, 2006). Bryman (1984) and Pettigrew (1992) stated that it is inappropriate to rely on quantitative techniques when a researcher is dealing with processes of social and historical changes. To this Patton (1990, p. 95) responded that "qualitative inquiry is highly appropriate in studying process because depicting process requires detailed description; the experience of process typically varies for different people; process is fluid and dynamic; and participants perceptions are a key process consideration."

One of the limitations of qualitative approaches lies in the fact that these kinds of studies are usually carried out within a specific context. However, the researcher can increase the validity of such studies by attempting to include several contexts in the analysis. Other limitations of this approach are related to the methods applied to collect data and these will be discussed later on in this chapter.

It is well-known that the use of a qualitative approach does not necessarily start off with hypotheses to then test these hypotheses. In this thesis, research questions are used to generate a theory about the successful implementation of strategic decisions within banks in Jordan rather than to test an existing theory of the successful implementation of strategic decisions.

In summary, the idea behind conducting qualitative research is to uncover the issues related to the implementation process of strategic decisions within banks in Jordan. Furthermore, one of the aims is to discover what occurs in the process itself and in the environment surrounding it. Following this methodology, and in order to help gain a rich understanding of the context (Morris and Wood, 1991) surrounding the implementation process and the way employees behave in certain contexts within

banks in Jordan, a case study approach was adopted to emphasize in-depth detail and to allow for an exploratory study of the studied strategic decisions (following Blumberg *et al*, 2005; Siwale, 2006). A case study approach is a strategy of doing a research which involves an empirical investigation of a specific phenomenon using multiple sources of evidence (Robson, 2002). Furthermore, considering the questions of this thesis and taking into consideration that a case study approach has the distinctive advantage of answering 'how', 'why', and 'what' questions of a set of events over which the research has little or no control (Yin, 2003), this strategy was adopted in this thesis.

One limitation of the case study approach is concerned with the generalisability and the external validity of its results (Blumberg *et al*., 2005). Nevertheless, the in-depth contextualised data that case studies provide outweigh this limitation as will be discussed later in 4.7.1 of this chapter.

Having discussed the qualitative approach and the issues related to it, the next section will discuss some of the realities of conducting this research and gaining access to the banks. Next, the population of this study and in particular the three banks which make up the sample of this thesis will be discussed. Following this, an overview of the case study approach and the strategic decisions which form the case studies of this approach will be discussed in detail.

4.3 Gaining Access

Taking into consideration that the purpose of this thesis is to study the nature of the implementation process of strategic decisions within banks in Jordan, all fifteen national banks[13] in Jordan were contacted to invite them to take part in this research and to obtain their approval to ask managers about the strategic decisions in their banks. A letter of request was sent to the general managers of these fifteen banks. A copy of this letter is shown in appendix (1). As there was no reply from any of these fifteen banks, the researcher tried to telephone those general managers to follow up on

[13] There are 23 banks in Jordan (2008) including 15 national banks (Central Bank of Jordan, 2008).

the letter that had been sent to them two months prior. Unfortunately, in first instance the response was negative since the managers felt it was too risky to discuss their strategies with an outsider because of the sensitivity of the subject and the risk of information reaching their competitors. The issue of sensitive topics and the risk of disclosure and consequently the difficulty of gaining access to organisations to discuss their strategy have been recognised by several researchers. Miller (1990) for example commented that:

> "In research of this kind, when a researcher requires access to an organisation in order to take up large amounts of time asking vague and awkward questions, she is not always guaranteed a welcome. So research must be flexible enough to cope with rebuffs." (Miller, 1990, p. 104)

When faced with the refusal of the senior managers, the researcher spoke with his own contacts in Jordan - mainly top managers - who then acted as gatekeepers to encourage the banks to take part in this research as well as to vouch for the integrity of the researcher. Finally, three banks agreed to participate in the research project. The researcher had worked in one of these banks for five years, which was beneficial to the research process as he was familiar with the banking sector in Jordan. Furthermore, this was advantageous in creating a relaxed environment in which to conduct the interviews. On the other hand, it could be argued that this might be viewed as a disadvantage which might lead to bias. Nevertheless, the research in this environment was carried out on the assumption that the advantages were greater than the disadvantages. Furthermore, the researcher tried to reduce the bias by trying to meet with those managers who he had not met before or was not very close to.

Bearing in mind that letters were sent to fifteen banks, it is incorrect to say that these three banks were chosen to be studied in this thesis, as it was the general managers themselves who chose to be included in this research (compare Miller, 1990). One reason why these three banks were willing to be studied might be because they were relatively successful in their strategy implementation and consequently might feel that the research would reflect positively on their organisations in taking part in the research. Nevertheless, due to the fact that access to the banks was very difficult to obtain, it was decided to proceed with these three banks and to investigate the nature

of their strategy implementation. During the course of the research, it was found that failed as well as successful strategic decisions were studied in this thesis. However, as one way to reduce this possible bias associated with only focusing on successful strategies, the researcher excluded those general managers from being interviewed and depended on other informants as well as multiple other sources to choose the strategic decisions that would be studied and to collect the data regarding the selected ones. Furthermore, it is recognised that three banks is a small number to study, but as has been mentioned earlier, given the sensitivity of the subject it is very difficult to gain access to such organisations in order to study their strategies. Moreover, in qualitative studies and due to the exploratory nature of the study which implies in-depth investigation and due also to the high expenses and energy spent on them, only a convenient sample tend to be used. Notwithstanding, the generalisability of the results of such a small sample to other populations is extremely restricted (Saharan, 2003).

Ethics in business research is an issue which was considered in this thesis. Invasion of privacy was a critical element (Bryman and Bell, 2003) which banks asked about before conducting this research. The banks agreed to participate in the research as long as their names would be kept confidential. For this reason, the three banks will be referred to as bank X, Y, and Z[14]. The three banks further established that the researcher would not gain access to any written or electronic documents concerning strategy. Since the researcher recognizes documentation[15] as a method to collect data, this issue was considered as one limitation of this thesis. However, the researcher while acting as an observer, in the later stages of the data collection period, overcame this problem through building good relationships with the managers inside the banks. Those managers allowed him to look at fourteen documents in the three banks without being able to obtain a copy of them[16]. Moreover, in another attempt to follow good research practice, it was made known to the participants that they could stop the interviews and the observations at anytime and a report of the findings of the thesis would be given to the banks involved in the study. Finally, due to the sensitivity of

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[14] These banks will be discussed in more detail later in this chapter.
[15] This method will be discussed further in this chapter.
[16] More about this issue will be discussed later in this chapter.

strategy as a subject to study, participants were given the freedom to refuse to answer any question on whatever grounds they felt were justified (Bryman and Bell, 2003).

One of the incidents faced by the researcher while collecting data which corroborates the existence of interest groups within banks in Jordan occurred when he was about to meet an important informant whom he had interviewed before. This informant was the head of the consultancy team and was responsible for both the formulation and the implementation processes of many strategic decisions inside the bank. At this point, the researcher received a call from one of the senior managers inside one of the banks asking him not to interview this person and to stop the process of collecting data inside that bank. This manager was one of the managers who were opposed to implementing one of the strategic decisions inside that bank because he feared his position would be negatively affected by implementing those strategic decisions. Although it might be debated that the information which could be given by this informant would have been valuable to the research and might have changed its results, good ethical practice stopped the researcher from interviewing this manager. However, the researcher tried to overcome the limitation of missing out on information due to such incidents by applying triangulation of methods and data sources[17].

After discussing the issues of accessibility related to this research, the next section will provide an overview of the Jordanian banking industry, which forms the population of this thesis, and its importance. Furthermore, section 5.6 will describe the three banks which form the actual sample of this research.

4.4 Banking Industry in Jordan

Banks are a major sector in the Jordanian economy and represent one of the most important elements in the Jordanian financial system, a system which has developed enormously over the past century and into the present century. However, in order for banks to be able to start their operations inside Jordan, they have to be registered at

[17] Triangulation will be discussed later in this chapter.

the Central Bank of Jordan (CBJ). Furthermore, no bank can open a new branch or merge with another bank without the approval of the CBJ.

Currently, there are 23 banks in Jordan (2008) including 15 national banks (two of which are Islamic) listed on the Amman Stock Exchange (ASE), and 8 foreign banks (5 of which are Arab) with a total of 544 branches and 78 offices spread out over Jordan. Additionally, the national banks have 130 branches located outside of the country. Furthermore, it is worth noting that there is approximately one bank branch in Jordan for every 10,300 people (Central Bank of Jordan, 2008).

The recent financial ratios provided by the Central Bank of Jordan (CBJ) indicate a good performance of the banking sector in Jordan. According to these ratios, the return on equity for all the banks registered at the end of 2005 was 12.49 %. This ratio is higher than the one suggested by the Basel Committee. Additionally, this ratio exceeds the ratio specified by the Central Bank of Jordan – which was 12% (Central Bank of Jordan, 2008).

Lately, the role of the banking sector has increased strongly. According to the statements provided by the Central Bank of Jordan, the banks' assets increased on average by 12.3% between the years 2002 – 2007. This is seen as a good indicator of the increase in operations of the banks as well as of the increase in the importance of the role of the bank as a mediator between the surplus (saving) units and the deficit (investment and consumption) units. Consequently, the banking sector plays a significant role in the economic context in Jordan.

Moreover, this strong role can be evidenced by the fact that in the first half of 2007, the banks' assets compared to the General Domestic Product (GDP) was 241.7 %, whereas in 1964 this ratio was 31.5%. The deposit and loan activities in the Jordanian banking sector are also considered to be a good indicator of the increase in the role of banking. The total deposits in the registered banks have increased from JD 9,367.7 million in 2002 to JD 14,591.9 million in 2006, whereas banks loans have increased from JD 5,130 million in 1964 to JD 9,761.9 million in 2005 (Central Bank of Jordan, 2008).

4.5 Why Banks in Jordan?

Informants were drawn from one industry - the banking industry in Jordan. One of the most important reasons for choosing banks as a research subject is the nature of the subject of this thesis: strategic decisions. Chapter one of this thesis discussed the economical and political situations in Jordan and their effect on the banking industry[18]. The first and the second Gulf war, the Iraq invasion, and the Israeli-Palestinian conflict have affected the business environment in the Middle East and more specifically in Jordan. Organisations were forced to adopt strategies in order to survive within its environment. The banking industry due to the transference of large amounts of cash and liquidity from both Palestine and Iraq is considered to be the fastest industry to adopt changes in order to successfully deal with this situation. Consequently, banks in Jordan were seen by the researcher as one of the organisations where strategies, which are already implemented, could be found to study. Moreover, the researcher worked in one of these banks for around five years which allowed him to gain access to that bank. Thanks to this experience the researcher had a greater understanding of operations inside banks in Jordan and consequently had a greater understanding of some of the issues concerning the implementation processes of strategic decisions. Finally, banks were chosen due to their importance to the economy and to the relative homogeneity of their operations which allows the researcher to study the same strategic decision in several banks which adds to the validity to the results of this thesis (Chiang, 2005)[19].

Having provided a brief history and analysis of the banking industry in Jordan, the following part will provide relevant background information about the three banks which were studied in this thesis.

4.5.1 Bank X

Bank X played a role in supporting growth and development in the Jordan economy through providing the finances needed for various domestic and regional economic

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[18] See pages 8-11.
[19] The Jordanian banking industry will be discussed in more detail further on in this chapter.

projects, trading activities between Jordan and other countries, as well as by actively participating in financing comprehensive constructional activities in the country.

According to its 33rd annual report, capital was increased by 2.52%, through a rights issue of 100 m shares, distributing 50 m dividend shares and allocating 2 m shares to the Jordanian Armed Forces' Funds. Thus it can be conclude that bank X continues supporting its competitive position in the Jordanian Banking Sector.

Analysis of operation results of the bank shows that the total income in 2006 increased by 1.17% compared to 2005, showing an increase of 30.1 m JD[20] at the rate of 17%. This is mainly attributed to growth in the net interest and commission at 45%. Its total assets increased by 28% in the year 2006. Total deposits grew by 21% to reach 2,978 m JD (4200 m US $), and the net direct credit facilities increased by 26%. Net direct credit facilities increased by 26% to 2,242 m US $ in 2006. Asset quality improved as the non-performing loans (NPLs) ratio declined from 3.26% in 2005 to 2.97% at the end of 2006, reflecting the successful credit strategies and risk management policy adopted by the bank.

Analysis of the balance sheet shows that the bank's total assets experienced a growth of 899.9 m JD over the year 2005 at the rate of 28%, while analysis of the most important growth on both sides of the Balance Sheet is as described below. Total credit facilities at the end of 2006 showed a growth at the rate of 26% compared to the end of 2005. Subsequently the bank's share in Jordanian credit market was about 14%. This big increase in the credit facilities balance indicated the success of the bank's strategy in this field, as well as its participation in supporting national economic activities on the one hand, and supporting its corporate and retail customers on the other. Due to secure and prudent procedures in granting credit facilities and the efficient collection methods applied by the bank, the Non-Performing Loans (NPLs) rate declined from 3.26% at the end of 2005 to reach 2.97% at the end of 2006.

The bank's total shareholder equity indicated a growth of 434.5 m JD at the end of 2006 at a rate of 116% compared to 2005. Adding minority interests to the bank's

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[20] JD: Jordanian Dinar = 0.71 British Pound 24th July 2008.

shareholders Equity, Total Equity amounted to 834.9 m JD at the end of 2006 compared to 395 m JD at the end of previous year, a growth of 439.9 m JD at the rate of 111%.

4.5.2 Bank Y

Bank Y has around 450 branches and offices in 25 countries. Bank Y Group (the parent company) was established and registered in Jordan as a public shareholding limited company. It operates worldwide through its Jordanian and international branches, its subsidiaries and the sister company Bank Y (Switzerland). Bank Y Group's consolidated financial statements include the financial statements of Bank Y plc, Bank Y (Switzerland) a sister company wholly owned by Bank Y plc shareholders and the wholly and majority-owned banking subsidiaries.

According to the mid-term report of the Bank Y (2007), the first half of 2007 showed an increase 15.9% in net income of the Bank. Furthermore, according to the results of operations of this bank, the net income for the Bank, after provisions and taxes, reached 159.6 m JD for the period ending 30 June 2007, compared to 137.7 m JD for the period ending 30 June 2006. Return on assets slightly decreased to 2.1% compared to 2.3%. Operating expenses to revenue ratio reached 43.5% compared to 38.6%, whereas the liquidity ratio measured by total cash and quasi-cash reached 47.7% of total assets.

At the financial side for this bank, the total assets of the Bank on 30 June 2007 represented an increase of 9.9% comparing to June 2006. The balance sheet total, including off-balance sheet items, grew by 9.2% in the first half of 2007. Total liabilities increased by 1,445.8 m JD. Most of the external funds of the Bank were composed of customer deposits, which represented 81.8% of total external funds. Customer deposits (without cash margin) were augmented to reach 11,908.1 m JD compared to 10,892.6 m JD on 30 June 2006. Deposits from financial institutions reached 2,976.4 m JD representing an increase of 373.3 m or 14.3% compared to the first half of last year.

The Group's equity was enhanced by 732.4 m US $ on 30 June 2007 over 30 June 2006. Total assets of the Group on 30 June 2007 rose to USD 35,694.5 m, representing an increase of 5,899.8 m US $ or 19.8%. The balance sheet total. including off-balance sheet items, grew to 50,577.2 m US $, achieving an increase of 21.2%. Total external funds increased by 21.9%. Most of the external funds of the Group were composed of customer deposits which represented 83.2% of total external funds. Customer deposits were augmented to reach 23,492 m US $ compared to 19,780.0 m US $ on 30 June 2006. Deposits from financial institutions reached 4,735.4 m US $ increasing by 39.9% compared to the same period of last year. As a main financial indicator, the growth in net income in 2007 affected most financial indicators positively. Return on assets improved to 1.6%, compared to 1.5% in 2006. The liquidity ratio measured by total cash and quasi-cash to total assets was 49.8%.

Lastly, according to the results of operations reported by this bank during the first half of 2007, the Group was able to achieve an increase of 34.0 m US $, or 10.1%, in net income compared to the same period last year. The net income for the Group, after provisions and taxes, reached 370.4 m US $. This improvement reflects the positive results that were achieved by all the Group's entities led by Bank Y plc. In the first half of 2007, total revenue reached 814.8 m US $, compared to 694.7 m US $ for the same period in 2006. Net interest composed 55.5% of total revenue, compared to 53.6% for the period ending 30 June 2006.

4.5.3 Bank Z

Bank Z has been a leading player in the financial services industry in Jordan and beyond for the past few years. The reporting currency of the consolidated financial statements of this bank is the Jordanian Diner, which is the functional currency of the bank. These statements include the financial statements of the bank's local branches in Jordan and abroad and other subsidiary companies after eliminating inter-branch and inter-company transactions and balances.

The total assets of this bank increased during 2006 by 4%, while total deposits rose by 2.8% to around JD 1.32 billion. Shareholders' equity registered a notable jump of 17.3% to reach JD 212.8 m. Net profits before tax amounted to JD 30.4 m, while net

profit after tax registered about JD 20.2 m, hence achieving a 10.3% return on average equity and a 1.2% return on average assets.

The Balance Sheet total (excluding contra accounts) showed an increase of JD 66,194,594. With the inclusion of contra accounts, the 2006 total would amount to JD 2,387 m, compared with JD 2,385 m - an increase of JD 2 m over the preceding period. Cash in hand and at banks amounted to JD 751 m at the end of 2006, compared with JD 789m at the end of 2005 – a decrease of JD 38 m.

The value of securities and investments amounted to JD 240 m at the end of 2006 compared to JD 201m at the end of 2005. This amount includes JD 173 m in Jordan government bonds and various other government guaranteed bonds, and corporate bonds issued by public institutions and companies, compared to JD 148 m at the end of 2005. The balance of credit facilities (before provisions and interest in suspense) amounted to JD 739 m at the end of 2006 compared with JD 703 m at the end of 2005 an increase of JD 36 m over the preceding year. This amount includes discounted commercial bills amounting to JD 62 m in addition to outstanding overdraft accounts amounted to JD 148 m, credit cards, loans and advances amounting to JD 528 m.

Finally, the balance of current and call accounts, savings, term and bank deposits amounted to JD 1,328 m at the end of 2006, compared with JD 1,291 m at the end of 2005 – an increase of JD 37 m. The balance of reserves and various provisions amounted to JD 40 m on December 31st 2006, compared with JD 42 m at the end of 2005.

Having provided a brief overview of the Jordanian banking industry and the three banks studied in this research, the next section will describe the data collection and related.

4.6 Data Collection

An in-depth investigation of factors affecting the successful implementation of strategic decisions in the Jordanian banking sector was conducted combining both a review of the relevant literature and fieldwork. However, researchers have to be careful when choosing the most suitable research instrument in their research as has been suggested by Khatemende (2006) "in determining an appropriate research the crucial question is the extent to which one method contributes to a greater understanding than any alternative method would have done within a given time frame and level of academic thesis resource" (p. 99).

This study depended on multiple sources to obtain data and to develop a framework of the factors affecting the implementation of strategic decisions through a process of cross validation or multiple triangulations. Triangulation[21] helped to increase the reliability of the study (Patton, 1990; Lincoln and Guba, 1985) as well as to increase the view that the responses of the questions were truthful (Denzin, 1989).

A case study approach[22] was adopted in this thesis to allow for in-depth study the strategic decision within the three banks. A variety of data and research methods can be used in the case study approach (Denscombe, 2003; Saunders *et al.*, 2007). However, the aim of the data collection in this study is to obtain a clear and complete picture of the implementation of the strategic decisions in as far as possible (compare Locke and Golden-Biddle, 1997). The analysis of the employees' perception of the implementation process of a given strategic decision and the factors affecting successful implementation of that decision requires an approach that is different from the standard questionnaire. As Argyris and Schon (1974) commented, the researcher cannot obtain a person's 'theory in use' by simply asking for it.

As mentioned before, this thesis aims to describe the implementation process of strategic decisions within banks in Jordan and the issues surrounding it in-depth. In order to achieve this aim, this thesis follows a qualitative approach and is considered to be interpretative in nature. Therefore on account of the nature of this thesis, three

[21] Triangulation will be discussed in more detail later in this chapter.
[22] This approach will be discussed later on in the next section of this chapter.

methods were used to collect its data. Semi structured interviews were considered to be the main method of collecting data. The selection of semi structured interviews follows the earlier discussion in this chapter of the emphasis of qualitative research on the participants' own perspective of the implementation process within banks in Jordan (compare Bryman and Bell, 2003). Hence, the researcher used the questions which were formulated and asked in the previous studies to form the questions of the semi-structured interviews of this thesis. A copy of the interview questions is shown in appendix (2). In addition, in order to increase the validity of the results of this thesis, observation was used as second method to collect data by observing the way how employees interact and implement strategic decisions within the three banks. Additionally, using this method of data collection, the researcher observed the implementation activities at the different banks which gave him the chance to not only learn about the implementation but to 'feel it' (Gill and Johnson, 1997)[23]. Finally, documents related to strategic decisions case studies, although only limited access banks to documents was allowed by the banks, were used, as a third method to collect data, to solve some of the difficulties which were faced during the interviews (following Cray *et al.*, 1988, 1991) and to follow up on some of the issues that emerged during the interviews[24]. As mentioned before, the focus of this thesis is on the semi structured interviews to collect its data. Observation will be used as a second method to support the data obtained by the semi structured interviews. Furthermore, it will be used to gain the trust of the employees within the three banks, consequently, to build a relaxed atmosphere while conducting the interviews. Documents were also used to corroborate information gained during the course of the interviews, however the researcher had only limited access to the documents. For this, limited access to documents is considered to be one limitation of this study[25].

The following subsections will start by discussing the strategic decision case studies approach including the advantages and disadvantages of this particular approach. Next, issues related to translation of both the interview questions and the participants' responses will be discussed. A brief discussion of the pilot study will be provided along with recommendations for the actual study. Research methods of semi-

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[23] These three methods will be discussed further later on in this chapter.
[24] More about those methods will be discussed later on in this chapter.
[25] These three methods will be discussed further, later on in this chapter.

structured interviews, observation, and documentation will be discussed in depth. Finally, validity and reliability will be explored in relation to the research project.

4.6.1 Strategic Decision Case Studies

> "Case studies involve in-depth, contextual analyses of similar situations in other organisations, where the nature and definition of the problem happen to be the same as experienced in the current situation." (Sekaran, 2003, p. 35)

As mentioned before, due to the exploratory nature of this thesis, a case study approach which takes each strategy as a case was used (following Blumberg *et al.* 2005). In order to be able to generalise the results of this study and to increase their robustness, multiple strategic decision case studies have been investigated (Yin, 1989, 1993). The selected case studies had to satisfy many criteria. One of the most important criteria for the selection of a strategic decision to be studied as a case is that it should be strategic and traceable (Miller, 1997). Some decisions are considered to be strategic in some organisations and not so in others (Hickson *et al.*, 1986). Following Dean and Sharfman (1996) who argued that, "although researchers have not reached consensus as to what constitutes a strategic decision, managers had no trouble in identifying them" (p. 380), the decisions selected to be studied in this thesis, had to be defined as strategic by all the informants within the selected bank. Furthermore, the research here also followed Miller *et al.* (2004) who stated that the chosen strategic decisions in the selected bank had to satisfy the following two criteria:

1. Strategic decisions have to be traceable through their implementation.
2. Informants who were involved in both the formulation and the implementation process have to be identifiable.

In thus far the criteria case studies need to comply with, next the possible limitations of using a case study approach particular to this thesis will be discussed. Many

researchers have argued that memory distortion and forgetfulness are considered to be the most common errors in reconstructing events (Bartlett, 1954; Nutt, 2002). Golden (1997) questioned the subjectivity of retrospective data and commented that tracing events over time will affect their reliability. However, in line with Miller's (1997) study, the researcher in this thesis found a remarkable similarity between a decision maker's and implementer's retrospective and non-retrospective reports on organisational strategy. Furthermore, although a retrospective narration of strategic decisions and their implementation may mean some elements of the story are changed, it has been found that this does not affect the main elements of the story itself (Hickson *et al.*, 2003; Cray *et al.*, 1988).

Furthermore, the path of decisions, especially if these decisions were important, could be recalled easily. As Alexander (1986) found, managers are able in retrospect to assess their long-run outcomes (Miller, 1997, p. 581). Cray *et al.* (1988) agreed with this and said that 'all data on decision making relies on memory' (1988, p. 23) and the longer recall necessary for these kinds of interviews means that 'the story becomes less cluttered and relatively simpler, not that it changes' (p. 23).

As mentioned before, one drawback of applying a case study approach in this thesis is the generalisability of its results (Bryman and Bell, 2003). However, the homogeneity of the sample allowed the researcher to study similar case studies of decisions in more than one bank. This leads to the possibility that similar outcomes of the implementation process are obtained and that similar factors might affect this process, which consequently increases the strength of generalising the cases to result in theoretical propositions (Blumberg *et al.*, 2005).

Based on the data collected in this study, the following tables provides more information about the strategic decision case studies which were investigated in the three banks, their objectives, and a brief description of their key implementation activities.

Table 2 The explanation of each strategic decision case study which was investigated in bank X

Bank X			
Case Study	**Strategic Decision**	**Objectives**	**Implementation**
Centralization	For all the decisions to be made in the central office. Branches are only responsible for providing services.	Increase: the quality of services provided to customers in the branches, the quality of decisions made inside the bank, the process of controlling bank activities, the customers' base – consequently the market share, and the profit of the bank. Unify banks procedures and services.	An external consultation company was responsible for the formulation and the implementation processes. Meetings were held with the area managers to tell them about the strategy. Those who were responsible for the implementation process of this strategy were provided with the necessary job description to help them in carrying out the implementation process. Some training courses were given on how to use the necessary technology to carry out this strategy.
Downsizing	Decreasing the number of employees of the bank.	Increase the productivity of the employees and consequently the productivity of the bank. Reduce the expenses inside the bank.	Implement this strategy by offering some of the leaving employees' compensation to for voluntary resignation.
Kanz	Introducing special certificates to customers to allow them to win financial prizes.	Increase the liquidity inside the bank and the number of customers inside the bank and consequently its market share.	Training staff in branches on how to use the system to issue the required certificates.
Business Intelligence	Establishment of a data base for Business Units to be used for making decisions.	Increase the speed of making decisions and the quality and the accuracy of the information used in decision making.	The Finance and the IT departments decided on which system to implement. The external company worked together with the finance department to implement this system. Training staff in the head quarter on how to use the new system.
Re-positioning	Changing the brand image of the bank in its customers' mind	Improve the way customers look at the bank. Increase customers' base, market share, and consequently the profit of the bank.	Ask an external company to design the new brand. The marketing department was responsible for the implementation process.
Auditing	Using IT to encourage bank employees in branches to share information and experiences with the purpose	Encouraging employees to participate in the process of improving the work within their departments and	Groups from the Auditing department were sent to branches to explain the system and how to use it to

	of improving their work and decreasing the risk associated with it.	consequently improve the quality of work inside the bank. Reduce the effect of any unexpected events with the aid of clear procedures of how to carry out work inside the bank. This strategy adds value to the bank and helps it to achieve its goals and objectives with minimum risk.	their employees. Employees in braches contacted the IT and the Auditing departments regarding any problem.

Table 3 The explanation of each strategic decision case study which was investigated in bank Y

Bank Y			
Case Study	**Strategic Decision**	**Objectives**	**Implementation**
Centralization	All the decisions are made in the central office. More specialised teams in the centres to deal with any decision concerning both the product and the service provided to customers. Branches are only responsible for providing services.	To reach a consensus on decisions inside the whole bank. Reduce the costs inside branches. Increase the quality of service provided to customers and the bank's profitability and market share.	An external consultation company was responsible for the formulation and the implementation processes. Meetings were held with the branches' managers to tell them about the strategy. Those who were responsible for the implementation process of this strategy were provided with the necessary job description to help them in carrying out the implementation process. Some training courses were given on how to use the necessary technology to help them carry out their jobs.
Downsizing	Reducing the number of employees inside the bank.	Increase the productivity of the employees and the efficiency of the bank. Speeding up the decision making process. Decrease the expenses inside the bank.	Meeting with those who were asked to leave the company. Offer them a compensation to resign voluntarily or giving rewards to those who are still working inside the bank to motivate them to work hard.
New System	Both IT hardware and software have been updated within the bank.	Increase the efficiency of the operations inside the bank, the quality of decision making inside the bank and the quality of the services provided to the bank's customers.	The bank had some goals and objectives. A foreign company provided them with the new system. The bank and the company worked together to implement this system inside the bank. Training courses were provided for staff on how to use the new system.

Table 4 The explanation of each strategic decision case study which was investigated in bank Z

Bank Z			
Case Study	**Strategic Decision**	**Objectives**	**Implementation**
Restructuring	Changing the operations and the structure of the organisation.	Eliminate the bureaucracy inside the bank. Increase the efficiency and the productivity of the bank. Decrease the costs and increase the profit of the bank.	An external consultation company was responsible for the formulation and the implementation process. A committee inside the bank was formed to ensure a smooth implementation. Many departments were supposed to merge. The span of control was supposed to increase.
Re-positioning	Change the image of bank from its customers' point of view.	Improve the way customers look at the bank. Increase the customer base, market share, and consequently the profit of the bank	An external consultation company was responsible for the formulation and the implementation process. Changing the lay out of the bank. Advertising the new image in the media.
Segmentation	Segmentation of the bank's customer accounts.	Improve the level of services provided for each segment. Attract more customers to use the banks' services. Increase the market share and the profitability of the bank.	Carefully studying the bank`s customers' accounts. Dividing them into different segments. Training courses were provided to staff to help them in serving customers effectively.

Having discussed the issues related to the strategic decision case studies and having given a summary of those which were studied, the next subsections will deal with the issues relating to translation, the pilot study, semi-structured interviews, observation, and documentation.

4.6.2 Issues Relating to Translation

The interview questions were translated into Arabic by the researcher (this language being his mother tongue). These were then reviewed by two academia and two PhD students in the business field who speak Arabic (namely a lecturer at the Business School of the University of the West of England, a lecturer at Durham Business School and two PhD students at Durham Business School). Agreeing with Balbinotti *et al.* (2006) an approach which eliminates individual bias and increases the objective

comparison between both the questions in English and in Arabic was adopted. A copy of the questions in English was given to each of the four reviewers to translate into Arabic. A meeting was held after this where the researcher together with the four other people discussed the translation in order to combine the five Arabic copies into one single copy. An acceptable level of agreement was found in the different translations and any disagreements were solved after a thorough discussion. The final version was given to another person who is studying Arabic – English translation for revision. Based on his comments, the questions in Arabic were redesigned for the last time and the pilot study was started shortly after.

One concept which was found to be difficult to translate was that of 'interest groups'. In Arabic there is no direct translation of the term 'interest groups', so in consultation with the five other people who were involved in checking the translation of the questions it was decided that the term 'المجموعات المنتفعة' should be used to refer to this concept. A direct translation of this term is 'beneficial groups'. Due to these slight discrepancies between English and Arabic, and in order to make sure that the researcher and the informants were talking about the same concept, the researcher gave a longer explanation of this concept within the interviews. The pilot study [26] showed this to be a successful means to explain the meaning of 'interest groups' and the issues related to it.

Regarding the translation of the informants' answers and believing that the researcher was capable of better understanding the responses to the interview questions, the researcher translated them himself. However, and in order to insure that the words of the interviewees were translated correctly and that this revision confirmed the correct interpretation of the responses, the researcher asked a Durham Business School student to review the answers in Arabic and their translations into English. Notwithstanding, and because of the relationship which was built up between the researcher and the informants and due to the researcher's knowledge of the subject area, the researcher was confident that the responses were reported accurately.

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[26] The next section will discuss this method in details.

4.6.3 Pilot study

The main objective of this phase of the research was to test the ideas of the main research questions and to help detect any weaknesses of the research design and the methods of collecting data (Blumberg *et al.*, 2005; Xu and Quaddus, 2004).

Due to both cost and time constraints and to the fact that this thesis was conducted in Jordan, the pilot study was carried out over the phone. It is worth pointing out that telephone interviews entail many disadvantages such as lower participant's involvement which will be overcome when using face-to-face interviews during the actual research. A pilot study using five telephone interviews with an average length of one hour was conducted. The interviews were with five people who worked at the same bank. One interview was with a decision maker and the remaining four were with the people who were responsible for the implementation process of that decision.

The results of the pilot study showed that some of the questions when they were asked in Arabic were unclear and that some of them were excessively long. However, the results also showed that the questions regarding the definition of the implementation process as well as the criteria of success were suitable to generate sufficient data to answer the questions of this thesis. Furthermore, due to the fact that the informants of this study were top and middle managers of the banks, with busy agendas, the pilot study showed that it was preferable for the interviews to be slightly shorter so as to encourage the informants to accept being interviewed. Consequently, some of the questions of the interviews were readjusted and the length of the interviews was reduced when meeting with the informants. Finally, the data of the pilot study seemed to indicate that culture played an important part in the interviewees' perception of their practices. Therefore, and due to the fact that the pilot study yielded a lot of information regarding the implementation of a certain strategic decision and the issues related to its outcome which could be beneficial to this study, the results are included in the main part of the analysis chapters.

4.6.4 Interviews

Interviews are considered to be one of the best techniques that may be used to collect valid and reliable data relevant to research questions (Saunders *et al*., 2003). In-depth interviews can be very helpful to discover what is happening and to seek new insights (Robson, 2002). In this research, interviews allowed the researcher to examine strategic decision processes (formulation and implementation) in depth and to examine which factors affect their success and what problems are associated with the implementation process.

Many types of interviews can be used to collect data; Saunders *et al*. (2007) commented that "in an exploratory study, semi-structured interviews may be used in order to understand the relationships between variables, such as those revealed from a descriptive study" (p. 314). In this thesis and in order to explore the nature of the implementation process of strategic decisions within banks in Jordan in depth and which factors affect this process, semi-structured interviews were conducted. Adopting semi-structured interviews allowed for a 'loosely guided conversation' (Horton *et al*., 2004) with the employees within the three banks as well as allowing them a degree of freedom to speak which consequently increased their propensity to talk (Llewellyn, 2001).

Fifty-eight interviews[27] with both decision makers and implementers were carried out distributed across the three banks. The minimum time of an interview was half an hour and the maximum time was an hour and a half. Following Nutt's (2000) approach "the interviewer first determined the nature of the decision that was made and then looked for what shaped the decision" (Nutt, 2000, p. 89). The first interview with the primary informants – decision makers - was inductive. It aimed to elicit their view of implementation. The primary informant[28] -the decision maker- of each strategic decision was interviewed first in order to give the researcher a good understanding of the strategic decision being studied"[29].

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[27] Three of the interviewees left the bank due to retirement.
[28] This decision maker is one of those who are at the top of the hierarchy of the bank.
[29] The selected strategic decision has to satisfy certain criteria. Those criteria were discussed on pages 162-163.

The decision maker was asked to inform the researcher about the employees who were responsible for the implementation process. The researcher asked every decision maker to contact those who were involved with implementation. This showed them that this research is supported by top management, which guaranteed access to more valuable information regarding the strategic decision under study. This technique was used in the prior studies by numerous researchers who investigated the implementation of strategic decisions (Miller *et al.*, 2004; Hickson, *et al.*, 2003; Nutt, 2002, 2000, 1998). This technique is called snowball sampling "which consists of identifying respondents who are then used to refer researchers on to other respondents" (Atkinson and Flint, 2001, p. 1). It includes asking the subject or the informant to refer the researcher to another subject who will be asked to give the name of another subject and so on. It is mainly used in studies with a qualitative, exploratory, and descriptive nature such as this thesis (Hendricks *et al.*, 1992). However, the use of this technique is considered to be a limitation in this study. The managers could refer the researcher to only those employees whom they could expect to give the same answers as their superiors had given previously. Nevertheless, the researcher tried to overcome this by using observation and documentation to supplement the data collected for this study[30].

The researcher encouraged the respondents to cooperate by ensuring them anonymity and confidentiality as well as by telling them in advance how long the interviews would last (following Dean and Whyte, 1978). The interviews were conducted at the interviewees' workplace and at a time of their convenience during the working day and in their offices. Taking into consideration that the informants were the managers and/or decision makers and implementers, and the fact of them being engaged in many tasks and responsibilities, some of the scheduled interviews were either cancelled or re-scheduled. This shows the researcher's flexibility through leaving the freedom to the selected managers to specify the most suitable time for them to be interviewed. Three interviews were conducted with decision makers who had already retired from their banks. Those informants were contacted by the researchers who asked for their permission to be interviewed. Those interviews were conducted in these decision makers' houses and according to their convenience.

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[30] More about those techniques will be discussed later in this chapter.

As mentioned before, the researcher depended on the questions which were formulated and asked in the previous studies to form the questions of the semi-structured interviews of this thesis[31]. Hence, those questions were chosen in order to answer the research questions of this thesis. Table (5) shows an example of some of the interview questions which were used to answer the issues related to the top management support of the implementation of strategic decisions, whereas table (4) in the appendix shows the interviews questions and each dimension for which they were used. Every interview began by asking the informants to tell a narrative story about strategic decisions and their implementation. This was followed by open-ended questions about specific issues about that decision and its implementation. As Hakim (1992) and Potter and Wetherell (1987) commented, when narrative is combined with semi-structured interviews, it is more akin to in-depth conversations than to sessions of solely questions and answers.

Table 5 Example of two interview questions which were used to answer issues related to the top management support of the implementation of a strategic decision

Top Management Support	• What is the extent to which you feel that the strategy was strongly supported by senior management? (Noble and Mokwa, 1999) • What is the extent to which you feel that the upper management is responsive to the interest group's request for additional resources, if the need is arise? (Pinto and Prescott, 1990)

Both emotional practices and ethical codes demand that various measures are taken to protect the privacy and identity of the research participant (Punch, 1986). Accordingly, interviews in this research were conducted in a safe and comfortable environment in which each informant was interviewed separately to avoid the problem of influence and feelings of restriction (Good, 1999). Furthermore, besides assuring that the names and the identifying characteristics of the informants would be obscured (Golden, 1992), all the informants were guaranteed that the information arising from the interview would be used solely for the purpose of this research. This might help to avoid the problem of informants not responding openly or only

[31] A copy of the interview questions is shown in appendix (4).

behaving in a socially desirable manner (Morgan, 1998). Every informant was asked about the possibility of using a digital recorder in the interview. Only three people did not agree on using the recorder and requested that hand written notes were taken.

One common problem in any kind of research which can be faced by researchers is the question whether informants are telling the truth or not. The researcher in this thesis wondered whether the interviewee gave answers which he/she thought were expected (Peil, 1982). Although the researcher recognizes that this problem is difficult to eliminate, he nevertheless tried to minimize its effect and to increase the validity of this research by asking the same questions in different ways, interviewing more than one informant, and by using observation and documentation[32] techniques as methods to collect data in this thesis.

All the interviews were transcribed as soon as possible. As mentioned before, each interview was transcribed into Arabic and then translated into English. This was a time consuming process but it was important as it was used to minimize the level of power of the researcher over the informants and to strengthen the validity of the interview by sending each informant a copy of each transcript in order to make sure that what was written in the transcript was what the informant had meant to say (Nutt, 1998, 2002). The interview was supported by looking at the related documents inside the bank in order to make sure that there was no gap between what had been said and what was written in the interview. The researcher faced one incident where there was a difference between what was said by one informant and what was written in the documents. Following Nutt's suggestion (1998), such inconsistencies and gaps between the two were solved by a follow-up interview with the primary informant who first suggested the strategic decision. The following tables show the number of interviews which were carried out to study each strategic decision in every bank.

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[32] These techniques will be discussed later in this chapter.

Table 6 The number of interviews carried out to study each strategic decision within bank X

The strategic decision	The number of interviews
Auditing	4
Re-Positioning	3
Business Intelligence	4
Centralization	6
Downsizing	6
Kanz	5
Total	**28**

Table 7 The number of interviews carried out to study each strategic decision within bank Y

The strategic decision	The number of interviews
New System	5
Centralization	7
Downsizing	6
Total	**18**

Table 8 The number of interviews carried out to study each strategic decision within bank Z

The strategic decision	The number of interviews
Re-Positioning	3
Restructuring	6
Segmentation	3
Total	**12**

4.6.5 Observation

As has been mentioned earlier, this thesis investigates the nature of implementation process of strategic decisions within banks in Jordan. Therefore, observation was used as a research method to get inside 'street level practice' (Brodkin, 2000 cited in Swale, 2006), through which the researcher in this thesis was involved in observing employees within the three banks and their interactions within a particular setting. Observation took place over the three months of conducting the interviews within those banks which made it a useful method to collect data. The researcher was involved in a participant observation which implies a research strategy of 'immersion' where the researcher shares the participants' daily activity while attempting to learn their symbolic life (Delbridge and Kirkpatrick, 1994). Participant observation was defined as a "social interaction between the researcher and informants in the milieu of the latter, during which data are systematically collected" (Taylor and Bogdan, 1998, p. 24).

The purpose of this approach was to provide the means to obtain a detailed understanding of the motives, values, and practices of the employees being observed (Hussey and Hussey, 1997). It allowed the researcher to collect real information which allowed to further explore the issues touched upon during the interviews. Another purpose was to allow the researcher to interact with the participants. This helped the researcher to gain their trust and allowed those observed to feel relaxed towards him and to talk freely about the interview topics. This also helped the researcher to gain access to the required information and documents.

The research in this study was carried out in part through overt observation in which the employees inside the organisation knew that the researcher was present, and were aware of his status as a researcher. Formal consent to conduct observation was given by the CEO of each bank; however, consent was not obtained from each individual person who might be observed. Nevertheless, the researcher was introduced to the employees and they were told about the nature of the research and that observation may be taking place. The employees were made aware of the confidential nature of the research and that anonymisation of the data would occur - if anyone did not want to be recorded in the data process they could inform the researcher.

The fact that employees were being observed and were aware of this observation may have had an effect on the behaviour of the employees under observation (Denzin and Lincoln, 2005; Mikkelsen, 2005). Nevertheless, the researcher felt it more appropriate and ethical to inform the employees that they were being observed than not to inform them of the research. A further problem related to observation is the observer's failure to observe some activities because of distraction or misunderstandings, in order to combat this, the researcher at relevant points discussed what he had observed with the employees.

In summary, this research is considered to be a participant research project due to the fact that the researcher was acting as a normal employee[33] within the bank and observed how some processes of current strategic decisions were carried out inside the organisation. The researcher observed the activities in the banks where he was

[33] With limited access to data and documents.

conducting interviews between 8:00 am and 3:30 pm[34]. Most of the data collected through observation was recorded in a diary immediately by the researcher himself; however, in the few cases where this proved impossible, the data were recorded posteriorly[35]. Such data were related to the relationship between the top managers within the banks and their employees in lower managerial levels on the one hand and the relationship between the employees in the same managerial level within the same bank, on the other hand. Furthermore, the collected data were also related to the way employees reacted to some issues related to the implementation of current strategic decisions, and to the way of making some decisions related to implementation those decisions. Observation as a technique to collect data helped the researcher to build informal relationships with the employees there and gain their trust. As a result, the researcher was allowed to access some documents concerning the strategic decision under investigation and consequently more information was obtained through the environment of trust between the researcher and the informants which was beneficial to the research and its results. Furthermore, after finishing the data collection, the researcher stayed in touch with the key people to help him to cover any information gaps detected while analyzing the interviews.

4.6.6 Documentation

This method is "used as the primary source of data within a qualitative study or alternatively as adjuncts to other methods, such as interviews or participant observation" (Bryman and Bell, 2003). The objective of using documentation as a data collection method in this thesis was to corroborate both primary and interview data by using it as one way of helping counteract memory failure among interviewees (Yin, 1994). Documentation can be reviewed in order to solve some of the difficulties which are faced during the interview (Cray *et al.*, 1988, 1991). However, because of the sensitivity of the subject under study and in order to guarantee the confidentiality of information, the researcher was not allowed to look at all the documents concerning a strategic decision. This is considered another limitation of this study. Nevertheless, as was mentioned earlier, thanks to the trust that was built up with some of the informants during the time spent observing, the researcher was allowed to

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[34] The working day in banks in Jordan is from 8:00 am – 3:30 pm.
[35] The most salient observations from the research diary can be seen in appendix (11).

access fourteen of the documents although without being able to take a copy of any of them. Such documents were concerned with the banks' operations, their strategic decisions and other information relating to the implementation of strategic decisions. For example, an informant in bank X showed the researcher a document which showed the progress of the implementation process of one strategic decision and the way the bank controls this progress. Another example, in bank Z, concerned the minutes of one of the meetings in which managers discussed the applicability of one strategic decision within the bank. The document showed the way the decision was made and the different managers' opinions regarding its applicability. Table (9) shows the kind of documents which were looked at in each bank. Table (10) shows a summary of the number of interviews conducted, the number of documents which the researcher had access to, and the total amount of time spent observing in each bank.

Table 9 The kind of documents which were looked at in each of the three banks

The strategic decision	Number of documents	The description of the document.
Bank X		
Auditing	1	• How this programme is working. And the starting date of implementation.
Re-Positioning	1	• The activities which were used to market the new strategy.
Business Intelligence	1	• A document which shows the training courses planned to help employees to successfully carry out the new system.
Centralization	2	• The annual report of the bank. • The starting date of implementation in some branches.
Downsizing	0	
Kanz	2	• The date of stopping this strategy. • A list of the prizes which included cars, houses, and cash prizes.
Total Numbers of Documents in Bank X	7	
Bank Y		
New System	3	• The annual report of the bank. • Documents concerning the meeting with employees to discuss the new system. • Documents concerning the training courses on how to implement this system.
Centralization	1	• The date of starting point in one of the bank branches.
Downsizing	0	
Total Numbers of Documents in Bank Y	**4**	
Bank Z		
Re-Positioning)	2	• The recent financial performance of the bank. • Documents concerning the new procedures which were applied to market this strategy.
Restructuring	0	•
Segmentation	1	• The procedures taken to apply this strategy in one of the bank branches.
Total Numbers of Documents in Bank Z	**3**	

Table 10 A summary of the number of interviews conducted, the number of documents which the researcher had access to, and the total amount of time spent observing in each bank.

Sources	Bank X	Bank Y	Bank Z	Total
Interviews	28	18	12	58
Documents	7	4	3	14
Observation	6 weeks (6*5=30 days)	3 weeks (3*5=15 days)	3 weeks (3*5=15 days)	12 weeks

4.6.7 Triangulation

Triangulation is defined as the use of different methods or approaches or data sources in the same study in order to decrease the bias associated with the use of a single method (Bryman, 2004; Hussey and Hussey, 1997). Furthermore, four types of triangulation can be identified to involve data, investigator, and methodological triangulation as well the triangulation of theories (Easterby-Smith *et al.*, 1991). Nevertheless, by applying a data sources triangulation, the same methods can be employed to maximise theoretical advantage (Denzin, 1978). Yin (1989) agreed with this and recommends the use of the triangulation of various data sources rather than of various methods or approaches. Following Denzin (1970), for this thesis, the researcher applied several research methods (face to face interviews, observation, and documentation) and relied on multiple data sources (respondents) to increase the validity of his research.

4.7 Analysis of Data

The process of analyzing data was started shortly after the data collection stage. Data were analysed on a content level through importing them into QSR NVivo. NVivo is a special software package used to code and categorize the emerging themes of a body of data (Powell and Ennis, 2007; Ross *et al.*, 2007). NVivo is used to manage the vast amount of data generated in qualitative research (Heffernan, 2004; Carson and Coviello, 1996; Weitzman and Miles, 1995; Richards and Richards, 1994) and is normally used to 'micro analyse' interviews (Strauss and Corbin, 1998, p. 57). and enables the researcher to study them line by line. Consequently, it allows the researcher to inductively develop and apply analytical level codes and memos to

represent categories, pattern and themes of the study (Richards, 2005). Furthermore, NVivo was considered to be useful software tool to facilitate the coding of data collected through the interviews, observation, and the documents, consequently, to develop the themes and concepts of this thesis (compare Richards, 2002).

This software is not an analysis programme in itself. Rather it is used to organise the data, to facilitate access to the data, and to increase the efficiency of analyzing them (Fraser, 2000). The researcher is ultimately responsible for entering the data, organizing it into memos, journal, and nodes, asking questions, and consequently interpreting the data. In this thesis, all the data obtained from the interviews and the notes which were taken through the observation and the documentation methods were saved as RTFs[36] and then imported into NVivo[37].

The coding process, which involved organising the data of each strategic decision case study into cases in the node area, began after the researcher had read the transcription of the interviews as well as the notes from the observation and the documentation several times. Consequently, a framework of nodes[38], which involves the different themes of this thesis, was established which represents the understanding of these documents (Mitchell and Kristovics, 2005). These nodes helped the researcher to review and reflect on the results of the coding process (Richrds, 2002). Furthermore, those nodes helped the researcher to search the texts and to link the ideas more quickly and easily than when doing them manually. Consequently, this helped him to write memos, put the data altogether, and build the arguments of this study (following Di Gregorio, 2003 cited in Siwale, 2006). Furthermore, using NVivo helped to retrieve those memos more quickly and to facilitate the iterations within data coding and analysis (Siwale, 2006).

Finally, the nodes and the memos were first organized into free nodes to help the researcher work through ideas and generate new ones. Later in advanced stages of the analysis part of the data, the free nodes were converted into tree nodes organized in hierarchical trees (Rich and Patashnick, 2002) which enabled the researcher to better

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[36] RTFs: Rich text files.

37 The analysis of these data will be shown in more detail in chapters six and seven.

38 Node refers to containers for categories in any project and store references to the data of that project. The researcher codes this data as nodes (Bazeley, 2007).

examine, structure, and deal with the databases emerged from the data collection (Crowley *et al.*, 2002). However, while organizing the nodes and memos into trees, the structure of those trees was changed several times to fit in with the newly added data.

4.8 Validity

Validity is evaluated by whether the instrument of the research measures what it is supposed to measure (Leedy and Ormrod, 2001). Different standards and measurements can be used to measure the research quality in any qualitative research. Validity is considered to be one of the most important criteria in qualitative research and is seen as a vital aspect for quality control of such research. Other measurements are credibility, dependability, transferability, reliability, and objectivity of both the interview and the information collected during the field work (Khatemende, 2006).

Validity is concerned with whether the research results represent what is actually happening in the real situation (Saunders *et al.*, 2007). It can be divided into two forms; internal and external validity. In this particular thesis, the internal validity problems can be overcome since this study is of an exploratory nature (Yin, 1989). Furthermore, since a variety of research methods and data sources are used – there is a triangulation of the research methods and data sources – problems of validity are overcome (following Silverman, 2005; Bryman, 2004).

Furthermore, it has been suggested that in order to increase the validity of the research questions and the results of strategic decision-making effectiveness studies, the research would need to incorporate the following methodological features:

1. The research would have to be a real field study of a real strategic decision, as a laboratory study makes it difficult to assess the impact of the external environment in a complex organisational setting.

2. The study should be longitudinal, so that it can provide sufficient time for the effect of decisions to be observed and in order to increase the causal interpretation of the findings (Chakravarthy and Doz, 1992; Hart and Banbury, 1994).

Nutt (2002) agreed on the fact that the field study is more appropriate to collect data and said that "role-plays, simulators, and experiments require the reaction of a scenario that may depart from a real decision situation in ways that are difficult to predict. Even the most realistic scenario cannot represent the variety of decisions encountered in practice" (p. 5).

However, this thesis was conducted to fulfil the time limitations of a doctoral study; consequently the researcher was not able to meet the second requirement of conducting a longitudinal study due to the limitation in both time and money which can be considered as one limitation of this study.

Another element in qualitative research is the credibility of the results and whether they are believable from the point of view of the participants in the research (Khatemende, 2006). Since in this perspective the purpose of qualitative research is to describe and investigate the phenomena from the researcher's point of view, the researcher is the only one who can judge this issue and whether the results are credible or not, this being considered as another limitation of this study (Zikmund, 2003).

4.9 Reliability

"The importance of reliability rests on the assurance it provides that data are obtained independent of the measuring event, instrument or person. Reliable data, by definition, are the data that remain constant throughout variations in the measuring process." (Kaplan and Goldsen, 1965, 83-84 in Krippendorff, 1980, p. 129)

Reliability is another criterion of the research quality and is considered as a necessary contribution to the validity, but not as a sufficient condition for it (Cooper and Schindler, 2003). Reliability is related to many aspects of the research e.g. its findings and data collection methods. There are four types of reliability (Robson, 2002): firstly, subject or participant reliability which is related to the differences in the collected data which in turn is related to participants' enthusiasm to participate. Similarly, the second type of reliability is subject or participant bias which is related to the fact that participants only say what their supervisors and managers ask them to say. Observer error and bias are the third and the fourth types of reliability issues both of which may be overcome by applying triangulation of data sources and data collection methods.

One of the criticisms against qualitative studies is related to the subjectivity associated with them. The possibility of replicating the data collection methods is one way of overcoming this issue. The semi-structured interviews were standardized and consequently it will be possible to replicate this study in the future. Moreover, following Al-Alawi *et al.* (2007) a replication of certain questions in alternative means was used to increase the reliability of this study. Finally, following Nutt (2000); Eisenhardt and Bourgeois (1988); and Denzin (1978), this study is expected to have few problems of reliability; nevertheless, the implementation of the triangulation of data sources and collection methods was used to overcome any existing problems.

4.10 Summary

Taking into consideration that this study examines the implementation process of strategic decisions within banks in Jordan, an interpretative methodology with an inductive qualitative approach was adopted as was discussed in detail above. A case study approach was used to explore the implementation process within banks in Jordan. This chapter has provided an overview of banking industry in Jordan as well as an introduction to the three banks used in this study followed by a review of each case studied in table (2), (3), and (4).

The issues related to the translation of the questions of the interviews as well as the informants' answers were discussed in detail. It was described how a pilot study approach by which the researcher tested the validity of the interviews' questions was conducted. A direct interaction with the informants inside the bank through interviews and observation was conducted to facilitate the collection of data that were used to gain a better understanding of the issue of implementation of strategic decisions. The advantages and disadvantages of both approaches were discussed and the way of conducting the interviews was also explained in detail. As mentioned earlier, access to some documentation in the three banks helped the researcher to cover some of the information gaps that emerged while conducting interviews. The final parts of this chapter talked about the issue of triangulation as a way of strengthening the internal and the external validity as well as the reliability of this study followed by the definition of both concepts and an overview of how these issues were dealt with in this study.

The next chapter will discuss the information derived from the data collection stage which will aim to provide a clear picture of the implementation process of strategic decisions within banks in Jordan. More specifically, it aims to clarify what is meant by implementation, how its success is measured, what factors affect its outcome, and the role of culture in forming this outcome.

CHAPTER FIVE

DATA ANALYSIS: DEFINITION OF IMPLEMENTATION AND CRITERIA OF SUCCESS

5.1 Introduction

The previous chapter outlined the proposed framework of this thesis - its research design, and the methods used to collect its data. The following chapters will deal with the analytical part of this thesis. As mentioned in chapter five, this thesis is qualitative in nature. One of the main difficulties in qualitative studies is the large amount of unstructured textual information and material data which are derived mainly from interviews and or observations. Miles (1979) commented that qualitative data are attractive because of their richness as will be shown by the below discussion; however, he added that it is difficult to find an analytical path. He described qualitative data as an 'attractive nuisance'. As opposed to quantitative data, which allow for a direct clear-cut approach to analysis, such methods have not been developed to carry out the analysis of qualitative data (Bryman and Bell, 2003). The existence of more general methods cannot be denied, however there is no exact handbook equivalent to "the bible of quantitative studies" (Miller, 1990, p. 130).

In this thesis, twelve strategic decisions were studied in the three banks participating. To this purpose, the researcher developed simple analytical techniques to analyse and organise the rich data which were collected concerning those decisions. Those techniques include a simple ordinal scale and a paired comparison scale. Henceforth, each technique will be mentioned alongside the results derived from them. Miller (1990) commented that the use of tailor-made analytical methods to analyse data can be considered as a strength since they were developed as the analysis progressed for the purpose required.

This chapter provides information in three main areas: (briefly) the process of analysing the data of this thesis, the definition of the implementation of strategic decisions within banks in Jordan, and their outcome.

5.2 Method of analysis

Agreeing with the previous research which suggested that "(d)uring the observation or interviewing phase, one is at the same time trying to make some kind of (abstract) sense … of the raw reality one is encountering" (Lofland, 1971, p. 121), the process of analysing the data began in the early stages of the data collection process (see Lofland, 1971; Shaw, 1999). Some of the main themes and concepts became apparent to the researcher during the process of collecting the data, transcribing the interviews, and writing the notes regarding the documents which the researcher had access to, as well as what was observed. However, the formal analysis process began immediately after completely finishing the process of the data collection.

Taking into consideration that there are no "formulas or cook book recipes" to best analyse qualitative data (Yin, 1994, P. 102), and that qualitative research involves reading and re-reading the interview transcripts and field notes (Easterby-Smith et al., 1991), following Miller (1990), the 58 interviews were closely read twice by the researcher, in the early stages on the analysis process. The purpose of reading the transcripts twice was to structure and analyse the data into meaningful units (Shaw, 1999), to develop different themes and concepts (Patton, 1987), and to see which of these themes and concepts have the most frequency "within and across the cases" (Miller, 1990, p. 138). These themes and concepts were seen as important to answer the questions of this thesis which were mentioned in chapter one. These themes and concepts included:

1. The definition of the implementation process.
2. The factors which explain the nature of the implementation process.
3. The criteria which are used within the three banks in Jordan to judge the outcome of this process.

4. The factors and the problems which affect this outcome.

Lists of different concepts and themes which emerged from each interview were generated from this process. Taking into consideration the homogeneity of the operations within the banking industry, as well as the fact that only a few strategic decisions were spoken about in the interviews, of which three were dealt with by more than one bank, most of the themes and the concepts were common across the three banks. This was also seen in Miller's (1997) study which showed that empirical data has similarity in the answers of different informants regarding the same strategic decisions. Nevertheless, two concepts (satisfaction criterion of success and the use of simulation technique) could only be found in two of the banks but not the third. As will be shown later in this chapter, the satisfaction criterion as a measurement of success, could only be found in the answers of four employees, within both bank X and bank Z. However, it was not mentioned by the informants within bank Y. Another example is concerned with the use of the simulation technique which will be mentioned in chapter six. This technique will be used as one of four techniques to explain the nature of the implementation process within the three banks. The use of the simulation technique was only spoken about within bank X and Y. However, it was not mentioned by the informants within bank Z.

As has been suggested earlier reliability "assesses the extent to which any research design, any part thereof, and any data resulting from them represent variations in real phenomena rather than the extraneous circumstances of measurement, the hidden idiosyncrasies of individual analysts, and surreptitious biases of a procedure." (Krippendorff, 1980, p. 129). Consequently, in order to ensure that the selected themes and concepts were representative of the data collected and to, "lessen the anxiety that the results of case study work are too much the sole interpretation of the researcher, and as such cannot be confirmed by a third party" (Miller, 1990, P. 156), two independent researchers[39], themselves third-year PhD business students, who had no prior knowledge of the research but who were briefed about its content, were asked to look at the transcripts and diary notes. This was to identify, in their opinion, the themes and the concepts which answer the questions of the thesis which were

[39] One of them was English PhD student and the other was an Arab PhD student.

mentioned in chapter one and to compare their findings with the researcher's findings. In this way, reproducibility which is "the degree to which a process can be recreated under varying circumstances, at different locations, using different coders" (Krippendorff, 1980, p. 131) and which forms one part of the test of reliability according to Krippendorff (1980). This is also known as inter-coder reliability which is used to understand the consensus of the observers which is consequently used to examine the reliability of the data. This process was time consuming; however, it was important to decrease the subjectivity of the researcher and to increase the reliability of the findings and to ensure that the different themes and concepts were comprehensively included in the analysis process.

The comparison showed that the researcher as well as the two independent researchers agreed on all of the themes and concepts apart from three. Nevertheless, two long meetings between the three of them were conducted in which they agreed on the main themes and important concepts which are useful to answer the questions of the thesis. Some discrepancies were identified among the findings. Those discrepancies concerned the naming of some factors or whether or not to consider certain factors as individual factors to affect the implementation process or group them together in one concept. A clear example was in whether to consider top managers' support and direct supervision as individual factors to affect the implementation process or whether to group them together under one concept. The three researchers agreed to consider them as one concept called the "managers' role". Another example was concerned with naming the unexpected events in the internal and the external environment. The three researchers agreed on calling this factor "the internal and the external factors". The final example of some of the discrepancies was concerned with whether to include the satisfaction criterion as a measurement of success. The decision was reached to consider it as one of the six factors to measure the outcome of the implementation of strategic decisions within banks in Jordan. These factors will be discussed later in chapters six and eight. Lastly, the researcher's supervisors were aware of the different themes and concepts which were agreed to include in this thesis to help answer the different research questions (see Miller, 1990).

After careful reading by the researcher of the themes and concepts which emerged from the fifty eight interviews, content frequency analysis was adopted with the

purpose of identifying the most common criteria and factors across those interviews. In consultation with the researcher's supervisors, the different themes and concepts which were mentioned only once across the fifty eight interviews were chosen to be excluded from the analysis. Those which were mentioned by more than one informant were chosen to be included in the analysis and to be used to answer the questions of the thesis. Such a theme which was excluded is 'the effect of the leadership' factor. Across the fifty eight interviews, this concept was only mentioned by one consultant in bank Z.

After excluding the themes and concepts which were mentioned only once, six criteria to measure the success of the implementation process of strategic decisions within banks in Jordan were identified. These six were: completion, deviation from the expected results, achievement of goals and objectives, satisfaction, complexity of the implementation process, and implementation within the time limit. Furthermore, it was concluded that four common factors were used to describe the nature of the implementation process of those decisions. These four factors were the use of external company, the use of incremental approach, the use of buffering time period, and the use of simulation technique. Finally, it was concluded that nine common factors were identified, among the fifty eight interviewees, as factors which affect the outcome of the implementation process of strategic decisions within banks in Jordan. These nine factors are manager's role, availability of resources, communication, participation and involvement, availability of a reward system, interest groups, internal and external factors, structural facilitation, and training courses.

Following this stage, an evaluation of each factor and criterion was undertaken by the researcher himself, as well as the two independent researchers, based upon the answers of the informants and the diary notes, this stage focused on studying the effect of each concept upon the outcome of each strategic decision. Following Miller (1990) a plus (+) sign was given to those factors which were shown to have a high positive effect on the implementation process. A minus (-) sign was given to those with a high negative effect. Both (- +) signs were given to those factors where the data showed that the factors had a neutral effect on the outcome of the implementation process or when the data showed that the informant was unsure of the effect of a certain factor. For example with regard to the completion criterion which can be seen

in table 11, later in this chapter, six interviewees when dealing with the centralisation strategic decision within bank X believed it to have a positive effect on the outcome, and consequently were given six (+) marks. Consequently, depending on the mean average answer of these six interviewees, the average effect of this criterion on the centralisation strategy within bank X was seen as a positive effect. A full and detailed analysis of these criteria will be discussed later in this chapter, whereas full details of the analysis of the factors can be seen in chapters seven, and eight.

As was found in Miller's (1990) study, the analysis showed no difference among the three researchers on rating the highly positive and the highly negative factors. However, three discrepancies were identified within the results of the three researchers. These discrepancies were concerned with ranking some factors of having either a negative or a neutral effect on the one hand or a positive or a neutral effect on the other. These discrepancies were dealt with in the same way as the discrepancies in the previous stages of the analysis i.e. extended group discussion. After careful discussion of these issues, a final agreement was reached by the three researchers. One example of a discrepancy concerned the answer of the branch manager within bank Z, while discussing the segmentation strategy, regarding the communication factor and whether it should be viewed as positive, negative, or neutral. The branch manager[40] stated that:

"Most of the issues concerning this strategy are based on rumours and not on formal reports or communication. Some of these rumours have a positive effect and others were having a negative effect. Sometimes it affected our performance and sometimes it didn't affect the way we carried out our tasks. We have to do them regardless of those rumours."

Two researchers including the researcher agreed that the informant believed communication to have a neutral effect on the implementation process, whereas the third researcher saw it as having a negative effect. Nevertheless, as a result of the discussion between the three parties it was decided to consider the communication

[40] This manager represents manager number 58 in table (28). See appendix (7).

factor as having a neutral effect on the implementation process. This factor will be discussed in-depth in chapter eight of this thesis.

Another example is concerned with the factor of judging the priority given to some strategic decisions. Some informants made it clear that a certain strategic decision was given a high priority over other strategic decisions which were implemented at the same time, consequently in these cases they were evaluated as positive (+). However, there were a few discrepancies amongst the three researchers regarding this factor. For instance, the auditing manager of bank X stated while discussing the auditing strategy that:

"There were other strategic decisions which were implemented at the same time to this strategy inside the bank. This strategic decision had a higher priority than some strategic decisions. However, it had the same priority as some others. Top management made sure that enough resources were available for a successful implementation of the auditing strategy."

Two researchers including the researcher of this thesis believed that the priority given to the auditing strategy within bank X, depending on this manager's view, was the same to that given to other strategic decisions being implemented at the same time within the same bank (+-). The third researcher did not come with a clear answer on judging this factor. However, in the discussion about the priority factor it was agreed that the priority given to the auditing strategy by the manager was the same level of priority as given to other strategic decisions. Consequently this effect was evaluated as having a neutral (+-) effect on implementation.

The last example is concerned with judging the factor of the effect of the interest groups on the outcome of the implementation process. For example, the branch manager[41], while discussing the segmentation strategy within bank Z, stated that:

"Many interest groups were negatively affected by the implementation process of this strategy. Nevertheless, some others were positively affected by the implementation.

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[41] This manager represents manager number 58 in table (28). See appendix (7).

Both groups were powerful enough to gear the implementation process towards their side."

The researcher of this thesis and the two independent researchers had different opinions regarding whether to consider the manager's answer, as having either a positive, negative, or neutral effect. The two independent researchers felt it to be a neutral (+-) effect whereas the researcher himself felt it to be negative (-). After discussing the issue, the three researchers considered the individual answer of the branch manager regarding the interest groups factor as having a neutral effect on the outcome of the implementation process of the segmentation strategy.

The twelve strategic decisions were then evaluated based upon the evaluation of the six criteria. A figure of 3 was attributed to the criteria of low complexity, high completion, low deviation from the expected results, high achievement of the goals and objectives, within the time frame and high satisfaction. A figure of 2 was given to the criteria of medium complexity, medium completion, medium deviation from the expected results, medium achievement of the goals and objectives, slight delay within the time frame and medium satisfaction. A figure of 1 was given to the criteria of high complexity, low completion, high deviation from the expected results, low achievement of the goals and objectives, severe delay within the time frame and low satisfaction. Finally zero was given when there was the absence of any of the criteria. The mean average of these answers was then sought for each strategic decision, and consequently it was possible to rank each of them according to their degree of success. Results between 1 and 1.66 suggested that the strategic decision had a low success rate. Results between 1.67 and 2.32 suggested that the strategic decision had a medium success rate. Finally, results between 2.33 and 3 suggested that the strategic decision had a high success rate. For example, the new system strategic decision within bank Y was evaluated as having a mean average of high completion rate (3), medium achievement of goals and objectives (2), high complexity (1), low deviation (3), and slight delay (2). However, the satisfaction criterion was not used in bank Y as a criterion to measure the outcome of strategic decisions (0). Consequently, the average ranking of the six criteria on the new system strategic decision within bank Y is 1.83. This result suggests that the new system strategic decision had a medium success rate. The full results will be shown in more detail later in this chapter.

Finally, as mentioned earlier, by following these procedures in analysing the qualitative data of this thesis it could be argued that the subjectivity of the researcher in analysing the empirical data decreased and consequently the reliability increased (Miller, 1990). Furthermore, it shows that the researcher was able to provide a 'valid understanding of the research problem which it addresses' (Shaw, 1999, P. 67). Hence, as mentioned earlier, the researcher's supervisors were made aware of the results of the empirical data and some suggestions were given to the researcher on how to deal with certain difficulties concerning the analysis process.

Next section will discuss the results of the empirical data regarding the definition of the implementation process of strategic decisions within banks in Jordan. The section after that will focus on the criteria used in banks in Jordan to measure the outcome of the implementation process of those decisions.

5.3 The Definition of Implementation

As mentioned before in chapter three, there is a lack of clarity of the term 'implementation' in the previous studies. Furthermore, this study is one of the first to be conducted outside the Anglo-Saxon countries and it is expected that culture might have an impact on how implementation is defined in organisations operate in other countries. Therefore, it was felt necessary to investigate what banks in Jordan mean by the concept of "implementation of strategic decisions" in order to help understand the nature and the outcome of this process. The fifty-eight interviewees were asked to define what they meant by the implementation process and its outcome. The interviews were mainly conducted with Senior and Middle managers who were themselves responsible for the implementation of strategic decisions[42]. The data of this thesis show that managers in those banks partially defined the implementation of strategic decisions in the same way as the existing studies.

This fact might be explained in several different ways. It could be claimed that this is due to the fact that most of the Middle and Senior employees within banks in Jordan

[42] Table (28) in the appendix shows the description of each of the 58 managers in terms of their specific job title and nationality.

have been educated to undergraduate level at university. Taking into account that most of them were taught using Western textbooks, this could consequently have affected the behaviour of these employees and how they define managerial concepts. Another explanation is connected with the use of an external company technique to develop and implement strategic decisions within these banks[43].

The data show that informants were able to define the implementation process in their banks. Whilst most managers within the three banks gave slightly different definitions of the implementation process, forty six informants gave answers which concur with Sterling's (2003) definition of implementation as "all the activities and actions which help to put the strategic decision into practice"[44]. The human resource manager[45] in bank Y while discussing the downsizing strategy, for example, commented that:

"The implementation of any strategy includes all the processes of making a decision work in real life. It's all the processes of putting that strategy into action."

A branch manager[46] in bank Z while discussing her bank's strategy of segmentations added:

"We say that the decision is implemented when we finish putting that decision into practice."

The majority of the informants within the three banks agreed on the first definition of implementation as all the activities to put a strategic decision into action. Although they identified these activities differently, they all agreed on them being the activities necessary to carry out the implementation process. For example, seven informants identified procedures such as having all the necessary resources as an important factor in implementing a strategic decision which supports the findings of Aaltonen and Ikavalko (2002). Two others identified implementation as a matter of operational details and tactical adjustment which is carried out within the boundaries of the

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[43] This technique, which consists of using an external foreign company, will be discussed later in the next chapter.
[44] Appendix (8) shows the different definitions of implementation which were given by the 58 informants.
[45] This manager represents manager number 42 in table (28). See appendix (7).
[46] This manager represents manager number 58 in table (28). See appendix (7).

existing organisation's structure and procedures which was also identified by Minarro-Viseras *et al.* (2005). Consequently, they identified implementation as bringing together all the necessary elements to help implement a particular strategic decision. Such elements are introducing the necessary training courses, a good structure, suitable technology, and creating a favourable environment.

For example, the accounting manager[47], while discussing the implementation process of the centralisation strategy within bank Y stated that implementation is:

"Bringing together all the necessary resources to help employees carry out the main tasks and activities to successfully implement a strategic decision. Such resources are training courses, technology, and the financial resources."

A branch manager[48] within bank X, while discussing the downsizing strategy, defined implementation as:

"All the necessary tasks which are carried out within the bank to put the strategic decision into practice. These tasks include the necessary resources and the suitable environment to successfully implement a decision"

This was supported by a consultant[49] within bank Z who was asked about the definition of the implementation process, while discussing the segmentation strategy. According to this consultant:

"Implementation includes all the activities to successfully implement a strategic decision. Human resources, financial resources, the technology ... etc. should be made available to carry out those tasks."

The previous definitions agreed on having certain elements and activities necessary to put a strategic decision into practice. Miller *et al.*, (2004) definitions of implementation are considered to be the most comprehensive, which involve all of the

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[47] This manager represents manager number 34 in table (28). See appendix (7).
[48] This manager represents manager number 23 in table (28). See appendix (7).
[49] This consultant represents manager number 56 in table (28). See appendix (7).

definitions mentioned earlier. Miller et al. (2004) defined it as "all the processes and outcomes which accrue to a strategic decision once authorisation has been given to go ahead and put the decision into practice" (p. 203). However, in their definition, Miller et al. specified the start of implementation as being once the authorisation is given for a strategic decision. Different to this, the results of this thesis showed that, as it will be shown further on in this section, that the implementation process within banks in Jordan starts even before the authorisation is given. Consequently, both the authorisation and the implementation processes are interwoven.

As a result, for the purpose of this thesis, the following definition of implementation of strategic decision within banks in Jordan is proposed, based on the input of the informants:

"All the processes and the activities which are connected with the implementation process of a strategic decision and which help to put that decision into action."

The data further revealed two streams concerning implementation. The first stream showed that most of the managers could not separate the implementation from the previous stage of the decisions making process (the formulation stage) and could not specify the start time of the implementation process of some of their strategic decisions. Such strategic decisions were the downsizing and the re-positioning strategies in Bank X, the downsizing strategy in Bank Y, and the re-positioning strategy in Bank Z. These managers agreed that there is not an exact starting point for the implementation process. For example, in response to the question of what the definition of implementation of a strategic decision is, the marketing manager[50] in bank X while discussing the strategy of re-positioning stated that:

"It is when you start carrying out a strategy and apply its concepts within the bank. I don't really remember exactly when we started implementing this strategy, but I remember that we were preparing for it while we were planning it."

[50] This manager represents manager number 5 in table (28). See appendix (7).

This was supported by the financial manager[51] in bank Y, who commented, while discussing the downsizing strategy, that:

"I do remember that the top managers asked us to study the structure of the bank and to do some statistics regarding the number of employees in each branch and in the whole bank. In the mean time, the board of directors was studying this strategy. They made the decision to implement this strategy in few months after. So, I think we started implementing this strategy while we were planning it."

The results of this thesis recognise the difficulty in separating the formulation and the implementation stages and support the previous discussion in chapter two of the idea that both the decision formulation and implementation processes are interwoven[52]. Many writers such as Okumus (2003), Bryson and Bromiley (1993), and Sproull and Hofmeister (1986) discussed the decision making process and did not distinguish between both processes (formulation and implementation). Furthermore, Miller (1997) stated that both decision making and implementation are intermixed as some aspects of implementation may start before finalizing the decision processes and of course some sub-decisions may be taken afterwards.

The second stream, which has not been mentioned by most of the previous studies shows that, in some cases, it is difficult to separate the implementation stage from the further stage (the evaluation stage) in the decision making process. For eleven informants, most strategic decisions had been fully implemented without a clear finishing time. This stream was most obvious in the answers of the informants while discussing the re-positioning and the Kanz strategies in bank X and the re-positioning strategy in bank Z. This might be explained by the nature of banking operations and the strategies themselves. Both re-positioning strategies are applied to change a bank's images in their customers' mind. However, their outcome is difficult to measure and it is impossible to specify a finishing point for their implementation process. The strategic planning manager of bank Z stated that:

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[51] This manager represents manager number 44 in table (28). See appendix (7).
[52] This result will be reflected in the framework of this study which will be discussed further in chapter seven. See page 279.

"I have to say that the repositioning strategy, although it is different from the other strategies, shares the idea of not being able to apply them now and finish this implementation later. There is no time limit to finish the implementation of this strategy. For example, you can't say that now I will change my brand image to be called xxx and two months later you say; now I will go back to the way it was called before. You implement a strategy to improve the performance of your bank. Likewise, the repositioning strategy, you do it to perform better in the market. So, it will not stop."

In summary, the definition of the implementation process of strategic decisions within banks in Jordan partially coincides with that of the previous studies. Furthermore, it is confirmed that it is difficult to separate the implementation stage from either the previous or the next stage of the decision making process. This result also agrees with what was mentioned in the previous studies on the idea of both the formulation and the implementation stages being interwoven. The results also show that it is not only difficult to separate the implementation stage from the previous stage but also from the next step in the decision making process.

One of the research questions of this thesis is related to the way managers within banks in Jordan evaluate the outcome of the implementation process of strategic decisions within their banks. Therefore, the next section will discuss the actual criteria banks in Jordan used to measure the success of the implementation process.

5.4 Criteria of Success

Does putting a strategic decision into practice mean that it is successfully implemented? The literature identifies many criteria which organisations use to measure the outcome of the implementation process. The results of this thesis suggest that managers use an array of criteria to judge the outcome of the implementation of strategic decisions. In this sample, according to the data collected for this thesis, the outcome criteria were only clear to the actual decision makers, and not to all of those involved in the implementation process. One way which might be useful to explain

the issue of the clarity of the criteria of success as well as some of the results of the empirical data which will be discussed later in chapters five, six, and seven, is to look at the possible impact of national Arab culture[53]. This thesis suggests that culture might have an impact on the way in which decisions are implemented and evaluated. Nevertheless, this thesis has no direct evidence to support this argument and consequently this is considered to be one limitation of this study. Hofstede's model of culture, which is considered to be the most comprehensive, might be useful to explain this possible effect (Chiang, 2005; Redding, 1994). For example, it could be argued that this might be due to the strong centralization and the weak power sharing of Arab organisations which was discussed by Al-Rasheed (2001) as being representative of Arab managerial problems. Additionally, weak power sharing and centralization are seen as features of the large power distance dimension[54], discussed by Hofstede (1980, 1991, and 2001), which characterises Arab culture. The following subsections will discuss the six criteria used to measure the success of a strategic decision within banks in Jordan and their importance. Hence, those criteria were deduced from the answers of the informants within the three banks.

5.4.1 Completion of the Implementation Process

Although, as described above, a clear finishing point cannot always be identified, the first criterion used by the informants to measure the success of the implementation is the completion of this process. Following Miller's (1990) study, this thesis depended on the managers' view of the completion of this process to measure this criterion. The results show that there were no clear criteria which managers used to determine the completion of the implementation process. It was shown that although employees defined completion as a criterion to measure the success of the implementation process, most of them could not define it precisely. Some managers commented that completion means that the strategic decision is fully working inside the bank. For example, the strategic planning manager[55] in bank X, while discussing the centralisation strategy, stated that[56]:

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[53] Jordan is considered to be an Arab country.
[54] This dimension will be discussed later in this chapter.
[55] This manager represents manager number 13 in table (28). See appendix (7).
[56] Appendix (9) shows the different definition of the completion criterion which were given by the different managers in the three banks.

"I can define the process of centralization implementation by the one by which what was planned is fully implemented ... ..."

This was supported by several other informants in the other two banks. For example, the operations manager[57] in bank Z, while discussing the restructuring strategy, said:

"We can say that a strategy is implemented when the strategy is fully working inside the bank. In other words, the implementation process has to be completed in order to say that it is implemented."

The financial manager[58] within bank Y, while discussing the new system strategy, stated that:

"The new system is operating inside the bank and the employees are using it smoothly."

The use of completion to judge the implementation process of a strategic decision was supported by the observation of the researcher in bank X. Through observation, the researcher recognised that bank X had just finished implementing a new strategy to deal with internet banking. During the observation, the researcher noticed that this system was evaluated by two of the middle managers as a successfully implemented strategy. This system was evaluated as a completely successful decision, meaning that it was operating fully within the bank.

Most of the previous studies did not include this criterion as a measurement of the successful implementation of strategic decisions. Miller (1997) identified the completion of the implementation process as one of three criteria to measure the outcome of this process. However, as will be discussed later, different to this study, she identified completion as the degree to which everything intended to be done is done within the time frame. This idea reflects the 'within time frame' criterion which is considered as another criterion to measure the success within this thesis.

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[57] This manager represents manager number 52 in table (28). See appendix (7).
[58] This manager represents manager number 32 in table (28). See appendix (7).

But, what if a strategic decision is not fully implemented? This affects the managers' views towards the outcome of the implementation process and causes them to rate it in different ways. Fully implementing a strategic decision has a significant effect on managers rating this decision as successful. Nevertheless, implementing it in part led managers to rate it as a medium or low success. The data resulting from the interviews show that all strategic decisions within the three banks were either fully implemented or implemented in part. Table (11) shows an example of the technique used to measure the strength of every criterion in this thesis, whereas appendix () shows the different viewpoints of the 58 informants regarding the completion criterion of the twelve strategic decisions within the three banks.

Table 11 An example of the technique used to measure the strength of every criterion in this thesis

The Strategic Decision	Completion Criteria
Centralization (Bank X) (six informants)	(+) (+) (+) (+) (+) (+)
Downsizing (Bank X) (six informants)	(-+) (-+) (-+) (-+) (-+) (+)
Kanz (five informants)	(-) (-) (-+) (-+) (-)
Business Intelligence (four informants)	(+) (+) (+) (+)
Re-positioning (Bank X) (three informants)	(+) (+) (+)
Auditing (four informants)	(+) (+) (+) (+)
Centralization (Bank Y) (seven informants)	(+) (+) (+) (+) (+) (+) (+)
Downsizing (Bank Y) (six informants)	(-) (-) (-+) (-+) (-+) (-+)
New System (five informants)	(+) (+) (+) (+) (+)
Re-structuring (six informants)	(-+) (-+) (-) (-) (-) (-)
Re-positioning (Bank Z) (three informants)	(-+) (-) (-)
Segmentation (three informants)	(-) (-)(-)

(-) low completion

(+) high completion

(-+) medium completion

Looking at the table above, it can be noticed that the data shows that based upon the analysis by the researcher in which the factors were ranked positive, negative or neutral, according to the interviews, six informants suggested that the centralization strategy in bank X had a high completion rate (+). However, three informants who were interviewed regarding the segmentation strategy in bank X suggested it as having a low completion rate (-). The data also shows that two of the six informants who were interviewed regarding the re-structuring strategy in bank Z believed it to have a medium completion rate (-+), whereas the remaining (four) saw it as having a low completion rate. As a result, as shown in table (11), focusing only on the

completion criterion, the mean average answers of the six informants suggests that this strategic decision can be seen to have a low completion rate. Hence, the same method was applied to evaluate the remaining strategic decisions. Following the above procedure, table (12) shows the evaluation of each strategic decision within banks in Jordan regarding their degree of completion.

Table 12 The evaluation of each strategic decision within banks in Jordan regarding their degree of completion

The Strategic Decision	Completion Criteria	The completion of the implementation process
Centralization (Bank X)	(+) (+) (+) (+) (+) (+)	High Completion
Downsizing (Bank X)	(-+) (-+) (-+) (-+) (-+) (+)	Medium Completion
Kanz	(-) (-) (-+) (-+) (-)	Low Completion
Business Intelligence	(+) (+) (+) (+)	High Completion
Re-positioning (Bank X)	(+) (+) (+)	High Completion
Auditing	(+) (+) (+) (+)	High Completion
Centralization (Bank Y)	(+) (+) (+) (+) (+) (+) (+)	High Completion
Downsizing (Bank Y)	(-) (-) (-+) (-+) (-+) (-+)	Medium Completion
New System	(+) (+) (+) (+) (+)	High Completion
Re-structuring	(-+) (-+) (-) (-) (-) (-)	Low Completion
Re-positioning (Bank Z)	(-+) (-) (-)	Low Completion
Segmentation	(-) (-)(-)	Low Completion

Does the existence of this criterion alone guarantee successful implementation? Are there other criteria which were used within the three banks to measure the outcome of strategic decision within those banks? Agreeing with some of the previous studies, such as Alexander (1985), Miller (1997) and Hickson *et al.* (2003), who used multiple criteria to measure success, the informants in the three banks commented that the completion of the implementation alone does not indicate a successful implementation. The operation manager[59] of bank X, while discussing the centralisation strategy, stated that:

"I can define the process of implementing the centralization strategy as having fully implemented that was planned. However, not every decision that is implemented is considered to be successful."

[59] This manager represents manager number 16 in table (28). See appendix (7).

Other informants stated that completion alone is not enough to define the successful implementation of strategic decisions within their banks. For example a branch manager[60] in bank Y, while discussing the new system strategy, commented that:

"We say about implementation that it is complete and successful only when it achieves its objectives."

This was supported by another branch manager[61] in Bank Z, while discussing the restructuring strategy, who assured that:

"The implementation of a strategic decision means that the decision is fully operating within the bank and achieving it goals and objectives."

The last two definitions lead us to look at the achievement of the goals and objectives of the implementation of strategic decisions as another criterion which is used to judge the successful implementation of those decisions. This criterion will be discussed below.

5.4.2 Achievement of Goals and Objectives

All of the banks are applying strategies with the goal of increasing their financial situation and accordingly their competitive position within the industry. Agreeing with studies carried out by Kargar and Blumenthal (1994), Bryson and Bromiley (1993), and Alexander (1985), the results of this thesis show that thirty seven of the informants talked about achieving goals and objectives as a main criterion to judge the successful implementation of strategic decisions within their banks. For example, the operations manager[62] from bank Y commented that, before starting the implementation of the centralization strategy, the credit manager[63] thought that it would fail. The reason for this was that they were unhappy with the idea itself.

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[60] This manager represents manager number 33 in table (28). See appendix (7).
[61] This manager represents manager number 55 in table (28). See appendix (7).
[62] This manager represents manager number 35 in table (28). See appendix (7).
[63] This manager represents manager number 36 in table (28). See appendix (7).

Nevertheless, the credit manager only recognised that it was successful when they looked at their bank's performance, as demonstrated by the following statement:

"At the beginning during the implementation process we thought that it was not successful, but at the end when it was fully implemented, we discovered after looking at the bank's performance that it was successful and that it achieved its goals and objectives."

Furthermore, the operations manager[64] who was responsible for the implementation of a new system in bank Y suggested that the success of this strategy was to be judged based on the achievement of certain goals and objectives. Such goals were increasing the customer base and achieving greater revenues for the bank. The operations manager stated that:

"Some of the customers were going to ask some employees about some services. These employees were not able to serve or provide these customers with an adequate service which they needed because they were busy with other desk work. Thus the bank decided that the desk work should be centralized in order to provide customers with the high quality service that they need. This strategy managed to achieve this goal of providing high quality services to the employees."

Following the same technique used to measure the strength of the completion criterion and according to the empirical data provided by the informants, the following table shows the twelve strategic decisions and their ranking according to the achievement of goals and objectives criterion. The same technique of evaluation was used to measure the strength of the four other criteria (complexity of the implementation process, deviation from the expected results, implementation within the time limit, and the satisfaction with the strategic implementation process) which will be discussed later in this chapter.

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[64] This manager represents manager number 30 in table (28). See appendix (7).

Table 13 The ranking of the twelve strategic decisions according to the achievement of goals and objectives criterion

The Strategic Decision	Achievement of goals and objectives
Centralization (Bank X)	Medium Achievement
Downsizing (Bank X)	Low Achievement
Kanz	Low Achievement
Business Intelligence	Medium achievement
Re-positioning (Bank X)	High Achievement
Auditing	High Achievement
Centralization (Bank Y)	Low Achievement
Downsizing (Bank Y)	Low Achievement
New System	Medium achievement
Re-structuring	Low Achievement
Re-positioning (Bank Z)	Low Achievement
Segmentation	Low Achievement

However, do goals and objectives only relate to the general performance of the bank within the market? It was noted from the data that some of the goals were related to the improvement of the quality of services provided to customers, the quality of decisions made within the bank and a decrease in the risk associated with these decisions. For example, the operations manager[65] in bank Y stated that he understands that centralising procedures within the bank helps to:

"Reduce the time to serve customers and the burden of the work on the employees within branches is lessened which gives them more time to serve customers and deal with their needs. It provides customers with a high quality service; the employee within the branch serves the customer by filling in the application form for services or products and sends this form to be evaluated by more experienced employees. By doing this and relying on more experienced employees, the quality of decisions will be high."

The IT manager[66], while discussing the same strategy, added that:

"Through centralization, the bank collected the experts in all fields and moved them to the centres and those people are the ones who are responsible for making the

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[65] This manager represents manager number 35 in table (28). See appendix (7).
[66] This manager represents manager number 37 in table (28). See appendix (7).

decisions. In this case, the bank increased the quality of the services provided to its customers and eliminated or decreased the risk within the bank."

This was also supported by the operations manager[67] within bank Z, while discussing the segmentation strategy, who stated that:

"The bank was trying to provide customers with what they want. The bank suggested segmenting the accounts according to their profitability and the nature of the customer job. The goal of this decision is to increase our customer base and to improve the services provided to our customers. This means that I have to strengthen the bank's relations with its customers and increase its customer base.

In opposition to what was found in studies carried out by Kargar and Blumenthal (1994), Hamilton and Shergill (1992), Boyd (1991), and Alexander (1985), the results of this thesis, agreeing with the findings of Bryson and Bromiley (1993) who found that financial objectives were not considered to be a measure of success, show that managers connected the success of their strategic decisions to the achievement of certain goals and objectives connected with the implementation of those decisions. However, achieving those goals and objectives was related to the overall performance of their banks not specifically to their financial performance. However; managers remained vague when talking about the overall performance. This might be related to the nature of the strategic decisions studied. Furthermore, it might be also related to the fact that most of the operations inside a bank are naturally connected to its financial position.

5.4.3 Complexity of the Implementation Process

The third criterion, as revealed by the data was the ease of the implementation process itself. Complexity of the implementation process criterion was not discussed by the most of the previous studies apart from Miller (1990). This criterion resulted difficult to separate from some other criteria[68], as it is related to the complexity of the

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[67] This manager represents manager number 57 in table (28). See appendix (7).
[68] Such as satisfaction and deviation from the expected results which will be discussed later in this chapter.

implementation process and whether employees face problems while implementing strategic decisions. According to the data collected, this criterion is also connected to the achievement of goals and objectives. The deputy general manager[69] in Bank Y commented that the outcome of the implementation process of the new system strategy can be judged,

"Through many things like how employees are able to use the system, the ability of the new system to develop useful and accurate reports, how the system is integrated with other systems, and of course the system should be deliverable."

A branch manager[70] in bank X, while discussing the Kanz strategy, stated that:

"The Kanz strategy was a very easy strategy to implement. I had implemented many strategies before, and it was the easiest one to implement. It didn't need any extra knowledge to know how to implement it. Anyone could just know how to do it."

The usage of ease of implementation to measure the outcome of the implementation process within banks in Jordan might be explained by the large power distance which characterises Arab culture and which was discussed by Hofstede (1980, 1991, and 2001). According to Hofstede, nations with a large power distance are characterised by an expectation of subordinates to follow instructions and to show little initiative. Consequently, this affects the way employees within the banks look at things. Employees look for ease in the implementation of strategic decisions; for the fact that it does not require them to exert any extra effort. Accordingly, any complexities associated with this process will be considered a challenge and will affect the way they look at the implementation process and, consequently, the way they look at its outcome.

This criterion, as has been mentioned before, is associated with the existence of problems within the implementation process. One of the main focuses of this thesis was on the existence of problems that may potentially affect the outcome of the

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[69] This manager represents manager number 29 in table (28). See appendix (7).
[70] This manager represents manager number 27 in table (28). See appendix (7).

implementation process. For example, whilst discussing the new system strategy the financial manager[71] in bank Y stated that:

"We faced many problems with implementing this decision, problems which affected its outcome. It wasn't very successful. As I mentioned before, there is no strategy without problems so I don't think that you will get an answer which tells you that the implementation process of any strategy was very successful."

This was also supported by a branch manager[72] within bank Z, while discussing the segmentation strategy, who commented that:

"We faced many problems while implementing this strategy. These problems were connected to both the customers and the employees within the bank. Some of the procedures were not clear and customers were complaining about not being classified correctly. This strategy was really difficult to implement."

Through observation, the researcher was able to support the above argument regarding the existence of problems. In this instance, the employees were implementing a current strategic decision concerning the use of a new system in the credit department within bank Y. The aim of this strategy was to better control the credit flow within the bank. Some employees were complaining about the difficulties associated with the use of this program and the different requirements it needs to successfully implement it. These difficulties affected how the employees looked at the implementation of such a system. They commented that they would prefer either to go back to using the old system or to adopt an easier new system than the current one.

The complexity criterion was used in Miller's (1990) study to measure success. Miller identified ease of implementation as the degree of difficulties in the process perceived by the authorising body. However, in this thesis, this criterion is perceived by both the authorisers and the implementers of a strategic decision and is measured by the existence of problems associated with implementing a given strategic decision. Based on the data collected and following the same procedures used to evaluate the previous

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[71] This manager represents manager number 32 in table (28). See appendix (7).
[72] This manager represents manager number 58 in table (28). See appendix (7).

two criteria, the following table shows the ranking of each decision concerning this criterion.

Table 14 The ranking of each of the twelve strategic decisions concerning the complexity criterion

The Strategic Decision	Complexity of the implementation process
Centralization (Bank X)	High Complexity
Downsizing (Bank X)	Medium Complexity
Kanz	Low Complexity
Business Intelligence	Medium Complexity
Re-positioning (Bank X)	Low Complexity
Auditing	Low Complexity
Centralization (Bank Y)	High Complexity
Downsizing (Bank Y)	High Complexity
New System	High Complexity
Re-structuring	High Complexity
Re-positioning (Bank Z)	Medium Complexity
Segmentation	High Complexity

5.4.4 Deviation from the Expected Results

Most of the previous studies discussed this criterion to measure the successful implementation of strategic decisions. Such studies are Hickson *et al.* (2003), Miller (1997), Kargar and Blumenthal (1994), Bryson and Bromiley (1993), Hamilton and Shergill (1992), Boyd (1991), Nutt (1989), and Alexander (1985). Kargar and Blumenthal (1994) used this criterion to measure the outcome of strategic decisions. However, they divided it into three criteria. These criteria are the deviation from the lead organisation success criteria, deviation from the involved organisation's success criteria, and the deviation from the adopted proposal. Furthermore, Miller (1997) used the same criterion as a success measurement; nevertheless, she called it the 'achievement' criterion. According to Miller, achievement refers to the degree to which everything which was done performs as intended.

The results of this thesis agree with the previous studies and consider implementing a strategic decision as intended as another criterion to measure the success of the implementation process. It is related to the other criteria mentioned earlier in this chapter. Every strategic decision is implemented within an organisation for a purpose: accordingly, the data showed that any deviation from the results is considered to be a

failure. Sixteen informants in the three banks supported this and discussed strategies which were not fully implemented as planned initially as a failure.

All the informants from bank X commented that the authorisers stopped the implementation of the Kanz strategy because they realised that it did not achieve what it was meant to achieve. According to them, the strategic decision of introducing the Kanz product was made in order to attract new customers to buy this product, and consequently, to motivate them to open bank accounts with them. However, this did not happen exactly as was planned; the financial manager[73] in the bank said:

"We were saying in the meetings that the Kanz strategy did not achieve its goals and objectives and didn't attract that many new customers to the bank. The old customers just transferred their money from one account to another to buy this product. Most of the new customers used to buy the product a few days before the prize and withdraw it a few days after that. In my opinion, there was no need for the Kanz strategy as long as the bank had another strategy which was almost the same (the saving account one)."

Moreover, a branch manager[74] added that this strategy affected the performance of the employees within the bank's branches and consequently the quality of the services provided to its customers. According to this informant, the management inside the bank did not recognise this when they first planned for this strategy. The branch manager stated that:

"The Kanz strategy is a good strategy; however, there are lots of problems connected with it. Anyone can come to the bank and ask to issue a Kanz certificate in any name that they want. The bank just asks for the national identification number and then issues the certificate. There're other problems such as losing the certificate and asking to be issued with another one like an elderly woman whose son bought her a certificate as a birthday present and wants to cash the certificate but she doesn't have ID. All of these things affected the quality of services provided to our customers. The

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[73] This manager represents manager number 25 in table (28). See appendix (7).
[74] This manager represents manager number 27 in table (28). See appendix (7).

problems related to this strategy are greater than its benefits. The strategy is a profitable one, but the administrative parts of it are problematic."

Both the downsizing strategies in bank X and bank Y were rated as having medium deviation from their expected results. The top managers expected the performance of the employees to increase by applying this strategy within their banks; however, the results were not as expected. According to the human resource[75] manager within bank Y:

"One of the goals of this strategy was to increase the productivity of employees within the bank. However the performance of some employees within the bank was badly affected by implementing this strategy. Those employees thought that they would be affected by implementing this strategy, however, some of them weren't. "

Finally, the operations manager[76] who was involved in both making and implementing the segmentation strategic decision within bank Z commented that the intended results were not as planned. The operations manager talked about the effect of culture[77] on the success of the implementation process. He said:

"But at the moment banks in Jordan have a culture of just sitting back and waiting for customers to arrive and that's culturally a big step and we found it difficult, we thought that it would happen much, much faster. This strategy should have been successful!"

The following table shows the results of the data collected regarding the strategic decisions and the degree of deviation from the expected results of each of them.

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[75] This manager represents manager number 19 in table (28). See appendix (7).
[76] This manager represents manager number 57 in table (28). See appendix (7).
[77] Culture as a factor which affected the implementation process will be discussed in the next chapter.

Table 15 The degree of deviation from the expected results of the twelve strategic decisions

The Strategic Decision	Deviation from the expected results
Centralization (Bank X)	Low Deviation
Downsizing (Bank X)	Medium Deviation
Kanz	High Deviation
Business Intelligence	Low Deviation
Re-positioning (Bank X)	Low Deviation
Auditing	Low Deviation
Centralization (Bank Y)	Low Deviation
Downsizing (Bank Y)	Medium Deviation
New System	Low Deviation
Re-structuring	Medium Deviation
Re-positioning (Bank Z)	Low Deviation
Segmentation	Medium Deviation

5.4.5 Implementation within the Time Limit

Implementation of strategic decisions and the achievement of goals and objectives within pre-determined time frames were raised by almost all the informants in the three banks. It is used by nearly all the informants, apart from three, to refer to the outcome of the implementation process of the strategic decisions discussed with them.

Implementing a strategic decision within the time frame was considered as a measure of success by Miller (1997). However, she referred to it as the completion of the implementation process. In this thesis, as mentioned before, completion was defined as the stage when the strategic decision is fully operating inside the bank. Furthermore, implementation within the time frame is considered a separate criterion.

Each strategic decision in bank Y had a buffering time period connecting with its implementation. This finding was only mentioned in previous studies by Raps (2005). The buffering time period[78] is considered a factor which positively affected the implementation process inside the banks. It gave the implementer the chance to deal with any problems associated with the implementation process without worrying too much about the time limitations. However, the existence of a buffering time period did not prevent some managers within Bank Y from mentioning a delay in the implementation processes of some strategic decisions. For instance, during a

[78] This technique will be discussed further in the next chapter.

discussion of the length of the implementation process of a new system, the IT manager[79] in bank Y stated that:

"It took six months to implement the strategic decision. It was implemented according to the plan and this implementation even took less time to implement than planned. There was some delay but it did not affect the actual expected time because we had built in extra time to help us deal with any problems concerning the implementation of this decision."

This criterion was given much importance in judging the outcome of the implementation process within bank X and bank Z. Most of the strategic decisions in bank X suffered from a slight delay which affected the managers' view of their outcome, whereas bank Z suffered from a severe delay which caused its strategic decisions to fail or to be rated as unsuccessful. A consultant[80] in bank Z, while discussing the restructuring strategy, commented that:

"Not all of our strategic imperatives were achieved according to their plans... Some of them have got a slip edge! Some of them have got an irrecoverable slip edge."

This was supported by a branch manager[81] within the same bank, while discussing the segmentation strategy, who commented that:

"The top management sent our branch a formal letter to tell us that the segmentation strategy would be implemented within certain dates. These dates have now passed without us finishing implementing this strategy. You're not talking here about a month or so but about six months at least."

The use of this criterion was obvious through the observation by the researcher within bank Z. According to some employees within a branch in bank Z, a new system inside the bank was to be implemented in their branch in a month's time. However, even

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[79] This manager represents manager number 31 in table (28). See appendix (7).
[80] This consultant represents manager number 50 in table (28). See appendix (7).
[81] This manager represents manager number 58 in table (28). See appendix (7).

though it had not yet been implemented the employees judged the strategy as a failure before it was even implemented in their branch.

The use of this criterion as a measurement of success might be explained by Hofstede's (1980, 1991, 2001) model of culture. Arab culture in Hofstede's model is characterised as having a long-term orientation and high uncertainty avoidance. Long-term cultures tend to prefer slow results with the most important events happening in the future. Organisations in these cultures focus on future results and are more receptive to in-depth investment in long term changes of the firm (Deresky, 2008; Waarets and Van Everdingen, 2005). Consequently, these organisations prefer to take things slowly to make sure that they are done successfully. Furthermore, according to Hofstede, organisations in high uncertainty avoidance cultures try to reduce the ambiguity associated with their environment by creating rules and structure. This might justify the adoption of a buffering time period technique in banks in Jordan with the purpose of reducing the uncertainty associated with implementing their strategic decisions.

Depending on the collected data, the following table shows the managers' view of the status of this criterion in regards to the twelve strategic decisions studied.

Table 16 The status of 'implementation within the limit time' criterion of the twelve strategic decisions

The Strategic Decision	Implementation within the time limit
Centralization (Bank X)	Slight Delay
Downsizing (Bank X)	Slight Delay
Kanz	-*
Business Intelligence	Slight Delay
Re-positioning (Bank X)	-
Auditing	Within Time Limit
Centralization (Bank Y)	Slight Delay
Downsizing (Bank Y)	Slight Delay
New System	Slight Delay
Re-structuring	Severe Delay
Re-positioning (Bank Z)	-
Segmentation	Severe Delay

* These strategies have no time limit to be implemented

5.4.6 Satisfaction with the Strategic Decision Implementation Process

Satisfaction is another criterion used to measure success. Satisfaction of employees towards the strategic decision implementation process was recognised by many previous studies as a criterion to measure success (see Miller, 1997; Bryson and Bromiley, 1993; Miller, 1990). In this thesis, it is related to the issue of the employees being satisfied with the implementation process itself and with its outcomes. This criterion was explicitly raised by only four informants in two banks – Bank X and Z; nevertheless, the data revealed that many other informants implicitly mentioned satisfaction as a criterion to judge the outcome of a strategic decision. However, this criterion was not mentioned by any informants from Bank Y. Consequently, it may be argued that its absence will not affect the outcome of the implementation process of strategic decisions within banks in Jordan seriously. This was supported by an interesting comment by the deputy general manager[82] in bank X. He was asked about how they measured the success of the implementation process of the centralization strategy and answered that besides the achievement of goals and objectives:

"The satisfaction of employees was also a criterion but it was not as important as other criteria."

The deputy general manager[83] within bank Z, while discussing the restructuring strategy, commented that:

"The matter of employees being satisfied about implementing certain strategic decisions is not a serious one. You can't satisfy everyone in the bank. Those who will be negatively affected by implementing a strategic decision will not be happy or satisfied with that strategic decision. The bank cares about them, but at the end of the day, the benefit of the bank is to implement this strategy regardless of what some employees think about it. Honestly, it has nothing to do with regard to this issue."

This was supported by a branch manager[84] within the same bank, while discussing the same strategy, who commented that:

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[82] This manager represents manager number 8 in table (28). See appendix (7).
[83] This manager represents manager number 51 in table (28). See appendix (7).

"I'm not happy with this strategy. However, the bank has to implement it to be able to compete within the banking industry regardless of what I or some other employees think of this strategy."

While conducting observation within bank Z, the researcher observed that some employees were not happy about a certain strategic decision concerning their job evaluation being implementing in their bank. Nevertheless, they had to do their best to successfully implement that strategic decision regardless of their opinion about it. Satisfaction as a criterion to measure success might depend on the culture within which organisations operate. According to Hofstede (1980; 1991), Arab culture is in between of being masculine and feminine; however, it is closer to being feminine than masculine. Masculine cultures are characterised as caring about the outcome more than about the process itself, whereas cultures with feminine characteristics care about the process more than about income (Hofstede, 1980).

On the one hand, satisfaction as a criterion to measure success might represent the feminine side of the organisational culture which is affected by the national culture. On the other hand, not considering it as a criterion might represent the masculine side of the organisational culture (also might be affected by the national culture). Nevertheless, the data show that managers did not reach a consensus about whether to consider satisfaction as a criterion to measure success. This result could be represented in Hofstede's (1980; 1991) model where Arab culture remains in between the masculine and feminine extremes. However, having four people consider it as a criterion to measure success may be seen as a contradiction of Hofstede's results of positioning Arab culture closer to feminine than masculine. This might be explained by the large power[85] distance in the implementation process being stronger than the effect of the masculine-feminine dimension.

As with the previous criteria, depending on the managers' view, and following the same method which was used to measure the strength of the previous criteria. the following table shows the degree of satisfaction of each strategic decision.

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[84] This manager represents manager number 55 in table (28). See appendix (7).
[85] This dimension was discussed earlier in this chapter.

Table 17 The degree of satisfaction of each of the twelve strategic decisions

The Strategic Decision	Satisfaction of the strategic decision implementation process
Centralization (Bank X)	Medium Satisfaction
Downsizing (Bank X)	Low Satisfaction
Kanz	Low Satisfaction
Business Intelligence	High Satisfaction
Re-positioning (Bank X)	High Satisfaction
Auditing	High Satisfaction
Centralization (Bank Y)	-
Downsizing (Bank Y)	-
New System	-
Re-structuring	Low Satisfaction
Re-positioning (Bank Z)	Low Satisfaction
Segmentation	Low Satisfaction

5.5 Summary and Conclusions

The results of the definition of the implementation process in the three banks were partially consistent with those of the existing studies. Implementation was defined here as all the processes and the activities which are connected with the implementation process of a strategic decision and which help to put that decision into action. The reason behind this result was explained as being due to the influence of the higher education system in Jordan as well as to the use of external companies to develop and implement strategic decisions within the three banks, both of which are strongly influenced by Western culture. Taking into consideration that these external companies were Western companies who primarily assist Western organisations to implement their strategies implies that the same definition of the implementation process exists at the three banks in Jordan as that found in the West[86].

As found in previous studies, managers were not able to identify the exact start point of the implementation process of strategic decisions. In addition, a finishing point of most strategic decisions could not be identified especially in the re-positioning strategies in banks X and Z. The previous studies concluded that the formulation and the implementation process are interwoven. However, the results of this thesis show that in addition to the formulation process, the implementation process and the

[86] The use of an external company will be discussed further in the next chapter.

following stage are interwoven as well. Many aspects of the implementation process started before the actual authorization of the strategic decision. For example, a simulation technique was used to judge the applicability of some strategic decisions like the new system strategy in bank Y. However, managers (both decision makers and implementers) considered this as a start of the implementation process before the actual authorization of the strategy.

The same was true for the identification of a finishing point for some strategic decisions. The re-positioning strategy in bank X was an endless strategy which needed a continuous follow-up to guarantee its success. In this case, the informants interviewed could not differentiate between the implementation activities and the follow-up ones. Additionally, the results of this thesis show that there was no exact completion rate for it nor was there an exact measurement of the achievement of goals and objectives. Nevertheless, although employees could not specify the exact finishing point, they considered this strategy as well as other strategies as having been implemented completely.

Not every strategy implemented is considered to be successful. A total of six criteria were used in the three banks to measure the outcome of the implementation process of their strategic decisions. This thesis found that the completion of implementation process is considered to be a new criterion which was not discussed before in the previous studies and which was used to measure the implementation process of strategic decisions within banks in Jordan. Similar to the factors of implementation, these were used in conjunction with one another, and not individually to judge the implementation. For example, it was noted that the satisfaction criterion was not as important as the other criteria. Nevertheless, its existence was crucial to the judgment of having a high, moderate, or failed implementation. Rankings of importance of criteria were based on the combination of successful criteria. The conclusions of this thesis show that culture could be used to explain having the complexity of the implementation process, the implementation within the time limit, and the satisfaction of the implementation process as criteria to measure the outcome of this process. This

possible effect was explained by the Hofstede model as represented by all of its dimensions apart from the collectivism vs. individualism one[87].

In contrast to the previous studies which used fewer numbers of criteria to judge the implementation process, this study, as mentioned before, identified six criteria. The following table shows the criteria used to measure the successful implementation of strategic decisions within banks in Jordan.

Table 18 The criteria used to measure the successful implementation of strategic decisions within banks in Jordan

The completion of the implementation process
Achievement of goals and objectives
Complexity of the implementation process
The deviation from the expected results
Implementation within the time limit
Satisfaction of the strategic decision implementation process

Some of the criteria used in the previous studies are the same as those identified in this thesis but were given different names. In addition, some criteria whilst having the exact same name have, in this thesis, adopted different meanings. For example, the deviation from the expected results criterion in this study is the same as the 'achievement' criterion in Miller's (1997) study. Another example is how achievement as a criterion to measure the successful implementation in this thesis means the achievement of a strategy's stated goals and objectives, whereas Miller (1997) used it to refer to the degree to which everything which was done and the degree to which it performed as intended. However, the achievement criterion in Miller's study is the same as the deviation from the expected results criterion of this thesis.

Furthermore, most previous studies used few criteria to measure the successful implementation of strategic decisions. For example, Nutt (1989), and Kargar and Blumenthal (1994) used a single criterion to measure successful implementation. However, some of the implementation researchers used multiple criteria. For example, Miller (1997) and Alexander (1985) both used three criteria to measure successful implementation. Nevertheless, the criteria used in both studies are

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[87] This dimension will be discussed later in the next chapter.

different. Based on the works of these two authors, 6 criteria can be identified to measure successful implementation of strategic decisions in the three banks. The following table shows some of the previous studies and the criteria used to measure the outcome of the implementation process.

Table 19 The criteria used in the existing studies to measure the outcome of the implementation process of strategic decisions

Miller (1997)	• Completion: the degree to which everything intended to be done is done within the time frame • Achievement: the degree to which everything which was done performs as intended • Acceptability: the degree of satisfaction of those involved in the implementation or who have been affected by it
Kargar and Blumenthal (1994)	• Achievement of goals and objectives • Achieve financial results • Was carried out within various resources initially budgeted for it
Bryson and Bromiley (1993)	• Achievement of overall goals of the lead organisation • The lead organisation's satisfaction of the outcome • Deviation from the lead organisation success criteria • Deviation from the involved organisation's success criteria • Deviation from the adopted proposal • Did the project increase the lead's organisation's capacity for future endeavours? • Learning from the current project.
Nutt (1989)	• Whether a decision was put to use.
Alexander (1985)	• Achievement of goals and objectives • Achieve financial results • Was carried out within various resources initially budgeted for it

Finally, taking into consideration that 58 informants were interviewed regarding twelve strategic decisions, the degree of success of the implementation process of each strategic decision was judged by the researcher himself. However, as was mentioned previously, the final judgment was reached through the consensus of the researcher's results of the degree of success for each strategic decision with the results of the two independent researchers concerning the same issue[88]. Hence, each strategic decision was judged according to the six criteria mentioned earlier in this chapter. Following the analysis method discussed in section (5.2), table (20) shows a summary of all the six criteria and the twelve strategic decisions which they were used to

[88] The inter-rater agreement was discussed earlier in this chapter.

evaluate. Table (21) shows the twelve strategic decisions, their degree of success. and their rankings according to the degree of success with which they were implemented.

Table 20 The mean average of the evaluation of the six criteria which were used to measure the outcome of the implementation process of the twelve strategic decisions.

The strategy	The completion of the implementation process	Achievement of goals and objectives	Complexity of the implementation process	Deviation from the expected results	Implementation within the time limit	Satisfaction of the strategic decision implementation process
Auditing (bank X)	High Completion	Medium Achievement	High Complexity	Low Deviation	Slight Delay	Medium Satisfaction
Re-Positioning (bank X)	Medium Completion	Low Achievement	Medium Complexity	Medium Deviation	Slight Delay	Low Satisfaction
Business Intelligence (bank X)	Low Completion	Low Achievement	Low Complexity	High Deviation	-*	Low Satisfaction
Centralization (bank X)	High Completion	Medium achievement	Medium Complexity	Low Deviation	Slight Delay	High Satisfaction
New System (Bank Y)	High Completion	High Achievement	Low Complexity	Low Deviation	-	High Satisfaction
Centralization (Bank Y)	High Completion	High Achievement	Low Complexity	Low Deviation	Within Time Limit	High Satisfaction
Downsizing (bank X)	High Completion	Low Achievement	High Complexity	Low Deviation	Slight Delay	-
Downsizing (Bank Y)	Medium Completion	Low Achievement	High Complexity	Medium Deviation	Slight Delay	-
Re-Positioning (bank Z)	High Completion	Medium achievement	High Complexity	Low Deviation	Slight Delay	-
Restructuring (bank Z)	Low Completion	Low Achievement	High Complexity	Medium Deviation	Severe Delay	Low Satisfaction
Segmentation (bank Z)	Low Completion	Low Achievement	Medium Complexity	Low Deviation	-	Low Satisfaction
Kanz (bank X)	Low Completion	Low Achievement	High Complexity	Medium Deviation	Severe Delay	Low Satisfaction

Table 21 The degree of success of the implementation of each strategic decision within the three banks

The strategy	The mean ranking of the six criteria	The degree of success	Rank
Auditing (bank X)	3	High success	1st
Re-Positioning (bank X)	2.50	High success	2nd
Business Intelligence (bank X)	2.50	High success	2nd
Centralization (bank X)	2.33	High success	4th
New System (Bank Y)	1.83	Moderate success	5th
Centralization (Bank Y)	1.67	Moderate success	6th
Downsizing (bank X)	1.67	Moderate success	6th
Downsizing (Bank Y)	1.33	Low success	8th
Re-Positioning (bank Z)	1.33	Low success	8th
Restructuring (bank Z)	1.17	Low success	10th
Segmentation (bank Z)	1.17	Low success	10th
Kanz (bank X)	1.17	Low success	10th

Four strategic decisions were ranked as highly successful. These are the Auditing, Re-positioning, Business Intelligence, and centralisation strategies within bank X. The Auditing strategy was ranked the most successful strategy with a mean ranking of 3. This strategic decision was ranked as having a high completion, high satisfaction, low complexity, low deviation from the expected results, and was completed with the time frame.

Both the Repositioning and the Business Intelligence strategies were ranked together, as the second most successful strategic decisions. According to the analysis of the empirical data, the Repositioning strategy was ranked as having a high completion rate, high achievement, low complexity, low deviation, and high satisfaction. The Business Intelligence strategic decision was ranked as having high completion, high satisfaction, medium achievement, medium complexity, low deviation, and slight delay in its implementation process. However, the empirical data showed that the repositioning strategy within bank X did not have a time limit to be implemented which affected it to be ranked the second most successful strategic decision with the Business Intelligence strategic decision.

The analysis shows the centralisation strategy to be ranked the fourth most successful strategic decision. This strategic decision was seen as having high completion,

moderate achievement of the goals and objectives, low deviation from the expected results. However, different to the previous three strategic decisions, the centralisation strategy within bank X was rated as having a complex implementation process, medium satisfaction, and as having more time to be implemented than the planned.

The analysis also shows that three strategic decisions were ranked as having a moderate success rate of implementation. These strategic decisions are the new system and the centralisation strategies within bank Y as well as the downsizing strategy within bank X. The new system strategic decision was rated as having high completion, high complexity, slight delay in the implementation process, low deviation, and medium achievement of goals and objectives; consequently, it was ranked as having the fifth most successful strategy. Both the centralisation strategic decision in bank Y and the downsizing strategic decision in bank X were ranked as having the sixth most successful implementation. Both decisions were ranked as having low achievement, medium complexity, and slight delay in the implementation process. However, the downsizing strategic decision within bank X was rated as having medium deviation, medium complexity, and low satisfaction rates, whereas, the centralisation strategy within bank Y was rated as having low deviation and high complexity rates. As mentioned before, the satisfaction criterion was only found to be applied in bank X and bank Z, nevertheless, it was not found as a measurement of success within bank Y. This leaves the question open to what would have happened to the outcome of the new system and the centralisation strategies, which discussed before, as well as the downsizing strategy in bank Y, which will be discussed later in this chapter.

Five strategic decisions were ranked as having low success rates. Those strategies are the downsizing strategy in bank Y, the Kanz strategy in bank X, as well as all of the strategic decisions in bank Z. Both the downsizing strategy within Y and the respositining strategy within bank Z were ranked as having the eighth most successful strategic decisions. Both strategic decisions were rated as having a low achievement of the gaols and objectives. However, the Downsizing strategy within bank Y was evaluated as having medium completion, medium deviation, high complexity, and slight delay in the implementation process. As with the centralisation and the new system strategic decisions within bank Y, this strategy was not evaluated according to

the satisfaction criterion. The repositioning strategic decision within bank Z was ranked as having a medium complexity, low deviation, low completion, and low satisfaction rates. However, similar to the repositioning strategy within bank X, this strategic decision was not evaluated according to the 'within time limit' criterion.

The restructuring and the segmentation strategies within bank Z as well as the Kanz strategy within bank X, together, were ranked as the tenth most successful strategic decisions with a low success rate. The three strategies were evaluated as having a low complexity, low achievement of goals and objectives, and low satisfaction rates. However, both the restructuring and the segmentation strategies within bank Z were rated as having a high complexly, medium deviation, a severe delay in the implementation process, whereas the Kanz strategy was rated as having a low complexity and high achievement of goals and objectives.

Finally, looking at table (20), it can be noticed that three single types of strategic decisions were held in common across two banks. For example, the re-positioning strategy could be found in two banks, bank X and bank Z, whereas both the centralisation and the downsizing strategies could be found in both bank X and bank Y.

The repositioning strategy within bank X was rated as having a high success rate (ranking the second most successful strategy), whereas the same strategy within bank Z was rated as having a low success rate (ranking as the ninth most successful strategy). Moreover, the centralisation strategy within bank X was rated as having a high success rate (the fourth most successful strategy), whereas the centralisation strategy within bank Y was ranked the sixth most successful strategy with a moderate success rate. Finally, the downsizing strategy within bank X was rated as having the 6^{th} most successful strategy with a moderate success rate, whereas the same strategy within bank Y was rated as having a low success rate (ranking the eighth most successful strategy). This could be explained in many different ways. One of the reasons is the fact that the all the strategic decisions mentioned above within bank X were applied a few years before the same strategies were applied within bank X and bank Z. As was discussed in chapters one and five, the Jordanian environment and more particularly the environment surrounding the banking industry were affected by

both the political and the economical situations in the Middle East. This effect was obvious after the second Gulf war and the recent Palestinian-Israeli conflict on the one hand and the Lebanese-Israeli conflict on the other. This increased the competition within the Jordanian banking industry. Accordingly, the effect of the external environment while implementing the above strategic decisions was lower than the effect of the external environment while implementing the same strategies in bank Y and bank Z. Consequently, this might be a reason which negatively affected the outcome of strategic decisions within bank Y and bank Z.

Additionally, this might be due to the fact that bank Z adopted its strategies after both bank X and bank Y had adopted their strategies. Bank Z was forced to adopt different strategies to strengthen and sustain its competitive position within the industry. However, careful attention was not given to the planning stage which negatively affected the implementation stage of different strategic decisions within the bank through the existence of different problems. Another reason for the difference in success between the repositioning strategy in bank X and the repositioning strategy in bank Y might be due to the larger size of bank X compared to the size of bank Z in terms of market share and capital assets, as mentioned in chapter five. This might indicate the presence of general sector influences on the implementation of strategic decisions within the banking industry.

However, which are the factors that affected the view of managers towards the success of those decisions? The next chapters and depending on the analysis methods which were discussed in section (5.2) will discuss the factors which played a significant role in the implementation of each of the twelve strategic decisions and their outcome. More specifically, chapter six will discuss the factors of implementation which explain the nature of the implementation process, whereas chapter seven will discuss the problems and factors which actually affected this process.

CHAPTER SIX

DATA ANALAYSIS: THE NATURE OF THE IMPLEMENTATION PROCESS OF STRATEGIC DECISIONS

6.1 Introduction

The previous chapter discussed the definition given to the implementation of strategic decisions within the three Jordanian banks studied in this thesis. It also discussed the criteria managers used to measure the outcome of this implementation process. This chapter will discuss the empirical findings of this thesis concerning the nature of the implementation process within the three banks in Jordan in terms of four main issues: the role of external companies, simulation of the implementation process, incremental approach to implementing strategic decisions, and buffering time period tactic. The first issue has been mentioned in the previous studies by Okumus (2001), whereas the buffering time period tactic has been mentioned by Raps, 2005[89]. However, to our knowledge, the remaining two issues are new to implementation research and are discussed for the first time in this thesis.

6.2 The Nature of the Implementation process within Banks in Jordan

This thesis attempts to answer many questions concerning the implementation process of strategic decisions within banks in Jordan. One of these questions is concerning the nature of this process within those banks. Therefore, after looking at how banks in Jordan define the implementation process of their strategic decisions and what criteria they use to measure its success; it is worth discussing the nature of this process in more detail. Following the same technique which was discussed in the previous chapter and which was used to measure the degree of success and to analyse the criteria which were used to measure it, the empirical data which were collecting through the semi-structured interviews, the participant observation, and the

[89] These two techniques will be discussed further in this chapter.

documentation, show that the nature of the implementation process with the three banks can be explained in terms of four main elements: the role of external companies, simulation of the implementation process, using an incremental approach, and applying a buffering time period tactic to implement these decisions. As mentioned before, the use of external companies and the buffering time period were mentioned by Okumus (2001) and Raps (2003) respectively. However, in their studies, Okumus and Raps dealt with them as factors which affect the implementation process. Furthermore, the incremental approach was discussed before by (Braybrooke and Lindblom, 1963), nevertheless, they discussed its effect on the actual making of the decision rather than the implementation process. In this chapter, these four factors will be used to explain the nature of the implementation process within banks in Jordan. However, the results of this thesis emphasise the importance of those four elements in the implementation process within the three banks. Therefore, in addition to their importance of explaining the nature of the implementation process, agreeing with the previous studies, these four factors will be considered as the factors which affected the implementation process of strategic decisions within banks in Jordan[90].

6.2.1 The Role of External Companies

The role of external companies has been mostly overlooked in previous studies except for Okumus's 2001 study. In this study, Okumus recognised this element as a factor which affects the successful implementation of strategic decisions. He called them external partners and identified them as those who provide knowledge to an organisation. However, their role and their effect on the outcome of the implementation process were not discussed in depth. Furthermore, Okumus's study depended on only two UK companies to collect its data from, with only one strategic decision studied in each. Whereas, in this thesis, the outcomes concerning this factor result from studying twelve strategic decision within three Jordanian banks which adds to the generalisability of the results of this thesis. This thesis adds further information on the role of the external companies than does Okumus's study.

[90] The degree of their effect on the implementation process will be discussed in detail in chapter eight.

The data of this thesis show that all three banks used an external company to plan for and implement most of their strategic decisions. However, the Auditing strategic decision within bank X was planned for without any involvement of such a company. The data also show that external companies played an important role in the outcome of the implementation of strategic decisions within those banks. Moreover, this impact can be seen from the early stages of the strategic decision making processes and not just in the implementation process.

For example, Bank X asked an external company to come up with some strategies in order to improve its competitive position in the banking industry. The recommendation was to change the way in which the bank operates and deals with its customers. Many strategic decisions were suggested including centralization, downsizing, Business Intelligence, and repositioning strategies. The researcher asked for this company's name, but for confidentiality reasons, its name was kept a secret by the deputy general manager[91], while discussing the centralisation, the downsizing, and the business intelligence strategies, who stated that:

"The bank asked for the help of an external company to implement and monitor the process. I'm sorry but I'm not allowed to tell you the name of this company or anything connected to it."

The same happened with Bank Y which consulted a French company to improve its operations and, consequently, its competitive position. Centralization, downsizing, and new system strategies were some of the strategies recommended by this company. The name of this company was provided to the researcher who promised to keep it confidential[92].

The situation was quite different in Bank Z. The external company, which was British, was still carrying out some strategic decisions within the bank. The researcher had access to some of its members and discussed the bank's strategies and the problems which they faced while planning and implementing these strategies with them.

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[91] This manager represents manager number 8 in table (28). See appendix (7).
[92] Confidentiality was discussed in detail in chapter five.

Generally speaking, the role of the external company was to study the position of a bank and the industry surrounding it. This company then provided that bank with strategies on how to improve its position within the industry. Next a committee was formed which involved employees from the bank and representatives from the external company. This committee was responsible for studying the external company's suggestions and providing the board of directors with its recommendations. The data of this thesis collected through interviews, documentation, and the researcher's observation show that the role of the external company did not stop at the planning stages of a strategic decision but was also extended to the implementation of that decision.

The dependence on an external company to plan and implement a strategic decision was obvious to the researcher himself while conducting the participant observation within bank X. A British person was talking with some employees within the marketing department in bank X. The different employees within that department told the researcher, when they were asked about this person, that the bank was planning to implement a new strategy within the bank. They added that this person was from the external company which is responsible for the planning of the strategy. They said that this person is a consultant who was asking their opinion on aspects of their job and on how things are run within their department.

The empirical data show that the role of the external company had a positive impact on a few strategic decisions. However, their role negativity affected the outcome of most. The latter was obvious in the Kanz and the downsizing strategies in bank X, the downsizing strategy in bank Y, and the restructuring, re-positioning, and the segmentation strategies in bank Z. Many informants agreed on the fact that their hiring a foreign company to plan and implement their strategies had been a mistake. For example, a branch manager[93] in Bank X while discussing the downsizing strategies stated that:

"The British company came without knowing the situation in Jordan. Many employees are responsible for families. Firing them will leave their families without

[93] This manager represents manager number 21 in table (28). See appendix (7).

food. The bank should have asked another company, which knows how things are done in Jordan, for its advice. Implementing this strategy without exactly knowing the consequences negatively affected its success."

Informants in bank Y shared the same opinion, the as can be seen by the following comment from a branch manager[94], while discussing the centralisation strategy commented that:

"The culture in this bank used to be a job for life. When I joined they told me congratulations you have got a job for life. Four years later they started cutting jobs. They used a foreign company which operates in a Western country. This company applied things without knowing anything about how things are done here. Many people were against this strategy and against what this company is doing.[95]"

The situation in bank Z was not much better than the situation within bank X and bank Y. A branch manager[96], while discussing the restructuring strategy stated that:

"This committee which involved consultants from the external company failed to lead the process. One of the consultants took the responsibility of leading the changing process inside the organization. This consultant couldn't also manage to lead the changing process due to many factors; he was not well qualified to lead this process. He is an intellectual person, but not a good leader. He needed a long time to get to know our culture and the changing process didn't give him enough time to do this. He is an English person who wanted to apply English standards to our Jordanian culture."

A consultant[97] in bank Z whom the researcher interviewed agreed with the above comments. While discussing the restructuring strategy, this consultant stated that the ideas which had been brought by the external company were ideal to be implemented in the country where his company operates, but not in Jordan. He added that it was a

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[94] This manager represents manager number 40 in table (28). See appendix (7).
[95] The role of interest groups will be discussed later on in this chapter.
[96] This manager represents manager number 54 in table (28). See appendix (7).
[97] This consultant represents manager number 50 in table (28). See appendix (7).

mistake on behalf of the company to try to implement those ideas without adopting them to fit in with the beliefs of people in Jordan. He commented:

"We didn't expect the naivety. We didn't expect to take this long. We didn't realise that banks over here still have a very heavy social conscious or some of the banks, certainly ours. And very obvious to us, as consultants looking at the bank is that it has lots of bureaucracy... ... but the bank has a social conscious in other words we can't get rid of all these people just like that. This slowed down the process, so we tried other tactics, for instance, rather than removing people, you can assume that your income stream is going to go up as a result of focusing more on customers and will increase sales, therefore you can re-train those people who have been bureaucratic to be more customer focused. We tried this, but some people didn't like to change. Time has been the biggest shock because of the existing social conscious."

Another consultant[98] in bank Z while discussing the segmentation strategy stated that:

"The fact of introducing the best practice from another part of the world into Jordan was wrong. It is a big hurdle to jump. Does it make sense? In other words, the banks practices that exist are quite dated (old fashioned) and therefore they try to bring the best practices in the world. There is a long, long curve in order to get from where the bank is to where it has to be. And perhaps we underestimated the amount of the gap that exists between the best practice and the actual situation in the bank. I think that this is a fair assumption to make."

The results of this factor might be explained by the effect of some issues related to Hofstede's model of culture and some of the Arab managerial problems which were discussed in some of the prior research. For example, using a 'Western' company to plan and implement strategic decisions within the three banks might be reflected in Dadfar's (1984, 1987, and 1990) result of Arabs caring a lot about their social prestige and consequently choosing large organisations as their partners. Furthermore, in his study carried out 1991, Hofstede questioned the applicability of Western theories to other places, an argument which is confirmed by our data. Moreover, these results

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[98] This consultant represents manager number 56 in table (28). See appendix (7).

might be seen to corroborate those of Ali (1990, 1993, and 1995) and Sabri (1997) who commented that managerial practices within an organisation are culturally dependent and that what works in one country might not work in another. Ali agreed with this and commented that implementing Western theories without adopting them to Arab culture would cause critical managerial problems. Some of these problems, which negatively affect the implementation of strategic decisions within banks in Jordan, will be discussed later on in the next chapter. Such problems are insufficient operations, lack of direction, traditional work force patterns and shifts in the social structure.

6.2.2 Simulation of the Implementation Process

A new idea which was presented by thirteen managers, who were responsible either for the formulation stage or both the formulation and the implementation stages, was not discussed in previous studies, is concerning the use of simulation techniques before starting to fully implement certain strategic decisions. Simulation can be defined as "an attempt to solve a problem or work out the consequences of doing something by representing the problem or possible course of events" (Collins Cobuild dictionary). The purpose of applying this technique is to discover any deficiencies concerning a targeted strategy before its actual implementation.

The nature of the financial operations inside banks as well as some strategies applied to these operations forces banks to ensure minimal mistakes are associated with these strategies. This technique was only used with strategic decisions which were characterised as being complex and those which directly affected all the operations within the bank. These strategic decisions are the centralization and the Business Intelligence strategies in bank X as well the centralization and the new system strategies in bank Y.

For example, bank Y used this technique to try the new system strategy before actually implementing it. Artificial accounts were created for the new system and the research and development department tested the efficiency and the applicability of the new system. After testing the new system and dealing with any problems, this system was installed in small bank branches where the bank could test the system in the real

life situation and where they could easily control any mistakes. After making sure that the new system worked efficiently, it was implemented in all the bank's branches. The IT manager[99] in Bank Y, who was involved in both the formulation and the implementation stages of this strategy, commented that:

"The implementation process was 100% controlled to make sure that there were no mistakes. You are talking here about customers' accounts with lots of money associated with them and any mistake would affect the reputation of the bank. We first tried it on artificial accounts, and then moved to implementing it in the smaller branches. After making sure that things were working well, we moved onto the bigger branches and so on so forth."

The situation while implementing the centralisation strategies within bank X and bank Y was the same situation to the implementation of the new system strategy within bank Y. Both bank X and bank Y asked the majority of their employees in the branches and the centres to attend training courses in which both banks created an artificial environment to help employees to deal with the centralisation strategy. As the deputy general manager[100] in bank X stated:

"As I mentioned earlier, Bank X is considered to be the biggest bank in Jordan in terms of the geographical distribution of its branches as well as its market share. Careful attention should be given to any strategy before implementing it. In order to eliminate any possible problems which are associated with implementing a certain strategic decision, the bank tries to create a similar environment to that in real life to test the applicability of certain types of strategic decisions. This technique helps the bank to decrease the errors and mistakes when implementing those strategic decisions in real life. Such techniques were used to implement two out of the three strategic decisions we are discussing now. Those decisions are the business intelligence and the centralisation strategies."

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[99] This manager represents manager number 31 in table (28). See appendix (7).
[100] This manager represents manager number 8 in table (28). See appendix (7).

The use of this technique was implicitly mentioned by the financial manager[101] of bank X, who was also responsible for both the formulation and the implementation stages of the business intelligence strategy. According to him:

"The Business Intelligence strategy was divided into several stages while it was being implemented. Firstly, three employees from the centre were sent on a training course on how to use this strategy before actually starting to implement it within the bank. Then the system was initiated within the bank and the three employees who were sent on the training course started giving training courses to all the employees who were expected to use this new system. The bank made sure that all the employees were able to use the new system before finally starting to implement it.

The same case was also presented by the deputy general manager[102] in bank Y :

"The best way which was seen to reduce the risk of implementing a big strategic decision in our bank was to test the applicability of that strategy before actually starting to implement it."

He added, after asking about the way to test the applicability of such a strategy:

"It's just like creating an artificial environment which is the same as what is expected, in real life. The artificial environment would include different employees who would play different roles as both customers and employees to test the applicability of the new strategy. By doing this, different problems could be sorted out before they actually happened which increases the possibility of this strategy being successfully implemented."

This was also supported by the credit manager[103] in bank Y, who was involved in the formulation and implementation stages of the centralisation strategy, stated that:

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[101] This manager represents manager number 10 in table (28). See appendix (7).
[102] This manager represents manager number 29 in table (28). See appendix (7).
[103] This manager represents manager number 36 in table (28). See appendix (7).

"We had to make sure that the employees in branches are completely aware of this strategy and how to implement it. Every employee in the branches who was working in the credit department was asked to attend a training course in which we created the same systems and environment to that in real life. The actual implementation of the centralisation of the credit service within the bank started after making sure that all the employees are able to deal with the new situation without any problems."

As was mentioned previously, the idea of using this technique was to decrease the uncertainties associated with implementing a new strategy within the bank and to eliminate any problems connected to this implementation before actually starting implementing that strategic decision. This technique was only related to those strategies which were characterised by being complex and which were expected to seriously affect the performance of the bank.

6.2.3 Incremental Approach to Implementing Strategic Decisions

Although this approach has been discussed in chapter two of this thesis, this thesis is considered to be one of the first studies which discuss the effect of the incremental approach on the outcome of the implementation process of strategic decisions. As mentioned in chapter two, it is almost impossible to reach consensus on organisational goals and objectives (Lindblom, 1959). According to this approach, goals and values of a strategic decision are fragmented. Consequently, the administrator should adopt a strategy of incrementalism through which small changes in public policy can be evaluated and achieved. The incremental approach was only discussed in terms of decision-making rather than implementation. Although Braybrooke and Lindblom (1963) commented that one must be aware of what happens after the decisions have been made, they did not test the effect of this process on the implementation stage of the decision making process. Nevertheless, they suggested that the implementation process would be easier when incremental approach is adopted (Miller, 1990).

Taking into consideration that this thesis focuses on the implementation of strategic decisions, the researcher did not investigate whether or not banks in Jordan applied the incremental approach while making their decisions. The information deduced

from interviews, documents, and observation that the incremental approach was adopted in the implementation stage by all three banks. According to the fifty eight informants who were involved in both the formulation and the implementation stages of each strategic decision, banks in Jordan divided the implementation process of most of their strategic decisions, except for two, into several stages. Those two strategic decisions were the Kanz and auditing strategies in bank X. According to the informants, those strategies were implemented in their totality and only one stage was required to implement them. For the remaining strategies, goals were set and objectives were identified for every stage. These goals and objectives were measured at the end of every stage to make sure that the implementation process was carried out according to plan. The deputy general manager[104] in bank X, while discussing the Business Intelligence strategy, commented that[105]:

"Bank X is one of the biggest banks in Jordan and it wouldn't risk any strategy by not having a measurement to make sure that it would be successfully implemented. There was some form of measurement to control the whole implementation process. The bank defined some goals for each stage and every stage had to meet its goals and objectives."

The strategic planning manager[106] in Bank X while discussing the centralization strategy commented that:

"The centralization decision in bank X was divided into several stages. It started with the centralization of commercial services. They wanted the branches to only fill out the application forms and then this form goes to the central management to be dealt with. Then they centralized other operations such as the centralization of accounting. When they finished this, they started the centralization of Credit and so on so forth."

The operations manager[107] in bank Y while discussing the same strategy said that:

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[104] This manager represents manager number 6 in table (28). See appendix (7).
[105] Appendix (10) shows the different answers of those who were involved in the formulation and the implementation stages of each strategic decision regarding the incremental approach.
[106] This manager represents manager number 13 in table (28). See appendix (7).
[107] This manager represents manager number 16 in table (28). See appendix (7).

"This process was divided into several stages. It first started with centralizing its operation and it started from the end of 2003 – beginning 2004. After making sure that there were no problems with this stage or aspect the bank moved on to apply the centralization of its accounting in 2004... ... However, here the bank at this stage centralized the accounting of its branches to be in one centre in Jordan which is connected to the main centre in... ... Again, after making sure that there were no problems associated with the first and the second stages the bank moved on to centralize its credit system which was done in 2005."

The analysis of the empirical data shows that banks in Jordan apply this approach with the purpose of effectively monitoring the implementation process and eliminating or reducing the negative effects of any problem associated with it. The IT manager[108] in Bank X while discussing the Business Intelligence strategy commented that:

"All the data were entered and reports were generated by this system. Of course this system was not implemented at once in its totality inside the bank. In order to easily implement it, in order to be able to handle any problem associated with the implementation, and in order for this system to be successfully implemented inside the bank, the decision makers agreed to divide its implementation process into many aspects."

The empirical data show that the situation in bank Z was the same to both bank X and bank Y. According to the consultant[109], the implementation process of the restructuring strategy within bank Z,

"Every new strategic decision to implement within the bank would cause some problems which need to be handled. The last thing we need is to discover some serious problems at the last stage of the implementation process. For that and in order to stop such things, the process of implementing this strategy was divided into small steps. This allowed us to better control the implementation process."

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[108] This manager represents manager number 11 in table (28). See appendix (7).
[109] This consultant represents manager number 50 in table (28). See appendix (7).

This was supported by the deputy general manager[110], who commented, while discussing the same strategy, that:

"It was divided into several stages to better deal with any problems that emerge while implementing this strategic decision."

The decision to apply the simulation technique and the incremental approach within the three banks in Jordan might be explained by the high uncertainty avoidance which characterises Arab culture and consequently Arab organisations (Hofstede, 1980, 1991, 2001). Uncertainty avoidance refers to "the extent to which the members of a culture feel threatened by uncertain or unknown situations" (Hofstede, 2001, p. 161; Hofstede, 1997, p. 113). This dimension reflects the degree to which a culture tolerates ambiguity and constitutes a response to anxiety about the future (Husted, 2005). Cultures with high uncertainty avoidance such as Germany and Japan are considered to be intolerant to ambiguous situations. Members in these cultures try to reduce this ambiguity by creating rules, regulations, and structures to which provide predictability in their lives. Arab culture is characterised by having a high uncertainty avoidance and long-term planning, and hence, managers have to make sure that all strategic decisions are controlled to guarantee their future success. Control comes in many forms. The decision to apply the simulation technique and the incremental approach within the three banks in Jordan are examples of some techniques used to reduce the number of errors and to reduce the risk associated with the decisions they make, consequently, to increase the probability of achieving the goals and objectives of a decision. As mentioned earlier, the idea of the incremental approach is to reduce the effect of uncertainty associated with implementing strategies by dividing the implementation process into smaller parts so as to ensure that each part can be controlled and checked to be working as planned. Furthermore, long-term planning implies a patient character with a desire for slow results (Hofstede, 1980, 1991, 2001). An example of this is the strategy of dividing the implementation process into smaller parts without worrying too much about the time spent on checking this process as much as worrying about achieving successful results.

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[110] This manager represents manager number 51 in table (28). See appendix (7).

6.2.4 Buffering Time Period Tactic to Implement Strategic Decisions

With the exception of Raps' study carried out in 2005, this factor has not been mentioned in most of the implementation studies. However, the data collected through the interviews and the documents show that the three banks in Jordan applied this tactic while implementing most of their strategic decisions.

Taking into consideration that it is difficult to calculate an appropriate time frame. Raps (2005) considered buffer time as a technique which decision makers have to be aware of when calculating the expected time to implement a strategic decision. According to this researcher, the time frame should have an extra buffer to allow employees to deal with any unexpected incidents that might occur at any time during the implementation process.

As for the use of the incremental approach, the empirical data show that the use of this tactic is related to the complexities associated with the implementation of a strategic decision within banks in Jordan. For example, this tactic was not applied in bank X while implementing the Kanz and Auditing strategies. The data show that both strategies were easy to implement within bank X. On the other hand, the data show that the other remaining strategies in the three banks were not easy to implement, consequently, the buffering time period tactic was followed to reduce the uncertainties associated with them.

For example, while discussing the implementation process of the business intelligence strategy within bank X, the IT deputy manager[111] stated that extra time was available to implement this strategy. According to this manager:

"During the implementation process, there was a stated time period given to implement the strategic decision. From our past experience with other strategic decisions, we learnt to give extra time to each strategy to allow us to deal with any problems which emerged during the implementation process. However, we didn't

[111] This manager represents manager number 11 in table (28). See appendix (7).

need any extra time to implement this strategy. All the stages were implemented within the time limit."

The idea of the buffering time was also supported by the IT manager[112] in bank Y while discussing the centralisation and the new system strategies within his bank. The IT manager stated,

"Both the centralisation and the new system strategies were very important to our bank. We had to make sure that they were successfully implemented. In order to reduce the stress on us while trying to implement these strategies, extra time was given to implement each strategy. This extra time was different to that which was stated when the two strategic decisions were planned. This tactic is becoming common practice in our bank when planning for a new strategy."

The same was mentioned by a consultant[113] within bank Z, while discussing the segmentation strategy. According to this consultant:

"The implementation stage of this strategy as well as every strategic decision we planned for was given more time than the targeted given time in our original plan. This allowed us to deal with the problems which we faced while implementing these strategies. Unfortunately, all of the strategic decisions we applied till now suffered from a severe delay in the implementation process. This delay exceeded the extra time in each of them."

The application of the buffering time period and the incremental approach technique, which was discussed in the previous section, was obvious through the researcher's observation within bank Y. A current strategy, which was called the repositioning strategy, was being applied at that time. One aspect of this strategy was concerned with the changing of the external physical design of the branches. This strategy was not applied at once in all the branches because it requires shifting all the employees from the branch where all the work is done to work in another until the work is finished at their branch. The researcher heard the employees who were responsible for

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[112] This manager represents manager number 12 in table (28). See appendix (7).
[113] This consultant represents manager number 56 in table (28). See appendix (7).

one branch saying that there was a delay in the proceedings at another branch, however they were not worried of this delay. So I asked them why they were not worried and they said that they had already allocated extra time to each step in the implementation stage to deal with any emergent problems and this is an example of such issues.

Knowledge about the buffering time period and the incremental approach was also brought about through the reading of some of the documents made available to the researcher whilst he was interviewing informants. The use of documentation as another method to collect the data of this thesis, in addition to semi-structured interviews and participant observation, provides a greater amount of information as well as providing more reliable and in-depth data. The researcher was allowed to look at some documents regarding the implementation plans for two strategic decisions within bank Z. These strategic decisions were the segmentation and the repositioning strategies. These documents were long documents which included the different planned stages on how to implement these two strategic decisions as well as the time plan for each stage. The documents showed that every stage was given two time frames - the actual planned one in which the strategy has to be implemented, and extra time which could be used if problems arose whilst implementing each stage. The researcher was also shown another document which showed the actual implementation time for each stage. This document supported what was mentioned in the interview by the consultant, while discussing the segmentation strategy, of having a severe delay in the implementation process of this strategy.

The results of this thesis agree with what has been discussed by Raps (2005). Similar to the previous two factors, the high environmental uncertainty which describes the Jordanian business climate, play a significant role in the decision to apply this strategy within banks in Jordan. According to many managers, as was the case with the previous two techniques, this tactic was used to reduce the risk associated with any potential problem while implementing their strategic decisions.

6.3 Conclusions and Summary

Taking into consideration that all of the previous studies were carried out in the USA or Anglo-Saxon countries, and the need for new implementation studies to be carried outside those countries (Okumus, 2003), this chapter investigated the nature of the implementation process of strategic decisions within the banking industry in Jordan.

By looking at the empirical data which were collected through semi-structured interviews, documentation, and participant observation, this thesis concludes that the three banks in Jordan followed a similar approach to implement most of their strategic decisions. It was the case in all three banks that an external Western company was asked to develop a strategic decision in order to help the bank to increase its performance. This external company was also involved in the implementation process of any suggested strategic decision. The suggested strategic decision was firstly implemented in an artificial environment, which simulates the actual environment in and outside the bank. After completion of the simulation process and once confident that this stage worked well, the implementation process was then divided into smaller aspects in order to allow for better control over the implementation process. An extra buffering time was then assigned to each strategic decision to reduce the pressure of having a limited time for implementing a strategic decision.

The use of external companies from the West to develop and implement strategic decisions within banks in Jordan was viewed as a managerial problem. The core of this problem is trying to apply Western managerial theories to companies in the Arab world, where Jordan is located, without adapting them to fit in with Arab culture. However, the data show that this problem exists mostly in bank Z, for which there could be several explanations. Firstly, the size of Bank Z is relatively small[114] compared to Banks X and Y. Furthermore, as shown in the empirical data collected through the interviews and the researcher's observations within the three banks, this more pronounced effect might also be explained by the existence of a weak top

[114] The actual size will not be discussed due to confidentiality reasons agreed with the banks.

management team combined with a high number of interest groups in bank Z as compared to both banks X and Y[115].

On the other hand, the use of the simulation technique, incremental approach, and buffering time period played a significant positive role in the outcome of the implementation of their strategic decisions. The only two factors discussed in the previous studies were that of bringing in an external company and was only identified by Okumus (2001), whereas, the second factor was the use of buffering time tactic which was only discussed by Raps (2005). However, as mentioned before, Okumus (2001) mentioned the use of an external company as a factor which affects the implementation process without discussing it in-depth. Moreover, taking into consideration that the results of this thesis were deduced from the data of twelve strategic decisions within three banks, whereas Okumus depended on two strategic decisions within two UK companies, it provides a greater level of generalisability to the results of this thesis compared to those of Okumus's study.

The results of this thesis provide two new factors (techniques) used in the implementation process which were not discussed by the previous studies. The use of simulation techniques is one of these new factors which were not discussed in the existing studies. Its aim is to assess the applicability of the strategic decision prior to its actual implementation. The results of this thesis show that this technique was only used in banks X and Y. The use of this technique positively affected the outcome of the strategic decisions where it was used. However, the absence of this technique in bank Z was explained as a reason why its strategic decisions were rated as low successful ones. Incremental approach was discussed in chapter two of this thesis; however, most of the previous studies predicted its positive effect on the implementation process without actually testing it (see Braybrooke and Lindblom, 1963). The idea behind using the incremental approach was to divide the implementation process into small stages. The purpose of this division is to facilitate the control of the implementation process and to reduce the negative effect of any problems associated through early detection. The results show that this technique was successful in achieving its goals and objectives. For example, applying the new

[115] The effect of interest groups on implementing strategic decisions will be discussed in the next chapter.

system strategy in some small branches in bank Y before fully applying it in all the bank's branches, allowed the bank to overcome any associated problem with implementing the system before they became too large to handle.

The aim of using a buffering time period technique was to give the implementation process extra time in which to solve any problems. The results show that the existence of a buffering time should not give employees an excuse to depend on the extra time and to finish implementation at the end of it. It is to be used only when serious problems occur while implementing a strategic decision in order to reduce the pressure on employees due to the existence of these problems.

Using the simulation technique, incremental approach, and buffering time period technique to implement strategic decisions within the three banks might reflect the effect of national culture on the nature of the implementation process. As mentioned before, Jordan is located in a very turbulent political area. The Iraq war combined with the Israel-Palestine conflict seriously affects the surrounding environment and causes the banking industry's environment to be characterised by high uncertainty. That is, Arab culture is characterised as having high uncertainty avoidance (Hofstede, 1991). Organisations have to exert extra effort to reduce the negative effect of the surrounding environment. Consequently, the purpose of applying these three techniques while implementing strategic decisions within the banks in Jordan was to reduce the effect of potential problems associated with the implementation process. Furthermore, this was done to reduce the ambiguity of both the environments within and outside the banks. Finally, the results of this thesis show that applying these techniques was insufficient to eliminate all of the problems associated with the implementation process. This shows that these techniques have to work side by side with other factors to increase the possibility of achieving the successful implementation of strategic decisions.

Now that the nature of the implementation process has been discussed, the next chapter will discuss the actual factors which were deduced from the empirical research and which affected the outcome of the implementation process of strategic decisions within the three banks. Again, their effect on the implementation process is considered jointly rather than individually to judge the outcome of this process.

CHAPTER SEVEN

DATA ANALYSIS: FACTORS OF IMPLEMENTATION PROCESS WITHIN BANKS IN JORDAN

7.1 Introduction

This chapter will focus on the final section of the analysis part of this thesis and will discuss the actual factors which affect the implementation process in these banks. Those factors were derived from the analysis of the rich data collected through interviews, observation, and documentation and they include both those factors which positively affected the implementation process as well as those which had a negative effect on this process. The method of analysis was discussed in section (5.2) in chapter five. Finally, it is worth pointing out here that the success or the failure of the implementation process is not due to one factor; rather it is the result of the combined influence of all the factors being discussed here.

7.2 Interest Groups

"Now, as a manager, I have two types of people: those who are against the strategy and tell you that they are against it. Those people I know that have a case based on facts which they believe in and I try to argue with them trying either to convince me of their view or to convince them of mine. Either I get them onboard or I find a compromise. Personally if I find someone who is against the strategy, I will consider this person as someone who will hinder the implementation. If this person is very influential in the bank, then I would worry. This person might be supported by lots of other people inside the bank and will try to hinder the implementation process. The other group is those people who are scared –who we talked about earlier- to give

their opinion. It's easy for those who are against the strategy to get such people on their side and to convince them to oppose the strategy as well."[116]

The analysis of the empirical data collected through both the interviews and the observation shows that the three banks were compromised of different groups with different interests. This result confirms what was discussed in chapter two regarding the political theory which views organisations as a collection of people with conflicting goals and objectives (Klenke, 2003; Eisenhardt and Zbaracki, 1992; Eisenhardt and Bourgeois, 1988; Pettigrew, 1985; Quinn, 1980; Allison, 1971).

According to the empirical data, interest groups are considered to be an important factor which affects the outcome of the implementation of strategic decisions within banks in Jordan. The results related to this factor demonstrate that half of the strategic decisions showed the support of different interest groups for those decisions. Those strategic decisions are the Kanz, Business Intelligence, Re-positioning, and the Auditing strategies in bank X, the new system strategy in bank Y, and the Re-positioning strategy in bank Z. These results coincide with those of the previous studies discussed in chapter three (see Bryson, 1988; Miller, 1997; Miller *et al.*, 2004). However, the results of the remaining six strategic decisions showed that certain strategic decisions within the three banks were negatively affected by the interest of certain groups within them. Those decisions were mainly the centralization and the downsizing in Banks X and Y as well as the restructuring and segmentation in Bank Z.

The existence of interest groups might be explained by a change in the distribution of power and authority within the banks. Consequently, every interest group will try to use their power to influence others and secure interests, or to avoid any negative outcomes of implementing a certain strategic decision within the banks (Vigoda-Gadot *et al.* 2003). For instance, the decision makers justified the adoption of the centralization in banks X and Y by claiming it would help develop the performance of the banks and improve their competitive position in the market. However, its adoption negatively affected the power and authority of certain interest groups within the three

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[116] A comment from the deputy general manager made while discussing the downsizing strategy in Bank Y.

banks. The centralisation strategy in bank X is another example of this. The strategic planning manager[117] in bank X talked about how implementing this strategy would negatively affect the power of one of the deputy managers. She added that this strategy would affect the power distance within some departments in the bank such as the credit and the accounting departments. She commented that:

"Not everyone who was included in the process of planning for this strategy liked it. Some people knew that the implementation of this strategy would lead to the implementation of other strategies inside the bank, such the downsizing strategy which consequently will affect their power inside the bank."

She added that:

"Those managers enjoyed being powerful inside the bank. Applying this strategy might and in fact did affect this power, so they tried to do everything they could to prove to the board of directors that this strategy was a failure."

The IT manager[118] of bank X while discussing the same strategy agreed with this. He talked about some of the deputy managers, the regional managers, and some of the department heads who were against the implementation of this strategy. He commented that:

"Those managers who were against the implementation of the centralization strategy were trying to influence their interest groups and asked them not to fully implement what they had been asked to do so that the strategy would appear as a failed strategy. In the planning process, they were trying to stop this strategy but in the end and because of the existence of the top managers, they agreed on it. However, after that they were trying to put up barriers so as not to implement the strategy. There was a pattern of work which benefits a certain interest group(s). Applying this strategy means a change in some of those patterns and leads to getting rid of some positions inside the organisation. Those groups are involving people who are emperors in their position and applying this strategy will affect their position and powers."

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[117] This manager represents manager number 13 in table (28). See appendix (7).
[118] This manager represents manager number 12 in table (28). See appendix (7).

While discussing the centralisation strategy in bank Y, a similar comment was made by the operation manager[119] who stated that:

"The implementation process in the bank was accepted internally by some employees and externally by some customers. The problem was when employees in branches did not like the fact that some of their authority was given to other employees in the bank's headquarter. They didn't like it because they believed that employees should be promoted not demoted. According to the new structure, employees who have two years experience are now at the same managerial level as those with 15 years' experience which is totally unfair."

However, although interest groups existed at any stage of the strategic decision making process, their behaviour differed throughout the whole process of strategic decision making. While discussing the segmentation strategic decision, the operations manager[120] of Bank Z stated that:

"There is a difference between what to say and what you actually do. The planning process is a normal process where everyone says his or her opinion and then agrees on something. The next step is implementation in which some people act in a totally different way to what they said before. They try to put up barriers and obstacles in order to avoid implementing the strategy."

Through observation, the researcher found that most of the middle managers in bank Z did not like the fact that the restructuring strategy had been implemented. This is due to the fact that applying this strategy affected the power inside the bank. Additionally, promotions would be related to performance rather than to seniority. Most of them had a long experience with the bank and saw this measure as a threat which would affect their position within the bank. This might be justified by Hofstede's (1980, 1991, 2001) model which claims that Arab culture is closer to being a feminine culture than a masculine one. According to Hofstede, the emphasis of a feminine culture is on seniority and building relations rather than on rewards and recognition of performance, competition, ambition, and career advancement.

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[119] This manager represents manager number 35 in table (28). See appendix (7).
[120] This manager represents manager number 57 in table (28). See appendix (7).

The data show that in order to increase the possibility of successfully implementing a strategic decision within bank Z, managers tried to only involve those employees who supported it and were motivated to implement that decision. Consequently, some of the key players who were against this strategy in the planning process were excluded from supervising the implementation process. Examples of those key players were the deputy manager who was responsible for managing the operations inside the bank and the head of the Credit department. Those managers were against the restructuring strategy and were trying to put up obstacles so that this strategy would fail. A branch manager[121] in bank Z while discussing this strategy stated that:

"... People who were chosen to implement this decision were the people who were motivated and supported this strategy."

However, when he was asked about those who are against the strategic decision he stated that:

"Of course, everyone has to be included in the implementation process. But in the previous question, I meant that the motivated people were included in the committee to manage the implementation process."

This approach is contrary to what was suggested by the previous studies discussed in chapter three which stated that in order to overcome resistance to change the decision maker should include all the interest groups in the early stages in the strategic decision making process (see Miller, 1990; Radford, 1986). Furthermore, previous studies showed that some interest groups who were not included in the planning process played a significant role in the outcome of the implementation process. This supports what has been discussed previously regarding the idea that the roles of different interest groups differ throughout the decision making process. Consequently, managers have to be aware of those employees who are affected by the implementation of a strategic decision and should try to involve them in that process. Ignoring such key players in implementing certain strategic decisions such as the restructuring strategy within Bank Z was a factor which contributed to the formation

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[121] This manager represents manager number 55 in table (28). See appendix (7).

of negative attitudes towards the strategic decision, which subsequently caused a delay in the implementation process and negatively affected the outcome of the implementation process of this strategy.

Banks X and Y were aware of this issue and tried to overcome this problem by including the key players in both the planning and the implementation processes of the centralization strategy. Nonetheless, this did not prevent those key players from playing a significant role in causing a delay in the implementation process of this strategy. The deputy general manager[122] of Bank X stated, while discussing the downsizing strategy stated that:

"... ... where we can identify key players around the bank who can assist us to actually carry out the implementation. So depending on which department and which division then we will locate those individuals. However, some of those individuals did not like the idea of this strategy being implemented within the bank; they tried very hard to put up obstacles and barriers for it not to be implemented."

The deputy general manager[123] of Bank Y, while discussing the same strategy, supported the above discussion and stated that:

"To overcome [this matter], what we tried to do is locate champions around the bank who can proclaim the benefits of change and so that is the tactic we have. Plus, of course, the whole senior management structure has been reorganized and we carefully try to identify those people who are advocates, champions of change. Some decisions have been very good, others not so."

The existence of interest groups also became apparent through the researcher's observation within the banks. While implementing a current strategic decision, the behaviour of some of the employees in bank X showed their loyalty to certain groups. For example, a middle manager was always asking his top managers about the right way of doing his work even though the manager had provided a job description to tell him exactly how to implement the relevant strategic decision. Another example was

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[122] This manager represents manager number 8 in table (28). See appendix (7).
[123] This manager represents manager number 29 in table (28). See appendix (7).

observed at Bank Z while the researcher was collecting some data concerning another strategic decision. The researcher was about to interview a top manager -who is considered to be connected to another group- who supported the implementation process of a certain strategic decision when he received a call from a deputy manager who was against the implementation of that decision asking him to leave and stop the process of collecting data within the bank.

The dimension of 'large power distance' which characterises Jordanian national culture (Hofstede, 1980) might account for some of the behaviour of the employees within the three banks. For example, the existence of different groups within banks in Jordan might be explained by the 'collectivism' dimension which is characteristic of Arab culture. According to Hofstede (2001), on the collectivist side, societies are integrated into strong, cohesive in-groups and often extended families which continue protecting themselves in exchange for unquestioned loyalty. The middle manager asking his top manager about the right way of doing things might support the argument of a dependent relationship between managers and subordinates which characterises this kind of culture. Furthermore, according to Hofstede (2001) the loyalty of employees in cultures with large power distance[124] is to their managers not to the merit. This could be deduced from the answer of one of the branch managers[125] in Bank X who, when asked about the implementation of the centralization strategy, commented that:

"This is the fourth bank that I've worked at and I'm with forcing employees to work hard and to implement a strategy. I'm being honest with you. I'm with this thing. I found something strange in this bank that people here in this bank are sitting without worrying about anything ..."

Finally, the existence of support from interest groups to some strategies positively affected the implementation process of those strategies. For instant, the support of interest groups in Bank X to the Kanz, Business Intelligence, Re-positioning, and Auditing strategies positively affected their outcome. Examples in other banks were the new system strategy in Bank Y and the repositioning strategy in Bank Z.

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[124] Such as Jordan.
[125] This manager represents manager number 15 in table (28). See appendix (7).

However, two points are to be mentioned here. Firstly, taking into consideration what has been discussed earlier regarding the measurements of success, the support of interest groups to those strategies alone was not enough to guarantee their success. Secondly, some other interest groups were against the implementation of those same strategies. However, their effect was minimal and did not prevent the strategies from being implemented within the bank. An example of this is the implementers working at the branches who were against the implementation of the Kanz strategy within Bank X. However, the majority of the key players of the top and the middle managers supported this strategy and pushed to implement it within their bank. The same is applicable to both the new system and the re-positioning strategies in both Bank Y and Z respectively.

7.3 Managers' Role

Depending on the empirical data and following the analysis approach discussed in chapter five, this factor will be discussed in terms of two sub-factors: top management support and direct supervision. As mentioned in chapter three, top management support comes in different ways such as prioritizing, allocation of resources, and allocation of responsibilities. This factor was recognised in the existing studies as a problem which negatively affected the implementation of strategic decisions (see Okumus, 2003; Pechlivanidis and Katsimpra, 2003; Alexander, 1985).

7.3.1 Top Management Support

As in existing studies, top management support will be discussed in terms of prioritizing, allocation of resources, and allocation of responsibilities. The data collected through the interviews and the observation show that the three banks in Jordan did not have serious problems concerning top management support.

The results of the priority element are the same as those found by Miller *et al.* (2004), Hickson *et al.* (2003), and Miller (1997) who recognised priority as a factor which positively affects the implementation outcome. However, the results are different to

those in Al-Ghami (1998) and Alexander (1985) who recognised this element as one of the most problematic issues which hinders the success of the implementation process. The data of this thesis show that all the informants agreed that every strategic decision in every bank had either a higher or the same level of priority as the other strategic decisions within that bank. They also show that the centralization strategy in bank X was given a high priority over other strategies which were being implemented at the same time. Other strategic decisions like auditing, re-positioning, business intelligence, Kanz, and downsizing strategies were given the same priority as the other strategies which were being implemented at the same time.

As was the case with the outcome of the implementation process, and following the same approach of analysing the six criteria of success which was discussed earlier in chapter five[126], table (22) shows the priority given to each strategic decision within the three banks depending on the empirical data. However,

Table 22 The priority of each strategic decision compared to other decisions being implemented at the same time within the three banks

Bank X	
Centralization	High priority
Downsizing	Equal priority
Kanz	Equal priority
Business Intelligence	Equal priority
Re-positioning	Equal priority
Auditing	Equal priority
Bank Y	
Centralization	High priority
Downsizing	Equal priority
New System	High priority
Bank Z	
Restructuring	High priority
Re-positioning	Equal priority
Segmentation	High priority

For some informants, it was quite difficult to judge the priority given to some strategic decisions. In some cases, a strategic decision was rated as having more priority than some strategic decisions and lower priority than some others. For

[126] This approach and this method of analysis will be followed to analyse the different factors and problems of implementation which will be discussed in this chapter.

example, the auditing manager[127] of bank X stated while discussing the auditing strategy that:

"There were other strategic decisions which were implemented at the same time to this strategy inside the bank. This strategic decision had a higher priority than some strategic decisions. However, it had the same priority as some others. Top management made sure that enough resources were available for a successful implementation of the auditing strategy."

Furthermore, top management support was clear in another informant's answer. A branch manager[128] in Bank Y, while discussing the centralization strategy. commented that:

"The centralization strategy was fully supported by top managers which strongly helped in making the implementation easier. In order to successfully implement the centralization decision, the bank had to adopt a new system. Both centralization and new system strategies were being implemented at the same time and were given the necessary resources to guarantee their success. They were given the same priority inside the bank."

The situation in bank Z was the same to that in bank X and bank Y. As mentioned earlier and taking into consideration that bank Z had to adopt different strategic decisions to be able to sustain and increase its competitive advantage in the highly competitive environment in the Jordanian banking industry, the data show that all the three strategic decisions were given a high priority to be implemented within the bank. According to the Deputy General Manager[129], while discussing the restructuring strategy,

"This strategy was given a high priority to be implemented in our bank. Compared to other big banks in the industry, we are considered to be late in implementing such a

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[127] This manager represents manager number 1 in table (28). See appendix (7).
[128] This manager represents manager number 40 in table (28). See appendix (7).
[129] This manager represents manager number 51 in table (28). See appendix (7).

strategy. We have to successfully implement this strategy as soon as possible to be able to compete with other banks in the industry, otherwise, we will suffer."

This also was supported by a consultant[130], while discussing the segmentation strategy within the same bank. This consultant stated that,

"We have to think about our strategies. Any bank which will stand still in this country will die. We are a little bank. I think in among of 23 banks and in my opinion there will be a phase of mergers and takeovers over the next 5 years. The central bank is actively encouraging that to happen. The foreign banks are already opening their branches here and more are planning to! This is all to encourage the local banks to sort themselves out. To deal with this, Bank Z gives all of its strategies a high priority to be implemented."

Allocation of resources, as a factor which affects successful implementation of strategic decisions, will be discussed later in this chapter[131]. However, in terms of management support the results indicated that, top management strongly supported the implementation of strategic decisions by making sure that all the necessary resources were available to guarantee a successful implementation. However, many problems of resources were faced while implementing strategic decisions which did not count on top management support. This was the case with the lack of 'technology' to implement the centralization strategy in X and Y banks. This problem was overcome as soon as it was detected which reflects the level of support from top management to the implementation process. For instance, the strategic planning manager[132] in bank X commented that:

"We faced some technological issues while implementing this strategy. We had really got to eliminate those issues by introducing better technology, a better core banking system. We did a special review on the IT to really completely improve the whole IT system to make sure that this strategy will be implemented successfully."

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[130] This consultant represents manager number 56 in table (28). See appendix (7).
[131] See page 244.
[132] This manager represents manager number 13 in table (28). See appendix (7).

Allocation of responsibilities is another element which may be used to measure top management's support. This element was recognised in the previous studies as one of the most important factors to affect the outcome of the implementation process (see Miller *et al.*, 2004; Hickson *et al.*, 2003; Miller, 1997). However, in contrast to some of the previous studies, the data show that a job description was usually distributed to every employee who was involved in the implementation process (see Al-Ghamdi, 1998; Kargar and Blumenthal, 1994; and Alexander, 1985). This job description detailed all the tasks and the responsibilities to help the employees successfully carry out the implementation process. The IT deputy manager[133] in bank X, while discussing the Business Intelligence strategy, stated that:

"There was a complete consensus within the branch and within every department in the branch. Everyone knew what to do and how to do the work. This was strongly supported by a job description distributed to every employee."

However, nine informants out of the fifty five interviewed mentioned that although they were given job descriptions and although tasks and responsibilities were defined, these were insufficient to help them implement strategic decisions. A branch manager[134], while discussing the restructuring strategy within bank Z, commented that top managers created those job descriptions without asking their opinion on which tasks employees would like to carry out. This might be representative of the large power distance dimension which was discussed earlier in this chapter. Following this dimension, managers expect employees to carry out all tasks they specified. A branch manager[135] while discussing the centralisation strategy in Bank X stated that:

"We've been given job descriptions. The thing is that we didn't choose or give suggestions on how to do our work or implement the centralization strategy. Job description comes from the top management and we have to apply what is written there."

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[133] This manager represents manager number 9 in table (28). See appendix (7).
[134] This manager represents manager number 55 in table (28). See appendix (7).
[135] This manager represents manager number 17 in table (28). See appendix (7).

Another branch[136] manager in Bank Y while discussing the same strategy commented that:

"Key implementation tasks and activities were mostly defined. At the beginning we faced some problems regarding how to deal with each other inside the bank. Top management gave us our job description in which they specified which roles to play. To be honest it was not enough to govern our behaviour on how to implement the centralization strategy. But with time everything was ok and now everything is operating smoothly."

However, the situation was different with one of the strategic decisions in bank Z. Three employees who were interviewed concerning the restructuring strategy stated that they were not given a job description to help them do their jobs concerning this strategy. A branch manager[137] who was implementing this strategy said that:

"Also they didn't give us any specific job description on how to do our jobs. I asked the top management to give us one and they haven't done it at all."

This result agreed with a lack of direction which is considered to be one of the Arab managerial problems (See Ali, 1990, 1993, and 1995). This problem could be justified by another problem which characterises Arab management. According to Al-Rasheed (2001), a personalized superior/subordinate relationship is one of the more serious problems. Moreover, this feature is "manifested in the absence of a superior's accountability towards subordinates' assignments of duties and goals, training, replacement and performance evaluation" (Al-Rasheed, 2001, p. 31).

Finally, it was obvious that top management support was one of the most important factors which positively affected the successful implementation of strategic decisions within bank Z. However, the data show that top management support does not just involve allocation of resources and prioritizing. It extends to the actual support of the implementation process of a strategic decision. Hence, agreeing with Miller (1997).

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[136] This manager represents manager number 39 in table (28). See appendix (7).
[137] This manager represents manager number 54 in table (28). See appendix (7).

this factor alone did not guarantee a successful implementation of those strategic decisions. A consultant while discussing the restructuring strategy commented that:

"I found that senior management are more resistant to change and they like the situation at the moment, it is comfortable, you know, it is a nice home. Not that it doesn't happen in Europe or America, but not to the extent that I observed here."
To answer your question, it is the way the communication happens. The escalation procedure we have is we can go to X person[138]*. This X person in turn then attacks the senior management for a particular division and says that there is a problem in your division with the change management and needs to be sorted out. So it is up to this person, to the top of divisions and then to people who are doing the actual project management execution of the change."*

Another example took place in bank Y when the credit manager[139], while discussing the centralization strategy, stated that:

"They tried to put up barriers on this decision before its actual implementation and they partially succeeded in this which caused a delay in the implementation of this decision in the bank, but in the end the top managers were strongly supporting this strategy and prevented those interest groups from putting up those barriers."

Finally, this was also supported by the IT deputy manager[140], while discussing the business intelligence strategy, who stated that:

"Without the top management support and their cooperation with business intelligence strategy, this strategy will face many problems which might affect its success.

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[138] This person is the second in command after the general manager.
[139] This manager represents manager number 36 in table (28). See appendix (7).
[140] This manager represents manager number 11 in table (28). See appendix (7).

7.3.2 Direct Supervision

Contrary to the findings of previous studies and to what was predicted before in chapter five, the data of this study show that sufficient direct supervision was given to the implementation process of all the strategic decisions within all three banks (see Pechlivanidis and Katsimpra, 2003; Alexander, 1985). This might be explained by Hofstede's cultural dimension of collectivism which characterises Arab culture. According to this dimension, an individual is a part of a group which he or she has to look after and vice versa (Hofstede, 1980). Furthermore, individuals are integrated into strong and cohesive groups (Hofstede, 1980) and people are more dependent on those groups as well as on power figures than on individuals (Hofstede, 1994). a fact which explains the existence of direct supervision in the three banks. While discussing the new system strategy, a branch manager[141] in Bank Y commented that:

"During the first two months of the implementation process, an employee from the headquarters backed up the employees who are working in branches. The responsibility of this employee was to deal with any problems faced by the employees and to make sure that employees were implementing this strategy in a successful way. Ask anyone in the bank and they will tell you the same. This person from the headquarters was making sure that things were done correctly while employees within branches were using the new system."

Another branch manager[142] in bank X supported this and commented while discussing the centralization strategy that:

"Top management kept their eyes on the implementation process. They wanted to make sure that work was being done according to the plan. They made sure that some employees from centres and the IT were available in branches to help employees in their work and to deal with any problem that might arise."

Direct supervision was obvious through the researcher's observation within bank Z. It for instance became apparent when the researcher was conducting an interview with a

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[141] This manager represents manager number 33 in table (28). See appendix (7).
[142] This manager represents manager number 14 in table (28). See appendix (7).

branch manager[143] when the deputy manager came on a surprise visit to ensure that the new system strategy, which was being applied during the data collection period within bank Z, was working according to plan and that the employees did not face any problems while using this programme.

As can be seen from the above discussion, the managers' role factor was explained by the top management support and direct supervision. Top management support was obvious either by directly supporting the implementation process or by allocating resources and prioritization. However, there was a lack of managerial support concerning the allocation of tasks and responsibilities in some strategic decisions especially those in bank Z. This is, as mentioned earlier, might be explained by Hofstede's (1980, 1991, and 2001) dimension of large power distance which characterises Arab culture. Furthermore, sufficient direct supervision was found in the three banks which might be explained by the collectivism dimension in Hofstede's model which characterises Arab culture.

7.4 Training Courses

Prior research considered a lack of training courses as the most common problem in the implementation process (see for example Okumus, 2003; Al-Ghamdi, 1998; Kargar and Blumenthal, 1994; Alexander, 1985). The data of this thesis show that the existence of suitable training courses in any strategic decision helped this decision to be implemented smoothly, and consequently, affected its outcome positively. A branch manager[144] -while discussing the new system strategy in Bank Y- commented that:

"The implementation process of the new system was not that difficult, but I think that it was more difficult to implement than other previous strategic decisions. Training courses made it easier."

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[143] This manager represents manager number 58 in table (28). See appendix (7).
[144] This manager represents manager number 33 in table (28). See appendix (7).

A branch manager[145] within bank X, while discussing the centralisation strategy, supported this by commenting that:

"The training courses were mostly provided on a continuous basis. Human resources are the most important thing and it is obvious with the training centre inside the bank. Bank X is really caring about its employees and helping them to know what is new in the banking industry either inside Jordan or outside it, so they are able to deal with anything or problem concerning their work. Training courses make things easy when implementing new strategies. You can see that every employee in the bank [X] attended more than 30 training courses during the last two years."

However, not all of the strategic decisions were supported by sufficient training courses. In these cases, this lack of training courses negatively affected the outcome of these strategic decisions. Overall, the empirical data collected through the semi-structured interviews and observation show that training courses are seen as a problem rather than a facilitator in the successful implementation of strategic decisions within banks in Jordan.

For the purpose of this thesis, three relevant facts were observed about training courses.

Firstly, the data show that, from the informants' point of view, five out of the twelve strategic decisions within the three banks did not require training courses to help the employees to carry out their tasks to successfully implement those strategies. Those strategies were the Kanz, downsizing, and the re-positioning strategies in Bank X, downsizing strategy in bank Y, and the re-positioning strategy in Bank Z. Although the Kanz and re-positioning strategies were considered to be important to improve the performance of Bank X, most of the informants, apart from one branch manager[146], agreed that they did not need any additional human resources skills to help implement them. This branch manager, while discussing the Kanz strategy, commented that:

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[145] This manager represents manager number 17 in table (28). See appendix (7).
[146] This manager represents manager number 28 in table (28). See appendix (7).

"The bank is famous for its continuous training courses. However, this strategic decision was very easy to implement so the bank did not invest in too many training courses for its employees to help them to implement this strategy successfully."

Moreover, the other remaining eight informants in this bank agreed on not having training courses concerning the Kanz and the re-positioning strategies as the assistance marketing strategy, while discussing the re-positioning strategy stated:

"There were no training courses dealing with this strategy. I really don't think that this strategy requires me to attend an additional training course. As I said before, the manager met with the employees and discussed everything with them. Any problem or explanation, employees go to the distributed instructions or can contact the related employees to solve it."

Similar comments were made regarding the re-positioning strategy in the Bank Z. The strategic planning manager commenting upon this strategy stated that:

"Bank Z is famous for the availability of its training courses all the time. However, all of those training courses are general ones and there was no training course associated with the repositioning strategy. Nevertheless, a British group came last year and gave us a training course about the marketing strategies and the repositioning strategy, but again, this training course was a general one."

Secondly, there was disagreement between the decision makers and the implementers on the adequacy of the training courses. Some of the training courses were insufficient and only partially fulfilled the employees' needs. This affected the outcome of the implementation process slightly. On the one hand, decision makers in all three banks commented that the training courses fully sufficed to help employees carry out their tasks. The informants who were responsible for the implementation process on the other hand said that training courses were not sufficient to help them to carry out their tasks while implementing strategic decisions. While discussing the centralization strategy in Bank Y, the IT[147] manager said that:

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[147] This manager represents manager number 37 in table (28). See appendix (7).

"Decision makers went to the branches and then chose the most skilful employees from each department within each branch. The bank provided those people with the necessary skills of how to implement the centralization strategy... training courses then were provided to all the employees in every department in order for them to be able to deal with the centralization.

People working in the centres were ready to deal with it, however, the bank as I said provided the employees inside the branches with training courses so they could deal with the centralization, consequently, reducing the probability of making mistakes and assuring that the work is going smoothly."

A branch manager[148]within bank Y who was responsible for the implementation of this strategy described the situation surrounding the training courses of the centralisation strategy as follows:

"To be honest, we did not have enough training courses to cover all the aspect of the centralization strategy. We learnt and are still learning some of these hidden aspects through trial and error which takes time and costs lots of money. I think that Bank X gave us lots and lots of training courses, but I think they were not enough."

The same was true for Bank Y, where a branch manager[149] described the situation surrounding the training courses of the centralization strategy stating:

"They were provided in part. We had some training courses that helped us to deal with the centralization strategy. Those training courses were not sufficient to effectively deal with this strategy. We had to contact the committee or the related centre to deal with some problems which the training courses could have solved in advance if they had been fully provided to us."

While collecting data, the researcher was able to look at some documents concerning training courses regarding some strategic decisions. For example, a document showed that seven training courses were provided to the employees to help them carry out their tasks to implement the Business Intelligence strategy. Another document showed

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[148] This manager represents manager number 40 in table (28). See appendix (7).
[149] This manager represents manager number 38 in table (28). See appendix (7).

that the employees were programmed to attend another two additional courses. Although these documents demonstrate the amount of training courses given to employees, the employees themselves were still not satisfied with them.

The difference in opinion between decision makers and implementers might be explained by the effect of the large power distance dimension in Hofstede's (1981, 1991, and 2001) model. According to this model, nations with a large power distance have an expectation of leaders as being superior and separating themselves from employees. This might suggest that decision makers will tend to think they know better what benefits employees than the employees themselves. Furthermore, this might be due to the fact that those decision makers are not involved in the actual implementation process and its requirements; consequently, what they think they know might be different from what the implementers actually have to deal with in practice.

The third issue is related to the content of the training courses as well as the time frame in which the training courses are delivered. The training courses provided by the banks were seen by the majority of respondents as unrelated to the actual life inside the banks. A branch manager[150] from Bank X, while discussing the centralisation strategy, stated that:

"The training courses didn't really satisfy our needs. Also what is learned in the training courses is sometimes different from real life. So I think that the bank has to provide its employees with training courses close to the real life situation and to the problems they face in the work environment."

This issue was supported by other informants in Banks Y and Z. A branch manager[151] while discussing the centralization strategy within bank Y commented that:

"Training courses were available. Bank Y is famous for providing its employees with the necessary training courses to do their jobs. But to be honest, what takes place in the real working life is different from what is learnt in the training courses. So when

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[150] This manager represents manager number 15 in table (28). See appendix (7).
[151] This manager represents manager number 38 in table (28). See appendix (7).

we implemented the centralization, we faced some problems which we managed to overcome."

Whereas a branch manager[152] from bank Z, while discussing the restructuring strategy, said that:

"In other words, those training courses were theoretical and we were not able to apply them in real life. For example, I prefer to attend a training course on how to deal with customers than on how to prepare a document ..."

Furthermore, the problem of the content of the training courses was in some situations aggravated by the time frame of the training courses. The data revealed that although employees preferred those training courses which were close to the starting date of the implementation, the actual date of the training courses was often long before the start of the implementation. For instance, a branch manager[153] in Bank X, while discussing the centralisation strategy, stated that:

"Bank X cares a lot about the training courses and works hard to make them available to its employees. However, most of those training courses were provided before the actual implementation of the centralization and they focused on the theoretical part of it. They didn't cover all of the problems that we might face in the actual working environment. So, I think that the bank should provide its employees with more training courses especially while implementing the strategy that deals with the actual problems which employees face in their work."

A branch manager[154] in bank Y commented that the training courses which were provided concerning the centralization strategy did not help them to avoid problems associated with the implementation process. She added that she should have been sent on a training course immediately before or during the implementation of this strategy. She stated that:

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[152] This manager represents manager number 55 in table (28). See appendix (7).
[153] This manager represents manager number 17 in table (28). See appendix (7).
[154] This manager represents manager number 40 in table (28). See appendix (7).

"I was sent to a training course one year before the actual implementation of the centralization decision."

Another issue which is representative of Arab culture was raised by 13 informants. It is related to the fact that the managers, rather than the employees themselves, choose which training courses their employees have to attend. A branch manager[155] from bank X, while discussing the centralisation strategy, stated that:

"All of my branch's employees were sent on a 4 month training course. Most of this training course was not effective and was worthless apart from either one or two weeks of it. The training course itself was not clear. People who planned for this training course just planned something which is not related to the new changes and new strategies inside the bank. The three strategies are new concepts inside the bank and most of the employees had just recently heard about them. So I think that the top management before planning for any training course should have consulted the employees on what the training course should involve."

Whereas the operation manager[156] in Bank Z, while discussing the segmentation strategy, said that:

"There is no study which shows that this employee needs this training course. They just prepare a training course and then ask certain employees to attend this training course without asking whether those employees are in need for that training course or not. It is great for an employee to know everything, just like the new employee who has to have a job rotation at the beginning to enable him or her to know everything inside the bank. But when the bank has an employee with 10 years' experience for example, then the bank has to give certain training courses that allow this employee to improve his work. The top management assigned many people to work in certain positions without considering whether this person is suitable for this position or not."

The time frame problem was also supported by the researcher's observation within bank Y. Two employees were asked to leave their branch to attend a training course in

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[155] This manager represents manager number 23 in table (28). See appendix (7).
[156] This manager represents manager number 57 in table (28). See appendix (7).

the bank's training centre. One of the two employees was not happy about being sent to that course. When I asked him about the reason of not being happy to go for that training course,he answered that sending him to this training course does not make any sense to him. He added that the goal of this training course is to help him better use a new system which will be implemented within the bank in six months' time after attending this training course. He said that by that time he would have forgotten how to use this system and that he prefers this training course to be provided maximum one month before the actual implementation of any system or strategy.

The results of the second and the third streams discussed earlier might also be representative of the cultural dimension of large power distance which characterises Arab culture. This dimension emphasises supervisors as the ones who have superior knowledge whereas subordinates are expected to follow instructions and to show little initiative (Hofstede, 1991). Finally, this dimension might also be represented in a branch manager[157]'s answer in bank Z, while discussing the segmentation strategy, which emphasises the dependence of the employees on their managers to tell them what to do. This branch manager commented on the idea of being asked to help in drawing a work flow as follows:

"Then we had many workshops asking us to draw a work flow. The thing is that I like the top management to draw me a work flow and then ask me if I like it or not, not to be involved in that work flow and how to draw it."

The empirical data show that the lack of training courses as well as their lack of applicability to the work place negatively affected the outcome of some strategic decisions. Some informants considered this as one of the factors which impeded the implementation process. For example, a branch manager[158], while discussing the downsiing strategy, from bank X considered not having enough training courses as an impediment which affected the implementation of the centralization strategy. A branch manager[159] from Bank Y, while discussing the downsizing strategy,

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[157] This manager represents manager number 58 in table (28). See appendix (7).
[158] This manager represents manager number 22 in table (28). See appendix (7).
[159] This manager represents manager number 45 in table (28). See appendix (7).

considered it as a reason which caused a delay in the actual time of the implementation process of the centralization strategy.

Interesting conversations were carried out with some managers in Bank Z concerning the implementation of some of their strategies. For instance, one of the consultants. who was responsible for both the formulation and the implementation processes of many strategic decisions within the bank, stated that the amount of money which was previously spent on the human aspect and consequently the training courses within the bank was very low. This confirms the problematic nature of the issue of training courses and the findings of researchers such as Al-Rasheed (2001), Yunis (1993), Attiyah (1993), and Al-Faleh (1987). According to these researchers, the lack of training courses within Jordanian organisations which satisfy the needs of their employees is considered a common Arab managerial problem. Furthermore, they observed that Arab organisations are characterised by the insufficient utilization of human resources and an extreme lack of human resource management.

However, it can be noticed that the banks in Jordan try to adopt training courses to improve the performance of their employees. This was represented in the answer of one consultant[160], while discussing the restructuring strategy in bank Z, who felt that the new tendency within the bank is to support the training courses:

"When we came, we calculated how much money had been spent on the human aspect within the bank and it was very, very low. It tends to be very basic training courses of personal development and things that would actually improve the fanatical performance of the bank. We shifted the focus and increased the budget significantly."

Another consultant[161], while discussing the re-positioning strategy, commented that not only the availability of the training courses, but also the attitudes of the managers within bank towards them are problematic. He stated that:

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[160] This consultant represents manager number 50 in table (28). See appendix (7).
[161] This manager represents manager number 47 in table (28). See appendix (7).

"I do think that the training courses are available for the employees to help them in the implementation process. The problem though is not with the availability of the training courses but with the attitude of the staff. They just say I haven't got time to go, or they are told by their manager to go and they say ok but don't turn up, or they do turn up and are more interested and probably come across the mobile disease that exists in this country. I haven't been to so many senior management meetings where these guys feel that their phone calls are more important that the board meetings. It is disease sand that needs to change. So it is the attitude of the staff and the management with regards to training that needs to change. But we put on the table the availability of training courses."

7.5 Availability of Resources

The availability of resources has been recognised in almost all the relevant literature as an important factor which affects the outcome of the implementation process (see Miller *et al.*, 2004; Sterling, 2003; Hickson *et al.*, 2003; Miller, 1997; Miller, 1990; Alexander, 1985). Every informant was asked about the kind of resources which were needed to implement each strategic decision. According to the data collected through the interviews, those resources were mainly about the availability of financial, technological, time, personnel, and administrative resources. Hence, the importance of each resource was evaluated through the number of times it was mentioned by all the informants. Table (23) shows the ranking of the perceived value of each of those resources.

Figure 1 The perceived value of the five resources derived from the collected data

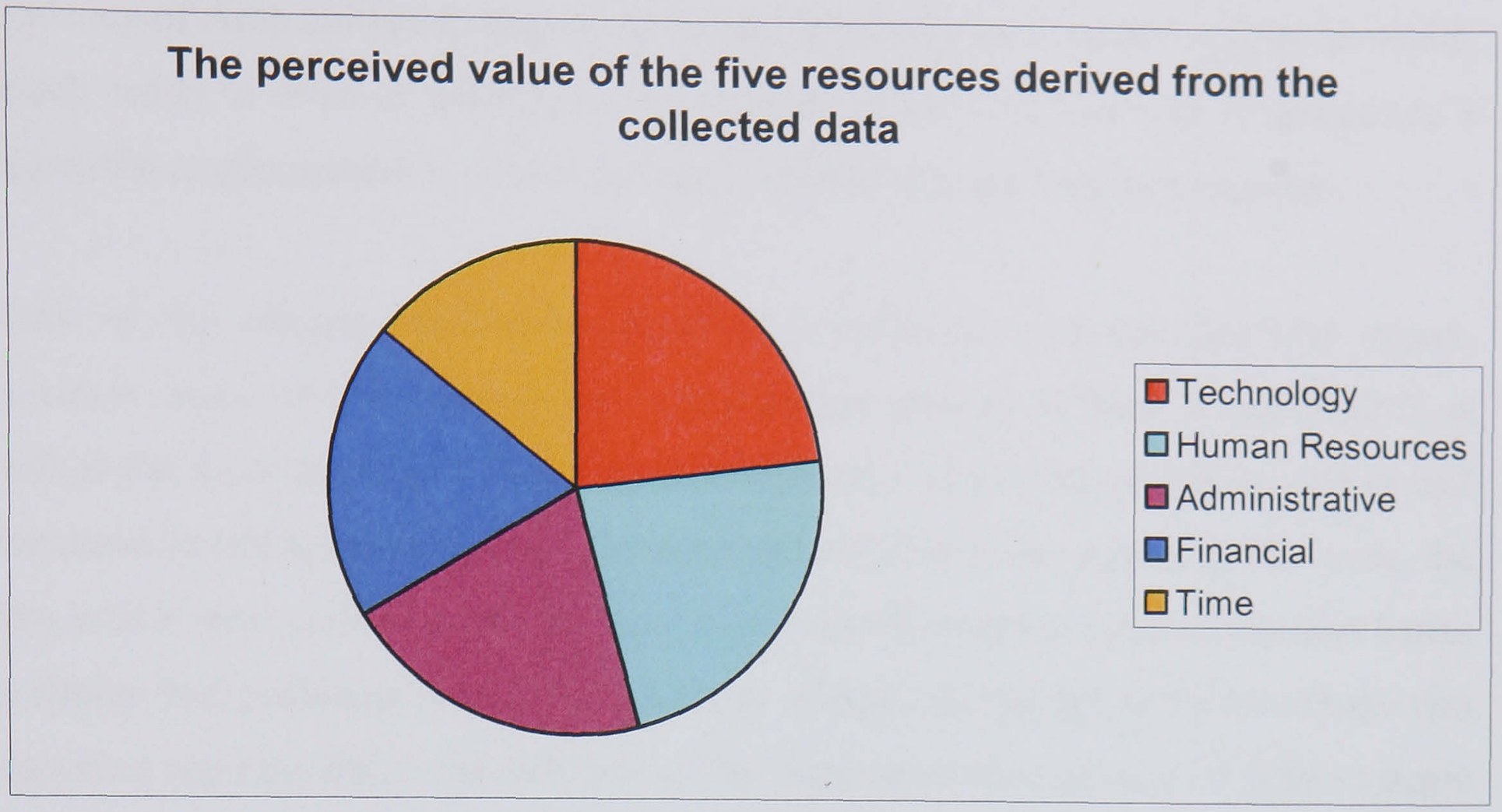

Table 1 The ranking of the perceived value of the five resources derived from the collected data

The Resource	The mean rank of these resources
Technology	2.98
Human Resources	2.94
Administrative	2.67
Financial	2.51
Time	1.84

The results regarding the importance of each of the above resources reflect the nature of the twelve strategies applied in the three banks. Eight of those strategies needed specific technology to be applied. This justifies managers recognizing technology as the most important resource required to implement strategic decisions. Moreover, having technology as the most important resource in implementing strategic decisions within banks in Jordan might be explained by the large power distance dimension which represents Arab culture in Hofstede's model. According to Hofstede (2001), cultures with a large power distance rely heavily on technology, whereas those with a low power distance have moderate dependency on technology. However, taking into consideration that every strategy needs personnel to carry it out, this might justify having human resources as the resource perceived as the second most important, followed by the availability of administrative activities to control the implementation process. The least perceived important resources are financial resources and time respectively. Having time as the least important resource could be justified by the

long-term dimension in Hofstede's (1991, 2001) model. This dimension reflects the tendency of Arab culture to display thrift and perseverance towards long-term results, which tends to lead to willingness to dedicate more time in order to guarantee a successful implementation of any decisions leading to these long-term results.

None of the strategic decisions encountered problems with the financial aspect. However, some of them such as the centralization strategy in Bank X and Bank Y as well as the Kanz strategy in Bank X suffered from a slight lack of administrative and personnel resources although this did not seriously affect their outcome. However, the data which were collected through interviews and observation demonstrate that banks in Jordan had problems with the availability of both technology and time. Those two resources were crucial to the outcome of the implementation process of their strategic decisions.

Before looking at these resources in detail, it is important to point out that the data show that there is a positive relationship between the ease of the implementation process of strategic decisions and the availability of the required resources to implement those decisions. The Kanz, Auditing, and re-positioning strategies inside bank X, and the re-positioning strategy in bank Y are characterised as being easy to implement. Furthermore, managers commented that they were implemented smoothly and that few objections were associated with them. The data show that, unlike in the case of the other strategic decisions, there was no lack of resources to implement these strategies successfully.

7.5.1 Availability of Technology

Lack of technology negatively affected the outcome of most strategic decisions in the three banks. Nevertheless, it did not play the same role in the Kanz, re-positioning, and auditing strategies in Bank X and the repositioning strategy in Bank Z. For example, the data show that decision makers in bank Z took a decision of implementing this strategy without having the required technology. Although many managers from other banks recognised technology as the most important resource, most of the decision makers in Bank Z deemed it to be the least important resource.

This can be illustrated by the following statement made by a consultant while discussing the restructuring strategy:

"...With the benefit of the senior management then you can call on human resources to pool all the staff together and, consequently, with the senior top management support we can acquire the technology."

Notwithstanding many other managers responsible for implementing this strategy as well as the segmentation strategy recognised that the lack of technology resources was one of the most important factors that could negatively affect their outcome. The IT manager[162], while discussing the restructuring strategy within bank Z, commented that:

"Many factors affected it and caused its delay. One of the most important things in any bank is the use of effective systems (Technology). The system inside Bank Z was an old one which could not absorb the new strategies and could not give the required information to deal with decisions. It was one of the biggest barriers to this strategy. It is very difficult for any bank to compete in the industry without an up to date system and the system in the Bank Z was an old one and was for the most part created by the IT department inside the bank with a help of an external company. It was good at the time when it was created, but now as I told you it is an old system. This is one of the barriers inside the bank. You cannot make a decision or evaluate anything because the old system could not give you enough information to help you with your decision. The technology is the basis for development. We were asking for information to make a decision and it was taking one month or two months to receive this information. If we had a suitable system, it would not be difficult to receive it by only pressing one button."

The reason of having problems in technology within bank Z might be due to the both the size and the financial abilities of this bank compared to banks X and Y. Moreover, the researcher noticed that both banks X and Y had already applied the same strategies as those applied in bank Z five years earlier. The current environment

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[162] This manager represents manager number 53 in table (28). See appendix (7).

surrounding the bank industry after the Iraq invasion is changing rapidly. This forces banks to quickly apply some new strategies to cope with those changes; otherwise they will not be able to compete. This affected bank Z and forced it to quickly plan for its strategies without taking into consideration all the aspects of their successfully implementation[163]. Furthermore, the behaviour of bank Z of quickly planning for their strategies is not compatible with what was suggested in the high uncertainty avoidance dimension in Hofstede's model. According to Hofstede, cultures with high uncertainty avoidance try to minimize the negative possibility of uncertainties within the surrounding environment by strict laws and rules, safety and security measures which was not the case in bank Z.

Lack of technology was also recognised as a problem by many other implementers in the other two banks. The lack of appropriate technology caused a delay in the implementation processes of their strategic decisions. Discussing the centralization, downsizing, Business Intelligence strategies with managers in Bank X revealed that technology, as well as other factors, negatively affected the implementation process of these strategies[164]. The IT manager[165] within bank X while discussing the Business Intelligence strategy, for example, stated that:

"All of the resources were fully available except the technology. There was a delay in the time to implement the decision because of the lack of technology to implement the centralization process. We wanted to implement the decision as soon as we could, but we could not because of the technology."

The same problem was recognised by managers in Bank Y while discussing their centralization, downsizing, and new system strategies. However, as was the case in Bank X, this caused a delay which managers were aware of. The financial manage[166]r, while discussing the new system strategy stated that:

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[163] The political and the economical situation in Jordan were discussed in detail in the first chapter of this thesis.
[164] These variables have either been discussed previously or will be discussed later on in this chapter.
[165] This manager represents manager number 9 in table (28). See appendix (7).
[166] This manager represents manager number 41 in table (28). See appendix (7).

"... Some of those resources were fully available such as the human resources and the financial ones. The technology was mostly available. The bank had to adopt a new system which was working in parallel with the old one. However, there were some problems associated with the new system which were overcome after that."

A branch manager[167], while discussing the downsizing strategy within bank Y, supported what was mentioned above and commented that:

"Bank Y is always ready to support any strategy with the required resources to guarantee its success. Most of the resources were available for the downsizing strategy. However, it took a long time for them to bring the technology which caused a slight delay in the implementation process. When you are talking about technology, you are talking about bringing or buying this technology and then providing people with the required training courses on how to use this technology."

The results of this factor support the earlier argument in chapter six on the importance of the simulation technique in the implementation process. Applying this technique in Banks X and Bank Y did not prevent them from having shortages in some resources such as technology. This might be due to the difference between the real life and the environment in which the bank first tested its strategies. However, not applying this technique in bank Z might be the reason behind having a lack of technology as a resource which seriously affected their implementation processes.

7.5.2 Availability of Sufficient Time

This factor is different to what was discussed in the existing studies. Alexander (1985) and Al-Ghamdi (1998) talked about the implementation taking more time than expected as the most common problem in this process. However, in this thesis, one of the interesting points which were discussed earlier in the previous chapter was the idea of having a buffering time period; a technique which Banks X, Y, and Z used to implement their strategies. As mentioned before, the idea was to give extra time to the implementation process in order to help employees to deal with problems,

[167] This manager represents manager number 55 in table (28). See appendix (7).

consequently reducing the stress associated with the implementation process. Having this tactic helped prevent this problem and positively affected the outcome of the implementation process.

Insufficient time to implement a strategic decision was recognised as a problem in implementing the segmentation and the restructuring strategies in bank Z. However, as mentioned earlier in chapter five, the re-positioning strategy in that bank had no clear finishing time for its implementation. The existence of this problem in these two strategies might be due to the failure in the planning process of those strategic decisions themselves which consequently led to the existence of many other problems which hindered the implementation of their strategic decisions. A consultant[168] from bank Z while discussing the segmentation strategy commented on this problem by saying that:

"... but there is a limit to how much the bank is prepared to pay and they want small planning but big implementation for less money. And so you could criticise the people that planned or you can criticise the management of the bank because of their constraint, their budget constraints or their mind set says we want results fast and what they are going to cut costs on? ... As soon as they have got a new idea of their vision, then they say yalla yalla[169]."

This was supported by a branch manager[170] who was responsible for implementing the segmentation strategy. She stated that:

"We never sat down and said ok this is a good strategy for the bank; now let's think about how it will work. We didn't, we didn't. If you say that the mistake was with the planning, I would go along with that."

The empirical data show that the restructuring strategy within the same bank suffered from a severe delay in the implementation process. According to the IT manager[171],

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[168] This informant was a British consultant working for Bank Z. This consultant represents manager number 56 in table (28). See appendix (7).
[169] The interview was conducted in English but it is interesting to note that he used the Arabic expression "Yalla Yalla" which means "hurry up hurry up".
[170] This manager represents manager number 58 in table (28). See appendix (7).

"Many problems were faced while implementing this strategy. Those problems rang from the inappropriate training courses to the lack of the suitable technology to implement the strategy. The implementation process suffered from a delay. The extra time to the expected planned time, which we gave to deal with any emergent problems, was even exceeded."

Having insufficient time to implement a strategy might be explained by the dependence on a Western company to plan this strategy on the one hand and by the long-term dimension in Hofstede's model which characterises Arab culture. on the other hand. Arabs are characterised as being patient and believe in obtaining slow results (Hofstede, 1991). However, Western culture which is represented in the external Western company is characterised as having a short-term orientation in Hofstede's model. This culture believes in fast results, a belief which is opposed to what Arab culture believes in. All these factors together might explain the existence of this problem in bank Z alone rather than in all three banks. Consequently, the fact that this problem is only obvious in bank Z, and not in all three banks led the effect of this dimension to be considered as neutral here.

7.6 Structure Facilitation

Structure is a factor which is recognised by most of the implementation literature. For example, Alexander (1985), Miller, (1997), Okumus (2001), Aaltonen and Ikavalko (2002), Hickson *et al.* (2003), Okumus (2003) and Miller *et al.* (2004) recognised its importance and did not consider it to be seriously problematic in as far as affecting the implementation process. However, its existence remains important to the successful implementation of a strategic decision.

In this thesis, this factor focuses on whether the three banks in Jordan had the right structure to successfully implement their strategic decisions. The data demonstrate that structure played a significant role in helping to successfully implement all the strategies within Bank Y. Nevertheless; as was expected in chapter five, it was found

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[171] This manager represents manager number 53 in table (28). See appendix (7).

to be a problem in other cases for instance while implementing one strategic decision in bank X[172] and all the strategic decisions within Bank Z.

An example of the application of an elaborated structure was found in the implementation of the Business Intelligence Strategy in Bank X. It was a successful strategy because the right departments were given responsibility for it. The goal of this strategy was to create a new programme which helped the bank to develop reports related to the finance department and to every department within the bank. However, according to the IT manager[173], for this programme to be in accordance with the overall strategy of the bank, it was necessary for the IT department to be involved in it. Both the financial and the IT departments were jointly responsible for the selection process of this system. Nevertheless, the financial department was more involved in the implementation process. According to the financial manager[174] who was responsible for both the selection and the implementation processes:

"The choice of the top management of having the financial department supervise the implementation process of this strategy was helpful. The financial department knows exactly what is required of this system and what is not! If they hadn't chosen our department to supervise this project it would have been a failure."

This was supported by the IT manager[175] within bank Y while discussing the centralisation strategy, who stated that,

"Many departments were directly involved in the planning and the implementation process of this strategy. All departments worked closely with the IT and the Finance departments to make sure that this strategy and this system would work successfully and properly inside the bank. The choice of the IT and the Finance departments to carry out this strategy, jointly with other departments, was to make sure that things go according to the plan. This choice was correct in putting the right people in the right place."

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[172] The Kanz strategy.
[173] This manager represents manager number 9 in table (28). See appendix (7).
[174] This manager represents manager number 10 in table (28). See appendix (7).
[175] This manager represents manager number 37 in table (28). See appendix (7).

The Kanz strategy is an example where an inappropriate structure was applied in Bank X. Most of the employees who were working in the branches faced many problems with this strategy. The structural problem was demonstrated by the fact that a separate department in the bank's headquarter was responsible for the implementation of the process without involving employees from their branches to share their opinions regarding this process. This department was out of touch with the actual work in the branches and was making decisions without realizing the effect of those decisions on other operations within those branches. Consequently, this problem negatively affected the outcome of the Kanz strategy. A branch manager[176], while discussing this strategy comments that:

"The people in the bank's headquarter don't know anything about what is going on in the branches. They just take decisions without taking into consideration the effect of applying those decisions on the performance of employees in branches. They took the decisions to start the Kanz without involving us. The bank just involved those departments which was totally a wrong behaviour."

A cohesive structure in Bank Y was shown while implementing the new system strategy. Many parties were involved in both the selection and the implementation processes of this strategy. However, assigning both the IT department and the operations department as the main two departments to lead the implementation process positively affected the outcome of the implementation process. This strategic decision is considered to be one of the major decisions which affected all the operations inside the bank. According to the managers, a failure in implementing the new system within the bank would severely have affected the competitive position of the bank in the overall industry. As a result, managers made sure that every department was involved in the decision making process and ensured that everything was available to successfully implement this strategy. The operations manager[177] within bank Y commented that:

"A new system was an urgent need to enhance the operations inside the bank and consequently its performance. A committee was formed to govern the implementation

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[176] This manager represents manager number 28 in table (28). See appendix (7).
[177] This manager represents manager number 30 in table (28). See appendix (7).

process of this strategy. This committee involved a representative from each department as well as from some of the bank's branches. However, both the IT and operations departments were mostly affected by this system. They played a significant role in successfully implementing this system."

As mentioned before, the picture in Bank Z was totally different from that in Bank X and Bank Y. The structure in Bank Z played a negative role in the implementation process of all the studied strategic decisions and caused its failure. Some of the main parties were excluded from managing the implementation process. The data reveal that the management of the implementation process was given to people from outside the company who were unfamiliar with the bank and its culture. A British consultant company was made responsible for both the decision making and its implementation[178]. The operations manager, who was affected by the implementation process, while discussing the segmentation strategy, commented that:

"We had a top management committee which was responsible for the implementation process. This committee failed to lead the process. One reason of this was due to the fact that one of the consultants took the responsibility of leading the changing process inside the organisation. This consultant couldn't also manage to lead the changing process due to many factors. He was not well qualified to lead this process. He is an intelligent person, but he doesn't know anything about what is going on in the bank...The management of this strategy should have been given to the accounting and operations departments. They know what is best for the bank."

Having a continuous problem in structure was obvious through the researcher's observation while collecting the data in bank Z. It was while trying to implement the new system strategy within the bank, at the time of collecting the data of this thesis, when employees in the credit department were complaining of not including them in choosing the right system to implement in their department. According to them, the IT and the Finance departments were the main two departments to be involved in the process of choosing the new system to be implemented in their bank. According to

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[178] The use of an external company was discussed in detail in chapter seven.

them, the bank should have involved representatives from each department in the selection stage.

It can be concluded that structure is one of the major factors which affected the successful implementation of strategic decisions within these three banks in Jordan. Having a non-cohesive and less elaborated organisational structure was a feature in Bank Z. This negatively affected the implementation process of its strategic decisions. The results of this factor might confirm the results of the previous studies. According to Al-Rasheed (2001) the non-cohesive and less-elaborated organisational structure within Arab organisations reflects the poor coordination and connection between tasks, jobs and positions inside the organisation. However, Bank X and Bank Y, in the majority of cases, were aware of this problem and successfully managed to overcome it by developing suitable structures to implement their strategic decisions.

7.7 Communication

This factor has been discussed in chapter three as an important factor which facilitates the implementation process of strategic decisions (see Al-Ghamdi, 1998; Miniace and Falter, 1996; Kargar and Blumenthal, 1994; Alexander, 1985). With the exception of one strategic decision, the data of this thesis show that although the three banks had problems with communication, this did not seriously affect the outcome of the implementation process of their strategic decisions. The strategic decision which was the exception to this was the Kanz strategy in bank X. It is worth discussing the nature of the communication of the implementers among themselves on the one hand and between them and the top management on the other.

According to Hofstede (1980, 1991, 2001), collective cultures are characterised by strong ties among their members which affect the communication process and increase the amount of information available in all channels of communication. By observing the bank employees, the researcher found that collectivism might be representative of all three banks. Furthermore, concerning strategic decisions, it was found that employees had no problems in sharing information among each other.

However, this information mainly consisted of rumours and speculations regarding certain issues concerning current strategic decisions and their consequences. Nevertheless, the researcher found that those rumours had no effect on the implementation process. This is due to the fact that employees within the three banks did their work regardless of the rumours surrounding them. Talking informally with some employees, the researcher found that because of the high unemployment rate in Jordan, as mentioned in chapter one, employees were scared of being fired and replaced by other candidates, which could justify this behaviour.

Wessel (1993) identified poor vertical communication inside an organisation as one of the individual barriers to implementing a strategy. Agreeing with this, the collected data through interviews, observation, and documents show that there is a problem in communication between different levels within the three banks; however, this problem did not seriously affect the implementation process. The data also indicate that the amount of shared information among employees themselves is different from the amount of information shared between employees and the top management. Both top-down and bottom-up communications are characterised by low information sharing. According to many of the managers who were responsible for the implementation process of some strategic decisions, only part of the information regarding strategic decisions was distributed to the employees inside the banks. This information is only related to what those employees need to know to help them apply those strategic decisions. A branch manager[179] in bank Z, while discussing the restructuring strategy, stated that:

"There is a monthly board of directors meeting in which they specify and review the bank's strategies. The results of those meetings are distributed to us in part and only the most important things are circulated. For example, if there is a new strategy to be implemented inside the bank, only the most important information to help us implement it will be disseminated. Information regarding what happens in those meetings, the objectives and goals will not be distributed."

[179] This manager represents manager number 55 in table (28). See appendix (7).

This was supported by some managers within bank X. For example, a branch manager[180], while discussing the downsizing strategy in bank X, stated that:

"Few parts of the results of the meeting in which the board of directors decide on new strategies and review the performance of the bank are published and distributed. We are here talking about the results and we're not talking about the discussions which happens there that what is important to us are the final results of those meetings.

The empirical data show that the same was happening in bank Y. For example, a branch manager[181], while discussing the centralisation strategy in bank Y, said that:

"The planning meeting were involving top managers as well as the board of director. Those meetings were discussing the strategies of the bank as well as dealing with the serious problems inside the bank. Some of the results of their meetings were published and distributed. Those results are those which are only concerning the employees and which are affecting them directly.

The data show that the lack of information between the top managers and the employees in lower levels did not seriously affect the implementation process. Furthermore, this lack of information might emphasise the fact that, in top-down communication, the effect of the 'large power distance' dimension which characterises Arab culture is stronger than the effect of the 'collectivism' dimension which also characterises Arab culture. According to Hofstede (1991), large power distance cultures have an expectation and acceptance that leaders will separate themselves from the group. This might justify the small amount of information which is transferred from the top managers to the implementers of strategic decisions.

The 'large power distance' dimension also might explain the small amount of information which is transferred from the bottom part of the organisation to its top management. According to this dimension, managers initiate contacts with employees; however, employees in other levels do not approach the top management.

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[180] This manager represents manager number 21 in table (28). See appendix (7).
[181] This manager represents manager number 31 in table (28). See appendix (7).

Through observation of the implementation of current strategic decisions in the three banks, the researcher noticed that employees tried to hide problems associated with the implementation process from their top managers. Those employees were telling top managers only those things which made them happy and satisfied. This observation was confirmed by many managers whom were interviewed regarding the previous strategic decisions. While discussing the downsizing strategy, a branch manager[182] in bank Y stated that:

"There is a common behaviour which you can find in Arab countries and culture. This behaviour is concerning the employees' relationships with their top managers. When the top manager comes out with an idea of a new strategy, product, or service then everyone starts saying yes this is a great idea. We should have done it a long long time ago, bla bla bla. This happens just to please him or her. This is a common practice in our countries and in our bank. They just tell the manager those things he or she wants to hear. Just what she or he wants to hear."

Finally, as was the case for horizontal communication, a lack of information from the bottom part of the bank to its top managers and vice versa did not have a serious effect on the outcome of strategic decisions within the three banks apart from the Kanz strategy in bank X. the prizes manager[183] within bank X while discussing the Kanz strategy commented that:

"... ... but the mistake is not the mistake of the management, it is the mistake of the employees. We tell the top manger only what he will like [to hear]. It is not the top manager's mistake, but the image he received was wrong. The base was wrong, and then consequently the implementation would be wrong. This is a common practice in all organisations and I'm sorry to say that I see this wherever I go. This is the Arab culture; it is a common culture in all organisations. This kind of behaviour affected the Kanz strategy which did not bring anything new to this bank. There was no value added with it because it is almost the same as the saving account strategy."

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[182] This manager represents manager number 46 in table (28). See appendix (7).
[183] This manager represents manager number 26 in table (28). See appendix (7).

7.8 Internal and External Factors

External factors were recognised by the previous studies as factors which affect the implementation process of strategic decisions (see Nutt, 1999; Al-Ghamdi, 1998; Miller, 1997; Kargar and Blumenthal, 1994; Alexander 1985). Such external factors were identified amongst others in a study carried out by Miller (1997). According to Miller, external factors could have both a positive and a negative influence on strategic decisions. However, these studies only recognised the external factors in the external environment without investigating whether the internal factors inside the organisations itself affected the implementation process or not. In this thesis, the data collected through semi- structured interviews and documents show that most of the strategic decisions, apart from three, were not affected by the internal and the external factors apart from three. Those three strategies are the Kanz strategy in bank X and the new system and downsizing strategies in bank Y. For the purpose of this thesis, internal factors are regarded as those which exist inside a bank, whereas external factors are those which exist in the environment surrounding a bank.

The interviews and documents showed that the Kanz strategy was affected by two unexpected events. The internal event was concerned with the effect applying the Kanz strategy had on the performance of the saving accounts strategy within the same bank. Bank X was famous for its performance of having the largest number of saving accounts among all the banks in Jordan. Implementing the Kanz strategy encouraged people who had saving accounts within the bank to transfer them to benefit from the Kanz. Thus, the interaction of the two strategies meant that the bank failed to achieve some of their goals such as attracting new customers to the bank. This forced the decision makers to reconsider the Kanz strategy and to take the decision of stopping it within the bank. The financial manager[184] within bank X stated that:

"The bank had to focus its resources and marketing on the saving strategy. We had the Kanz which meant that anyone could open an account with only JD 50 whereas the saving account required at least JD 250. So we decided to focus our accounts on only one strategy which was the saving strategy. So the idea of cancelling this product

[184] This manager represents manager number 25 in table (28). See appendix (7).

shows the need of the bank to zoom in on one strategy not to apply both together. The purpose of the idea of cancellation was to ensure our market share and our customers and the effort and the administrative costs of our customers in both the head quarter and the branches were focused on one product and were not distracted. This is right in my opinion. The idea of the cancellation was to transfer all of the deposits inside the bank from the Kanz to the saving accounts to increase our market share in saving accounts."

However, there was also an external event which influenced the decision to stop this strategy. This reason was related to what was mentioned in chapter one concerning the increase of the competition in the banking industry in Jordan. It concerned an issue of a competing bank –bank A[185]- in the market. This bank introduced the same strategy as the Kanz under a different name and offered customers more rewards than bank X was offering. A reasonable number of Bank X's customers tried to benefit from the new product which was provided by the other bank. This of course negatively affected the Kanz strategy. The marketing manager[186] in bank X commented that:

"The xx[187] strategy also affected us. Our customers were not happy about the cancellation decision and they withdrew their money and took it to buy the xx product in Bank A. Bank X, on the other hand, started losing its market share in the banking industry to other local banks. So the decision makers said why not to focus all of their resources and efforts on the saving strategy and to increase the bank's market share of saving accounts."

The negative effect of the Kanz strategy on the saving accounts was supported by several documents. These documents showed some diagrams of the decreasing performance of the saving accounts strategy. This negative effect, according to the documents, started shortly after introducing the Kanz strategy within bank X.

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[185] The other bank which introduced the same strategy is called A for reasons of confidentiality.
[186] This manager represents manager number 24 in table (28). See appendix (7).
[187] The name of this strategy in bank A.

Furthermore, the data show that Bank Y faced unexpected external events while trying to implement the downsizing strategy. Employees were unhappy about this strategy and went to their union to file a complaint against the bank. The union negotiated with the bank and asked for a strike. The result of the strike was the decision to stop the downsizing strategy within the bank and to ask some employees to resign voluntary in return of an excellent compensation. This event caused a delay in implementing this strategy as well an increase in the cost associated with the implementation process. The deputy general manager[188] commented that:

"Everything was going smoothly according to plan till the union started interfering. The bank had to stop some aspects of this strategy and was forced to give more compensation to the people who were asked to resign. This strategy did not go according to plan. The cost associated with this strategy was higher than was planned for."

Finally, the new system strategy in Bank Y was affected by an internal event rather than an external one. The external company faced many unexpected problems while implementing the new system within the bank. The amount of data which the top management wanted to be put in the new system was higher than previously agreed on between the bank and the company. The company stopped the implementation process until it had another agreement with the bank to respect the original plan because the new system would not be able to absorb all the data they were asked to include. The operations manager[189] commented that:

"The Company which helped in implementing the new system didn't expect the amount of work needed to be done to implement this decision. They stopped the implementation process for a few days. They asked the bank to reduce the amount of data to be included in the new system. We asked the top management for advice and we reached an agreement that satisfied both parties."

As expected, the results of this factor show that these internal and external factors negatively affected the implementation of strategic decisions. The results of the

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[188] This manager represents manager number 29 in table (28). See appendix (7).
[189] This manager represents manager number 30 in table (28). See appendix (7).

external factors agree with what was found in the previous studies carried out by Alexander 1985; Kargar and Blumenthal, 1994; Al-Ghamdi, 1998; Nutt, 1999. However, it does not coincide with Miller's 1997 study. According to Miller, not all external environments have a negative effect on the implementation process. This might be due to the fact that only two example regarding external factors was discussed in this thesis. Furthermore, this might also be explained by the large power distance which characterises Arab culture. As mentioned before, people in large power distance cultures are characterised by an expectation of subordinates to depend on their supervisors and to show little initiative (Hofstede, 1980, 1991, 2001). Accordingly, the absence of a quick response to the changes in the environment is expected to be an obstacle to avoid the negative effect of those changes. This might explain why the effect of all the changes in the internal and the external environments within the three banks is regarded as a negative factor. Finally, it is worth pointing out that the environment in which banks are operating in Jordan is characterised by high uncertainty which makes it hard to anticipate this environment and its consequential changes.

8.9 Involvement and Participation

The existing studies show that the existence of involvement and participation in the implementation process positively affects this process (Miller *et al.*, 2004; Okumus, 2003; Miniace and Falter, 1996). However, the data of this thesis show that although involvement and participation exist in the banks they do not have any real effect on the implementation process. Depending on the collected data, through the semi-structured interviews, the observation, and documents, and following the comparative method of analysis which was discussed in chapter five, this factor could be found in two practices. The first practice is the involvement of those who have been included in the implementation process in meetings which were held to discuss the strategic decision before the actual start of the implementation of that strategic decision. The second practice is the ability of the employees who were involved in the implementation process to approach their managers to change any tasks or responsibilities to improve that process.

The data show that top managers in the three banks continually requested to meet the middle managers to discuss the new strategies to be applied within their banks. The objective of those meetings was to listen to middle managers' opinions and suggestions regarding those strategies. However, the data show that those meetings were useless and did not achieve their objectives. A branch manager[190] in bank X. while discussing the centralization strategy, commented that:

"We had many meetings to discuss this strategy. The general manager attended some of those meetings to listen to his employees' opinions. Most of the employees who attended those meeting were scared to talk about what they think and believe in. When they were asked about anything, they were telling totally the opposite answer to what they believe in. We were discussing this between us and in informal way. They were answering that it is a top manager's decision and if I tell him "your decision is rubbish" then he might fire me. I have a family and children to support."

The same practice was experienced by the researcher himself while working in bank Y. A branch manager was asked several times to give his opinion concerning certain issues, however his answers did not reflect the real situation. When asked about his behaviour, the branch manager responded that he has this job and he is too old to go and search for another job if the top manager gets angry and fires him. Another answer was that he was scared of being transferred to work in another job away from where his family lives.

This observation was also confirmed by looking at some documents within bank Y. These documents support the idea of not meeting the goals of those meetings as well as the lack of bottom-up communication which was discussed before in this chapter. Those documents were concerning notes which were taken while the top management was meeting with employees to discuss the new system strategy. According to these documents, the General Manager was taking part in this meeting when he asked the different employees to give him any suggestions regarding improving the operations inside the bank and more particularly the new system. The documents show that more than 500 employees attended this meeting and only 28 feedback comments were

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[190] This manager represents manager number 17 in table (28). See appendix (7).

provided by the different managers. The documents also show that most of these comments were to support the implementation of the new system whereas few talked about this system in a negative way.

On the other hand, most of the informants agreed on the fact that that they could approach the committees which were responsible for the implementation, to request a change in some of their tasks and responsibilities. However, the possibility of approaching them did not mean that the informants would be given what they asked for. The committee studied their suggestions but most of the time their members refused to implement the relevant changes. A branch manager[191] from bank Z while discussing the restructuring strategy stated that:

"The management was quite responsive to any suggestions. The suggestions were evaluated by a committee and sub-committees (general manager and his assistants to make the decision). Then they decided whether to make any changes or not. If the change positively affects the work, they will approve it. If they believe that it will negatively affect the work, they will not implement it. However, most of the time, the answer was no."

This was also supported by a branch manager[192], while discussing the Kanz strategy within bank X, who commented that:

"I don't have any power to change any thing of my responsibilities and tasks. My job is to do what I am asked to do.

Many informants in other banks agreed on this point, however, they did not specifically talk about the results of their suggestions. For example, a branch manager[193] in bank Y, while discussing the centralisation strategy, stated that:

"If we have any opinion about the process of how to deal with the work or any suggestions on how to improve the work within the bank, any employee can just write

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[191] This manager represents manager number 55 in table (28). See appendix (7).
[192] This manager represents manager number 27 in table (28). See appendix (7).
[193] This manager represents manager number 38 in table (28). See appendix (7).

an email or make a phone call to the related people and tell them about his/her suggestion. They study those suggestions and if they see that it is feasible they change it. They have broader points of view which allow them to make better decisions for the benefit of the bank."

The existence of participation and involvement might be reflected in the 'Collectivism' dimension in Hofstede's model. However, the results of this factor might be explained by the effect of the large power distance dimension. According to this dimension, the ideal boss is considered to be a benevolent autocrat (Hofstede, 1980, 1991). This explains the scene described above about the top manager meeting with his employees and their reluctance to put their ideas forward. The employees were scared to face up to the top managers and to give their opinions regarding certain issues. The fact that the employees were unable to change their tasks and responsibilities might be explained by over-centralization which is seen as a typical Arab managerial problem (Al-Rasheed, 2001; Sabri, 1997). Employees are not allowed to make decisions as these decisions are viewed as being the sole responsibility of the top management.

Finally, the results show that banks in Jordan are taking some positive steps in order to involve their employees in the decision making process. These steps are represented by the fact that the employees are able to approach their managers to change their tasks and responsibilities. However, refusing to adopt these suggestions might prove the existence of the old practices of over-centralization and of fearful respect for the top managers.

7.10 Reward System

Contrary to the previous factors, which were identified by most researchers, there was some disagreement among the existing studies on the effect of the reward system on the implementation process. For example, Alexander (1985) did not identify the reward system as a problem of implementation. However, in their 2002 study.

Aaltonen and Ikavalko recognised this factor as a problem which negatively affects the outcome of the implementation process.

In this thesis, the data show that no specific reward system for any of the twelve strategies was available in the three banks. Nevertheless, based on the present research data, its absence did not have any effect on the outcome of the implementation of these strategic decisions. According to some informants, implementing a strategic decision formed part of their daily work and no reward scheme was associated with it. The IT manager[194] in bank X, while discussing the business intelligence strategy, stated that:

"There was no reward for us doing our job. The work has to be done according to the plan with or without the existence of a reward system. The only reward which we used to have is our salary at the end of this month."

This was supported by informants from the other two banks. For example, the strategic planning manager[195] in bank Z, while discussing the re-positioning strategy, commented that a reward does not depend only on implementing one strategic decision individually but on the overall performance of the banks. He added that employees have to do their best to do their duties regardless of whether they will be given a reward or not. The IT manager[196] in bank Y, while discussing the new system strategy, commented that:

"We are given tasks which we have to do in return of our salaries. We are given rewards on our overall work during the year. This reward depends on our performance evaluation and on the amount of salaries we get. Some employees are given nothing but they still have to do what they are asked got."

The data reveal that, while implementing the Kanz strategy, rumours abounded in bank X about the option of distributing rewards to those who were involved in the implementation of this strategy. However, this strategy was stopped and these

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[194] This manager represents manager number 9 in table (28). See appendix (7).
[195] This manager represents manager number 49 in table (28). See appendix (7).
[196] This manager represents manager number 31 in table (28). See appendix (7).

employees were left without any rewards. The data show that having a rumour about the reward system positively affected the implementation process of the Kanz strategy. Whereas not having rewards after stopping this strategy caused frustration among employees without, however, any serious effect on their future behaviour. A branch manager[197] stated that:

"We expected that we would be rewarded for our hard work within the bank, but it didn't happen. We kept working very hard expecting a reward for this work, but the bank stopped this product and didn't compensate us. We've been disappointed."

The researcher's observation within bank X and Y confirmed the absence of reward systems within those banks. It was the beginning of the calendar year when the researcher in this thesis started collecting the data. Some rumours were spreading around both banks of the existence of some monetary rewards to all the employees and that a decision would be taken soon. However, the researcher of this thesis finished the data collecting process in three months during which no rewards were allocated to the employees in the two banks. Some of the employees within the two banks commented on this by saying that at the beginning of every year, such rumours go around the two banks and nothing would happen. They added that they had got used to such rumours in a way that they keep working regardless of their existence or inexistence.

The fact that the absence of a reward scheme did not affect the outcome of the strategic decision implementation might be reflected in Hofstede's cultural dimension of Masculinity vs. Femininity. Arabs have moderate characteristics of this dimension and are closer to femininity than to masculinity. Consequently, the focus of employees will be on the quality of the process (Hofstede, 1980, 1991, 2001). As suggested by Waarts and Van Everdingen, (2005); Van Everdingen, (2003); and Hofstede, (2001) cultures characterised by masculinity recognise rewards and recognition of performance, which was not the case inside the three banks.

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[197] This manager represents manager number 28 in table (28). See appendix (7).

7.11 Summary and Discussion of the Factors Which Affect the Implementation Process within Banks in Jordan.

Chapter three discussed the factors which were identified in the previous studies, however, following the same methods of analysis used in chapters five and six concerning the six criteria of success and the four factors to describe the nature of the implementation process respectively, the previous sections discussed nine factors which were derived from the empirical data. These data were mainly collected through interviews, observation, and documentation. It was found that these factors differ in their effect on the implementation process. Some of them had a positive effect; however, some others had a negative effect on that process. Table (24) summarises the nine factors discussed before as well as the sub factors of some and their effect on the implementation process of the implementation process of strategic decisions within banks in Jordan and compares them with the results of the previous studies.

Table 24 The factors which affect the implementation process of strategic decisions and their effect on the this process

Factor	Study	Effect	The actual effect (Thesis's contribution)
Communication	Al-Ghamdi (1998)	Problem	There was a lack of vertical communication but it was not recognized as a problem
	Kargar and Blumenthal (1994)	Problem	
	Alexander (1985)	Problem	
	Miniace and Falter (1996)	Positive	
Lack of Coordination	Al-Ghamdi (1998)	Problem	Positive
	Kargar and Blumenthal (1994)	Problem	
	Miller (1990)	Problem	
	Alexander (1985)	Problem	
	Miniace and Falter (1996)	Positive	
Lack of Agreement	Hamdi and Goethert (1985)	Problem	Positive
Competing Activities	Okumus (2001; 2003)	Problem	Not discussed
	Al-Ghamdi (1998)	Problem	
	Alexander (1985)	Problem	
Priority	Al-Ghamdi (1998)	Problem	Positive
	Alexander (1985)	Problem	
	Miller *et al.* (2004)	Positive	
	Hickson *et al.* (2003)	Positive	
	Miller (1997)	Positive	
Participation and Involvement	Bryson and Bromiley (1993)	Positive	No effect
Reward System	Aaltonen and Ikavalko (2002)	Problem	Does not exist
	Alexander (1985)	NOT a problem	
Managers' Role (Direct Supervision and Top Management Support)	Alexander (1985)	Problem	Positive
	Peehlivanids and Katsimpra (2003)	Problem	
	Miller *et al.* (2004)	Positive	

	Okumus (2003)	Positive	
	Miniace and Falter (1996)	Positive	
Key Activities Not Defined	Al-Ghamdi (1998)	Positive	Positive
	Kargar and Blumenthal (1994)	Positive	
	Alexander (1985)	Positive	
	Miller *et al.* (2004)	Positive	
	Hickson *et al.* (2003)	Positive	
	Miller (1997)	Positive	
Interest Groups	Miller *et al.* (2004)	Positive	Predominantly negative
	Hickson *et al.* (2003)	Positive	
	Miller (1997)	Positive	
Availability of Resources	Sterling (2003)	Problem	Technology problem Few time problems
	Kargar and Blumenthal (1994)	Time Problem	
	Alexander (1985)	Time Problem	
Training Courses	Al-Ghamdi (1998)	Problem	Problem
	Kargar and Blumenthal (1994)	Problem	
	Alexander (1985)	Problem	
Unexpected Events	Miller (1997)	Positive/Negative	Problem
	Nutt (1999)	Problem	
	Al-Ghamdi (1998)	Problem	
	Kargar and Blumenthal (1994)	Problem	
	Alexander (1985)	Problem	
Structural facilitation	Miller *et al.* (2004)	Positive	Positive in most of the cases
	Hickson *et al.* (2003)	Positive	
	Aaltonen and Ikavalko (2002)	Not Important	
	Alexander (1985)	Not Important	

Following the same technique discussed in chapter five, tables (25) and (26) show an example of the way the figures in table (11) were calculated. It was pointed out that the degree in which these factors influence this process differs. Furthermore, the data show that the implementation process has not been affected by each factor separately. Rather, its outcome was affected by all the factors working in conjunction with each other. As mentioned before, culture could possibly be used to explain the pronounced negative effect of some factors and the positive effect of others. However one of the limitations of this study is that it does not go far enough in providing direct evidence as to whether or not this is the case. Such possible effects are for instance the positive effect of managers' role and the negative effect of the structural facilitation on the outcome of the implementation process.

Table 25 An example of the effect which structural facilitation had on each strategic decision within the three banks

Structural facilitation		
The strategic decision	Informants' answers	Mean answer
Centralization (X)	H*, H, H, H, M, H	H
Downsizing (X)	H, H, H, H, H, H	H
Kanz (X)	M**, L***, M, L, L	L
Business Intelligence (X)	H, H, H, H	H
Re-Positioning (X)	H, H, H	H
Auditing (X)	H, H, H, H	H
Centralization (Y)	M, M, H, H, H, H, H	H
Downsizing (Y)	H, H, H, M, H, H	H
New System (Y)	H, H, H, H, H	H
Restructuring (Z)	M, M, L, L, L, L	L
Re-Positioning (Z)	L, L, L	L
Segmentation (Z)	L, L, L	L

* Positive effect

* *Neutral effect

***Negative effect

Table 26 An example of the effect which interest groups had on each strategic decision within the three banks

Interest Groups		
The strategic decision	Informants' answers	Mean answer
Centralization (X)	H, L, L, L, L, L	L
Downsizing (X)	L, L, L, L, L, L	L
Kanz (X)	H, H, L, M, H	H
Business Intelligence (X)	H, H, H, H	H
Re-Positioning (X)	-*	-
Auditing (X)	-	-
Centralization (Y)	L, M, H, L, L, L, L	L
Downsizing (Y)	L, L, L, L, L, L	L
New System (Y)	-	-
Restructuring (Z)	L, L, L, L, L, L	L
Re-Positioning (Z)	-	-
Segmentation (Z)	L, L, L	L

* Factor does not exist

As mentioned earlier, an example of the way of calculating the degree of effect of each of the nine factors on every strategic decision is shown in tables (25) and (26). For instance, in tables (25) it can be noticed that the six informants whom have been interviewed regarding the centralisation decision in bank X rated structural facilitation as having a high positive effect on this decision. Accordingly, their average response regarding this strategy was as having a positive effect. The restructuring strategy in bank Z, on the other hand, was rated as having a negative effect of the structure facilitation factor. This was due to the fact that four out of six informants whom were interviewed regarding this strategy rated it as having a negative effect on the implementation process, whereas the remaining two have rated this factor as having a neutral effect on the restructuring strategy.

Furthermore, the empirical data of this thesis showed that the four factors which were discussed in the previous chapter and which were used to explain the implementation process of strategic decisions within banks in Jordan affected the outcome of that process. Consequently, these four factors, in conjunction with the nine factors discussed in this chapter, will be dealt with as factors which affected the outcome of the implementation process within banks in Jordan. Hence, it is worth pointing out here that the success or failure of the implementation process is not due to one individual factor; rather it is the result of the combined influence of all the factors

being discussed here. Table (27) shows a summary of all twelve strategic decisions and the degree in which each factor affected them.

It is interesting to note the differences and similarities between the implementation of the same strategic decisions but which took place in different banks e.g. the downsizing and centralisation strategies in banks X and Y, and the re-positioning strategy in banks X and Z. This is of particular interest as the degree of the effect of the thirteen factors, on these strategies, is often very similar, except in the case of one or two of the thirteen factors.

Looking at table (27), it can be noticed that the analysis of the single types of strategic decisions which were held in common across two banks explored both similarities and differences in the thirteen implementation factors. For example, the downsizing strategic decisions in bank X and bank Y have similarities in the degree of effect of all thirteen factors apart from the effect of the internal and external factors. As it was shown before, the implementation of the downsizing strategy within bank Y was affected by an unexpected event in the external environment (interference of the labour union.) The data shows however that the same strategic decision within bank X was not affected by these factors. Consequently, the data show that the negative effect of the internal and external factors played a significant role in evaluating the downsizing strategy within bank Y as a low success strategic decision. However, its absence caused the downsizing strategy within bank X to be evaluated as a moderately successful strategic decision.

Furthermore, the re-positioning strategic decisions within bank X and bank Z show similarities in all the implementation factors apart from the structural facilitation and the use of external company factors. The empirical data show that both factors positively affected the implementation process of this strategic decision within bank X, however, for both factors this effect was negative on the re-positioning strategy within bank Z. Consequently, the re-positioning strategic decision within bank X was evaluated as a highly successful decision, whereas the same strategy within bank Z was evaluated as a low success strategic decision. This emphasises the importance of the structural facilitation and the use of the external company factors on the outcome of this strategic decision.

Finally, the centralisation strategic decisions within bank X and bank Y show similarities in all the factors apart from the availability of resources factor. Although the data show that this factor had a positive effect on the centralisation strategic decision within bank Y and a neutral effect on the same strategy within bank X, the centralisation strategy within bank X was evaluated as high successful one, whereas it was evaluated as a moderate successful strategic decision within bank Y. Furthermore, the empirical data show that the satisfaction criterion was not used as a criterion to measure the outcome of the implementation process of this strategic decision within bank Y. For this, it might be argued that the absence of the satisfaction criterion while implementing the centralisation strategic decision within bank Y negatively affected the outcome of this decision, on the one hand. On the other hand, it might be argued that its existence positively affected the implementation process of the same strategy within bank X. The next subsections summarise and discuss the thirteen factors and problems of the implementation which were talked about in chapter six and earlier in this chapter and their relationships with the outcome of each strategic decision.

Table 27 The twelve strategic decisions and the degree each factor affects them

The strategic decision	Interest Groups	Communication	Managers' role	Involvement	Rewards System	Training Courses	Availability of Resources	Structural Facilitation	Internal and External Factors	External Company	Incremental Approach	Simulation Technique	Buffering Time Period	Degree of success[198]
Centralization (Bank X)	L*	M	H***	M**	M	M	M	H	-	H	H	H	H	High success
Downsizing (Bank X)	L	M	H	M	M	-	M	H	-	L	H	-	H	Moderate success
Kanz (Bank X)	H	M	H	M	M	-	H	L	L	L	-	-	-	Low success
Business Intelligence (Bank X)	H	M	H	M	M	M	M	H	-	H	H	H	H	High success
Re-Positioning (Bank X)	-****	M	H	M	M	-	H	H	-	H	H	-	H	High success
Auditing (Bank X)	-	M	H	M	M	M	H	H	-	H	-	-	-	High success
Centralization (Bank Y)	L	M	H	M	M	M	H	H	-	H	H	H	H	Moderate success
Downsizing (Bank Y)	L	M	H	M	M	-	M	H	L	L	H	-	H	Low success
New System (Bank Y)	-	M	H	M	M	M	M	H	L	H	H	H	H	Moderate success
Restructuring (Bank Z)	L	M	H	M	M	L	L	L	-	L	H	-	H	Low success
Re-Positioning (Bank Z)	-	M	H	M	M	-	H	L	-	L	H	-	H	Low success
Segmentation (Bank Z)	L	M	H	M	M	L	L	L	-	L	H	-	H	Low success

*L: Negative effect

**M: Neutral effect

***H: positive effect

****: does not exist

[198] The degree of success of each strategic decision was discussed in detail in chapter six. See table (21) page (159).

7.11.1 Structural Facilitation

Looking at table (27) it can be noticed that the existence of a less elaborated structure in the Kanz strategy in bank X as well as in all the strategic decisions in bank Z negatively affected the outcome of their implementation processes. However, the existence of a good structural facilitation positively affected the implementation of the remaining strategic decisions. As the table shows, apart from the downsizing strategy in bank Y, strategic decisions with a high and moderate success rate are characterised by a high structural facilitation. Nevertheless, those with low success rate are characterised by a low structural facilitation. Structural facilitation has been recognised by the previous studies as an important factor to affect the implementation process. For example, Miller (1997) identified this factor as one of the ones which enable a successful implementation process. She added that this factor has to be accompanied with other factors in order to ensure a successful implementation. The same results became apparent from studies carried out by Hickson *et al.* (2003) and Miller *et al.* (2004) which recognised structure as one of the factors which form a readiness-based approach. According to those studies, organisations have to ensure the availability of the factors which form this approach to guarantee a successful implementation. They added that in order for organisations to have a successful implementation, the readiness factors have to occur together with the other factors which compose the experienced-based approach[199].

7.11.2 The Role of the External Company

As mentioned structural facilitation is not the only factor which affected the implementation process within the three banks. Looking at the table, it can be noticed that all the strategic decisions with a high success rate show a positive role of external companies. On the other hand, those strategic decisions with a low success rate are characterised by having a negative role of the external company. The role of the external company was only mentioned by Okumus (2001), however, as mentioned earlier, Okumus considered this factor as a factor which affects the outcome of strategic decisions without actually discussing it in depth. Furthermore, Okumus

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[199] Readiness-based and experienced-based approaches were discussed in details in chapter three.

depended on just two strategic decisions in two UK companies, whereas this thesis depended on twelve strategic decisions within three Jordanian banks which strengthens the generalisability of its results.

7.11.3 The Internal and the External Factors

The table shows that the internal and external factors did not exist in most of the strategic decisions apart from three. As mentioned before, those strategic decisions are Kanz strategy in bank X as well as the downsizing and the centralization strategies in bank Y. Nevertheless, in the case of these three strategies the existence of internal and external factors exerted a decidedly negative influence. The importance of this factor has been recognised by many studies such as Miller (1997), Hickson *et al.* (2003), and Miller *et al.* (2004). Furthermore, having internal and external factors as an important factor to affect implementation is in keeping with the previous studies which considered it as one of the most common problems in the implementation process (see Nutt, 1999; Miller, 1997; Kargar and Blumenthal, 1994; Alexander, 1985). However, this result contradicts that of Al-Ghamdi (1998) who considered this factor as one of the least important factors which affect the implementation process of strategic decisions.

7.11.4 Training Courses

Although the training courses factor was not available in some strategic decisions, it can be noticed that they were provided for those strategic decisions with a high and moderate success rate. However, it has been mentioned earlier that they were not provided fully. The table shows that there was a severe lack in training courses provided to those strategic decisions rated as having a low success in their implementation process. As a result, training courses played a significant role in the outcome of the implementation process. The results of having training courses as an important element are along the lines of the existing literature. For example, Alexander, 1985; Kargar and Blumenthal, 1994; and Al-Ghamdi, 1998 found that this factor is one of the most common problems in the implementation process. Furthermore, its importance to the implementation process in this thesis is in keeping with what was suggested by Okumus (2003). According to this author, managers have

to have the necessary training courses to help them successfully implement strategic decisions.

7.11.5 Simulation Technique

Applying a simulation technique to implement a strategic decision is a new factor to affect the implementation process which was not discussed by previous studies. It was applied to four strategic decisions in bank X and Y[200]. However, it was not applied in bank Z. Table (29) shows that applying this technique positively affected the outcome of the implementation of these four strategic decisions. The effect of this factor is not strong in that its existence did not lead to these strategies being rated as highly successful. Furthermore, a simulation technique was not used in those strategies rated as having a low success rate. This keeps the question open to what would have happened to the outcome of those strategies if this technique had been applied. Conversely, its absence did not prevent the re-positioning strategy in bank X to be rated as highly successful.

7.11.6 The Availability of Resources

The resource availability factor did not strongly affect the outcome of all twelve strategic decisions. For example, the table shows that although the implementation of Kanz strategy was rated as having high resource availability, the overall performance was rated as a failure. Similarly, having a high availability of resources did not prevent the re-positioning strategy in bank Z to be evaluated as having a low success. Nevertheless, in other strategic decisions, having high availability of resources is connected with highly successful implementation. Respectively, having moderate and low availability led the remaining strategic decisions to be evaluated as having moderate or low success. This suggests that this factor affected the implementation process to a lesser extent than the before mentioned factors. The results of the effect of this factor on the implementation process are the same as those observed in the existing studies (see Miller *et al.*, 2004; Hickson *et al.*, 2003; Miller, 1997). Miller (1997) identified this factor as one out of many problems in the implementation

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[200] These strategic decisions are the centralization and the Business Intelligence strategies in bank X as well the centralization and the new system strategies in bank Y.

process. Sterling (2003) agreed with her and commented that resource availability was one reason behind the failure of the successful implementation. Miller and Sterling added that the best resourced decisions are not necessarily the most successful ones. Consequently, this corroborates the results of this thesis. However, these results differ from those of Alexander's and Al-Ghamdi. In their studies carried out respectively in 1985 and 1998, Alexander and Al-Ghamdi did not consider this factor as a problem and consequently it was not included in their studies.

7.11.7 Interest Groups

Interest groups are considered to be another important factor in the implementation process. This factor was recognised in the previous studies in many ways. Some of these studies referred to this phenomenon as interest groups factor, whereas others used the term coalition group factor (see Bryson, 1988). Other researchers included it in something called the "backing" factor. Such researchers are Miller (1997), Hickson *et al.* (2003), and Miller *et al.* (2004). Interest groups were found in all three banks. However, their effect was positive in some strategic decisions and negative in others. For instance, they had a positive effect on the Kanz and Business Intelligence strategies and a negative effect on the centralization and downsizing strategies in banks X and Y as well as on the restructuring and segmentation strategies in bank Z. They had no effect on the remaining strategies. Nevertheless, having a positive effect of this factor did not prevent the Kanz strategy from being rated as a low success one. On the other hand, having a negative role of interest groups in the centralization strategy in bank Y did not prevent this strategy from being rated as moderate successful. Finally, the absence of this factor did not help the re-positioning strategic decision to be given more than a low success rate.

The results of this thesis concerning this factor are the same as those in Miller (1997), Hickson *et al.* (2003), and Miller *et al.* (2004). According to Miller (1997), the backing factor is considered to be the first element in the realiser factors[201] to successfully implement strategic decisions. Furthermore, having availability of resources as a factor which is more important than the interest group one confirms

[201] Those factors were discussed in details in chapter three.

what was suggested by Hickson *et al.* (2003) and Miller *et al.* (2004). Hickson *et al.* (2003) and Miller *et al.* (2004) called this factor acceptability. Nevertheless, they said that assessability, resourcing, and familiarity are more important to the implementation process than acceptability. They added that managers will not accept a strategic decision until this decision has been experienced. Moreover, although Al-Ghamdi (1998) talked directly about this factor, he considered some of its aspects as problems in the implementation process. Those factors were "Advocates and supporters of the strategic decision left the organisation during implementation" and "Key formulators of the strategic decision did not play an active role in implementation". Those two factors were ranked eleventh and fourteenth among fifteen problems. However, he did not include them in the most common problems to affect the implantation of strategic decisions within organisations.

7.11.8 Communication

Communication is considered to be another factor to affect the implementation process of strategic decisions. The data of this thesis show that there was a problem in the communication process within the three banks; however, its impact on the implementation process was not serious. As is shown in the table, lack of communication could be found on both sides of strategic decisions –the most and the least successful one. This result confirms what was found in the previous studies. Alexander (1985) and Miniace and Falter (1996), for example, talked about the importance of this factor in the implementation process. Furthermore, Wessel (1993) considers it as a problem which hinders the implementation of strategic decisions. Kargar and Blumenthal (1994) and Alexander (1985) discussed it in terms of the availability of an adequate information system to monitor and control the implementation process. Although they considered communication as a problem in the implementation process, they did not consider it to be as serious as other factors they investigated. Al-Ghamdi (1998) agreed with the studies mentioned above. However, as was the case in this study, in addition to the information system, he discussed this problem in terms of problems which require top management support and which were not communicated early enough.

7.11.9 Incremental approach

Similar to the use of simulation technique, applying an incremental approach to implement strategic decisions within banks in Jordan is a new factor which was not discussed before. As mentioned earlier, this factor was discussed by Braybrooke and Lindblom (1963), however, they discussed its effect on the formulation stage without testing its effect on the implementation one. The data of this research show that this factor exists in all strategic decisions apart from the Kanz and the Auditing strategies in bank X. The existence of this factor had a positive effect on all strategic decisions. However, its absence did not affect the Auditing strategy which was rated as highly successful, whereas it was also connected with the Kanz strategy which was rated as low successful. This proves that this factor is an important factor to the implementation process; however, its existence did not prevent some strategic decisions to be rated as low successful ones. Such strategic decisions are the Kanz strategy within bank X and the restructuring, the repositioning, and segmentation strategies within bank Z.

7.11.10 Managers' Role

The manager's role was discussed in this thesis in terms of direct supervision and top management support. This factor was recognised as one of the least important ones which affected the implementation process. The table shows that banks in Jordan did not have any problems concerning this factor. All the strategic decisions had both strong management support and direct supervision. Contrary to the results of this thesis, studies like Alexander (1985), Al-Ghamdi (1998), and Pechlivanidis and Katsimpra (2003) found that a lack of supervision and inadequate support were problems which negatively affected the outcome of the implementation of strategic decisions.

7.11.11 Buffering Time Period

The buffering time period factor is comparable to the use of the external company factor in that it is a new factor which was not discussed in the literature before apart from a study carried out by Raps (2005). As mentioned before, the purpose of this

technique was to enable managers to deal with any problems associated with the implementation problems without worrying about the time limitation. The table shows that this factor existed in all strategic decisions within the three banks apart from the Kanz and the Auditing strategies in bank X. Furthermore, it positively affected the implementation process of the remaining strategic decisions.

The buffering time period is considered to be an important factor in the implementation process, however, its absence did not prevent the Auditing strategy from being rated as a highly successful one. Moreover, its existence did not prevent the strategic decisions in bank Z to be rated as low successful ones. Finally, applying this technique in banks in Jordan eliminated the effect of some problems which could affect the implementation process and which were discussed in the existing studies. Such a problem is the implementation taking more than time than originally allocated, an issue which was discussed by Alexander (1985), Kargar and Blumenthal (1994), and Al-Ghamdi (1998) as the most common problem in the implementation process.

7.11.12 Involvement and Participation, and the Availability of Suitable Reward System

Finally, although banks in Jordan lack the involvement of employees in making decisions as well as a suitable reward system to improve the successful implementation of strategic decisions, the data show that the three banks did not have serious problems concerning those two factors. The table shows that those two factors played a neutral role in the implementation of all strategic decision within the three banks. This result of the rewards system confirms the findings of Alexander (1985) who did not include this factor as a problem which affects the implementation process. However, it contradicts the findings of Aaltonen and Ikavalko (2002) who recognised the importance of a reward system and considered it as one of the most problematic factors in the implementation process.

Having discussed the effect of the thirteen factors (the four factors, which were discussed in chapter six, which were used to explain the nature of the implementation process as well as the nine factors, which were discussed earlier in this chapter), the

next section focuses on developing a framework which represents the implementation process of strategic decisions within banks in Jordan.

7. 12 The Framework of Implementation

There are many factors which affected the successful implementation of strategic decisions within banks in Jordan. This thesis identifies thirteen factors which affected the outcome of the implementation process within the three banks. This effect ranged from a highly positive effect to a highly negative one. Hence, in order for organisations to successfully plan and implement their strategies, they have to consider all these factors together rather than on an individual basis.

The existing studies identified various factors and dealt with them differently. Some of them agreed on certain factors, others identified new ones, whereas others only considered a smaller number of factors, some even referred to the same factor under different names. For example, the communication factor in Kaplan and Norton's (1996) and Okumus's (2001, 2003) studies is called information system in Alexander (1985), Schmelzer and Olsen (1994), and Al-Ghamdi (1998). Another feature is related to whether to deal with these factors separately or dividing them into groups. For example, Alexander (1985) identified ten frequent factors and called them 'problems' which affect the implementation process of strategic decisions without trying to connect them. The same applies to Al-Ghamdi's (1998) study in which fifteen implementation problems are identified.

On the other hand, some researchers dealt with these factors as groups with the purpose of differentiating their roles in this process. For example, Bryson and Bromiley (1993) divided the factors into context, process, and outcome groups. They added that not only the process factors affect the outcome but the 'path by' which the context ones affect the outcome as well (p. 334). Furthermore, Schmelzer and Olsen (1994) used context and process groups to allocate the factors. Miller (1997), on the other hand, grouped the implementation factors into 'realisers' and 'enablers' and investigated the effect of each group on the implementation process, whereas

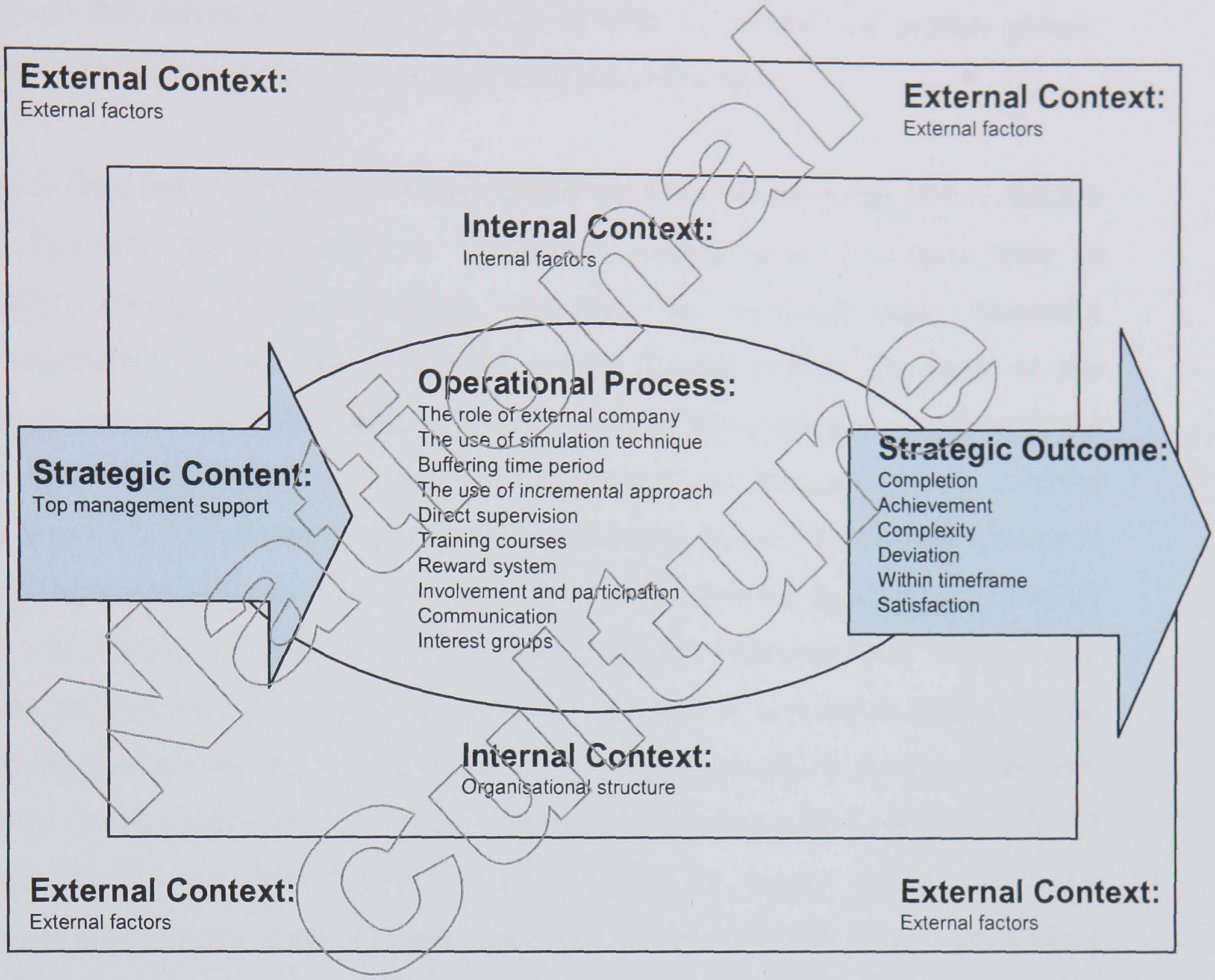
Pettigrew (1987; 1992) and Okumus (2001; 2003) divided the factors into content, context, process, and outcome. Finally, Hickson *et al.* (2003) and Miller *et al.* (2004) divided them into two approaches to manage the implementation process. Those approaches are the experienced-based approach and the readiness-based approach. They agreed with the previous studies as is the case in this thesis on the fact that all the factors must be considered together by commenting that in order for a successful implementation, the two approaches have to be followed together.

It can be noticed that strategic content, strategic context, operational process, and strategic outcome are the most four common groups emerged from the previous literature (Okumus, 2003). Furthermore, these groups were resulted from studies carried out outside the Anglo-Saxon countries. Taking into consideration that this thesis is one of the first studies to study the implementation process outside these countries, these four groups will be used as stepping stones in this study to form its framework which represents the implementation process of strategic decisions within banks in Jordan.

This framework involves all the factors which resulted from the empirical studies. These factors include the results of chapter five about the criteria which were used in banks in Jordan to judge the outcome of the implementation process of their strategic decisions. Furthermore, it includes the results of chapter six concerning the factors which explain the nature of the implementation process within banks in Jordan and the results of chapter seven concerning the factors which affect the outcome of this process will form the last factors to be included in this framework. Finally, it was indicated that culture might be used to explain the possible use and effect of the before-mentioned factors on the process of implementing strategic decisions within the Jordanian banking sector.

The following figure represents this study's strategy implementation framework and the key factors which affected this process within banks in Jordan.

Figure 1 The framework of the implementation process of strategic decisions within banks in Jordan



In the above figure, strategic content will be defined as the overall strategic direction within the three banks in Jordan. It involved the need for them to develop new initiatives to successfully compete within the banking industry. It also involves setting the goals and objectives of a strategic decision as well as the criteria of how to measure them. Strategic context will be divided into two parts: internal and external context. Internal context refers to internal environment inside the banks within which a strategic decision is developed and implemented. The external context refers to the outside environment surrounding the banks. Strategic context involves those factors which affect the implementation process and which are less controllable by the banks (Bryson and Bromiley, 1993; Schmelzer, 1992). Opposed to strategic context, operational process involves those factors which are directly used in the implementation process and which are more controllable by the banks. Finally, strategic outcome refers to the expected results of the initiative strategic decisions

(Okumus, 2001, 2003). Hence, it is worth mentioning that Pettigrew (1987) and Pettigrew and Whipp (1997), developed the same model as Okumus's (2001; 2003). Although they talked about the importance of both the context and process groups, they did not talk about the importance of each individual factor.

None of the strategies would have been implemented inside the banks if they had not been approved and supported by the banks' managements. Managers have to prioritize among different strategic decisions to guarantee their successful implementation. Consequently, looking at the thirteen factors discussed in the previous section, top management support as a part of the managers' role factor is the only factor to be considered under the strategic content. Strategic context involves both organisational structure and internal and external factors. Operational process is where the actual implementation process starts. It involves all the four factors which have been used to describe the implementation process within the three banks. Those factors are the role of the external company, the use of simulation technique, the buffering time period, and the use of incremental approach. Those factors, apart from the first and the third ones which were suggested by Okumus (2001) and Raps (2005) respectively[202], are new factors to be included as factors which affect the implementation process of strategic decisions. It also involves direct supervision, which was discussed as a part of the managers' role factor; training courses; reward system; involvement; communication; and interest group factors. Finally, strategic outcome refers to the results of the implementation process of the intended strategic decision. It involves all the six criteria which were used to measure the outcome of the implementation process.

National culture was used as a possible factor which might explain the existence of some factors and to which degree they influence the implementation process. However, as mentioned before, this thesis has no direct evidence on the impact of culture on those factors and on their degree of effect on the implementation process of strategic decisions within banks in Jordan. Nevertheless, taking into consideration that this framework is a result of the six criteria of measurement, the four factors to explain the implementation process, and the thirteen factors to affect the

[202] The role of the external company and the buffering time period.

implementation process, it might be concluded that culture might have a possible effect on the whole implementation process.

Finally, as mentioned earlier, apart from the downsizing strategy in bank Y. a less elaborated structure was only associated with less successful strategic decisions, whereas high elaborative structure was only associated with high and moderate successful strategic decisions. Moreover, the existence of internal and external factors was only associated with less successful strategic decisions. However, the existence of the remaining eleven factors was associated with high, moderate. and less successful strategic decisions as well as with the Kanz strategy which was ranked as a failure one. Consequently, by looking at the figure (5) and taking into consideration that the effect of structural facilitation and the internal and external factors on implementation process, it can be concluded that, although operational process represents where the actual implementation takes place, strategic context which represents the context within which the implementation occurs, is the most important factor affecting the implementation process of strategic decisions within the three banks. Notwithstanding, as mentioned before, all of the factors included in strategic content and operational process are significant to the implementation process and affect the managers' view of the outcome of this process. Consequently, strategic context has to work jointly with the strategic content and the operational process in order to successfully implement strategic decisions and achieve the expected strategic outcome. As a result, managers have to ensure that all the factors are working well together without emphasizing certain ones while ignoring the importance of others.

7.14 Summary

This chapter has discussed the nine factors which were deduced from the empirical study and which affected the outcome of the implementation process of strategic decisions within the three banks in Jordan. These nine factors were combined with the four factors, which were discussed in the previous chapter and which explained the nature of this process. Furthermore the degree of effect of each of these thirteen factors on the implementation process was discussed. For example, structural

facilitation was found to have an effect on the outcome of the implementation process within banks in Jordan, whereas the reward system factor was found to have a neutral effect on the outcome of this process.

The criteria which managers used to judge the implementation process within their banks, the four factors used to explain the nature of this process, and the nine factors which affected its outcome were allocated into four major groups which form the framework of this thesis. These groups were strategic content, strategic context, operational process, and strategic outcome. This framework represents the implementation process within banks in Jordan based on the empirical data of this study.

Having looked at this framework, the next chapter restates and combines all the results and conclusions of the previous chapters. Furthermore, it discusses the main contributions of this thesis as well as some managerial implications to help managers to better understand the implementation process and to help them to overcome any associated problems. The next chapter will finalise by discussing the limitation of this study and providing some recommendation for future studies.

CHAPTER EIGHT

CONCLUSION

8.1 Introduction

This study is considered to be the first study that investigates the implementation process of strategic decisions outside Anglo-Saxon countries. It aimed to establish the nature of the implementation process and to identify which factors affect the outcome of this process within banks in Jordan. The study was applied to the banking industry in Jordan studying twelve strategic decisions within three banks. Interviews, observation, and documentation were used to collect the data of this thesis with the main focus being on interviewing senior and middle managers who represented both decision makers and implementers.

This chapter is divided into four main sections. The first section will talk about the main findings of this thesis. The second section will talk about the main contributions of this study, whereas managerial implications, research limitations, and future research recommendations will be discussed in the last sections of this chapter.

8.2 Review of the Main Findings

Strategic decisions are the most important decisions that are carried out within an organisation as they directly affect its competitive position. Their success is determined mainly during the implementation process, making this stage vital to their success or failure.

The sensitivity of the subject of strategic decisions made it difficult for the researcher to gain access to all the information regarding the investigated topic. This might explain why only three out of fifteen local banks in Jordan agreed to be involved in this study. Research questions were answered through adopting a qualitative approach

to conduct this study as well as using qualitative techniques to collect the data. The methods used were semi-structured interviews, observation, and documentation. Some of the findings of this thesis confirmed the conclusions of the main implementation studies. Such studies are Alexander (1985), Miller (1997), Al-Ghamdi (1998), Okumus (2001), Hickson *et al* (2003), Okumus (2003), and Miller *et al* (2004). The main findings of this thesis are described below.

8.2.1 The Definition of Implementation

The concept of implementation has proven difficult to define. In line with the findings of previous studies, this thesis found that managers within the three banks were not able to identify the exact starting point of the implementation process (see Sproull and Hofmeister, 1986; Miller, 1997). Furthermore, similar to what was found in Bryson and Bromiley (1993), Miller (1997), and Okumus (2003), it was concluded that both the formulation and the implementation process of strategic decisions are interwoven. Some of the implementation activities started before the actual implementation, whereas some of the authorization activities happened while the actual implementation occurred.

Some strategic decisions with a unique intangible nature were very difficult to track. For example, managers were unable to specify the finishing point of the implementation process of most strategic decisions within the three banks. However, this was mostly apparent in the re-positioning strategies in banks X and Z. They were also reluctant to judge whether or not these strategies had been fully implemented. This thesis found that, in some cases, it is also difficult to separate the implementation stage from the next stage (the evaluation stage) in the decision making process. This issue was not discussed by most of the previous implementation studies.

As for the process of implementation, managers have given different definitions for this process. It was found that the definition of the implementation process partially correlated with the research findings of previous studies carried out mainly in Anglo-Saxon countries. However, they all agreed that implementation is the process of making that what was planned, work throughout the whole bank. It was argued that the use of an external company seemed to influence how managers defined the

implementation process. Moreover, the Jordanian higher education system, which is similar to that of the USA, might have had an effect on this interpretation as well. This thesis concluded that the implementation process involved all the processes and the activities which are connected with the implementation process of a strategic decision and which help to put that decision into action.

In short, the key findings of this thesis showed that, similar to organisations in Anglo-Saxon countries, both the formulation and the implementation processes were interwoven and that managers were not be able to differentiate between the end of the first phase and the start of the other. However, this thesis showed that, in some cases, not only the formulation and the implementation processes are interwoven, but also the implementation process and the next stage (the evaluation process) in the decision making process.

8.2.2 Criteria of Success

Confirming the findings of Alexander (1985), Bryson and Bromiley (1993), Miller (1997), and Hickson *et al* (2003), the results of this thesis showed that multiple criteria were used within banks in Jordan to measure the success of the implementation process. This thesis found that six criteria were used in the three banks to judge the outcome of the implementation process. The first criterion was the completion of the implementation process and referred to the strategic decision being fully operating within the bank. This criterion was not discussed by the previous studies. Although Miller (1997) identified a factor called completion, in fact, this factor refers to the concept of the degree to which everything intended to be done is done within the time frame which is different to what completion is taken to mean in this study. Hence, the meaning of completion in Miller's (1997) study is compatible with the meaning of 'within time frame' which represents the fifth criterion to measure success in this thesis. The second criterion was concerning the achievement of goals and objectives. This criterion was recognised in most of the previous implementation studies (see Alexander, 1985; Bryson and Bromiley, 1993; Kargar and Blumenthal, 1994; Miller, 1997). It reflected the achievement of the goals and objectives specified during the planning process. The third criterion, that of the complexity of the implementation process was only discussed by Miller (1990). This

criterion was associated with the ease of the implementation process and with whether employees faced problems while implementing strategic decisions. Furthermore, the deviation from the expected results criterion represents the fourth criterion in this thesis. It was discussed by most of the previous implementation studies (see Hickson *et al.* (2003), Miller (1997), Kargar and Blumenthal (1994), Bryson and Bromiley (1993), Hamilton and Shergill (1992), Boyd (1991), Nutt (1989), and Alexander (1985). The deviation from the expected results reflected the degree to which a strategic decision was implemented as intended. The fifth criterion was the implementation within the time limit. As mentioned earlier, this criterion was discussed by Miller (1997) and was referred to as completion; however, a different name was given to this criterion in this study. Finally, the satisfaction of the strategic decision implementation process was considered the sixth criterion which represented the employees' overall satisfaction of the implementation process. This criterion was included in some of the previous studies such as those carried out by Miller (1997), Bryson and Bromiley (1993), and Miller (1990).

This thesis found that the above six criteria were used by all three banks except for the satisfaction criterion which was not used in bank Y. Although these criteria varied in importance in their use in judging the implementation process, they were used in conjunction rather than individually to judge the final outcome of the implementation process. It was also found that although the satisfaction criterion was seen as the least important one by the banks' managers, its existence proved to be essential to increase a positive view towards the outcome of the implementation process.

8.2.3 The Nature of the Implementation Process

The data of this thesis showed that four factors could be used to explain the nature of the implementation process of strategic decisions within banks in Jordan. The results concerning this section were unique to this thesis. Two out of four factors used to explain the nature of the implantation process are new to the implementation research and to our knowledge have not been identified in any studies available to date. These factors were the use of an incremental approach which represented the first factor. This is the process of dividing the implementation process into small stages in order to better control it and to solve possible problems. Although this factor was discussed

by Braybrooke and Lindblom (1963) in terms of the decision-making. these researchers did not test its effect on the implementation stage. However, they suggested that its adoption might facilitate the implementation process. The second factor, which was new to implementation research, is the use of a simulation technique by which a strategic decision was first tried and tested in an artificial environment before its actual implementation. The use of a buffering time period to implement strategic decisions within banks in Jordan represented the third factor which was previously discussed by Raps (2005). In this factor, and in order to be able to deal with unexpected events during the implementation process, strategic decisions were given more time to be implemented than was originally planned for. The fourth factor represented the use of an external company to develop and implement strategic decisions. This factor, although mentioned by Okumus (2001), however, was not fully developed by this researcher. The use of an external company factor played both a positive and a negative role in the implementation process. However, its role was seen to be predominantly negative by trying to apply Western managerial concepts and theories without attempting to adapt them to the culture within which the three banks are operated.

This thesis found that the idea behind using the first three techniques was to reduce the risk associated with implementing strategic decisions by creating what was called a 'controllable environment' which allowed for early detection of any problems and a better performance of dealing with them. It was found that the absence of the first three factors played a significant role in the failure of implementing a strategy. In general, it can be said that the first three factors played a positive role in the implementation process of the strategic decision within the three banks. The idea behind using the fourth factor, the use of external companies, might be motivated by Arabs caring about their social prestige and consequently outsourcing their strategies to Western companies rather than local ones. As for the effect of the fourth factor, although it was positive in some cases, its general effect on the implementation process of strategic decision within banks in Jordan was negative.

Finally, although the results of this research found that these four factors are used to explain the nature of the implementation process, they had a significant effect on the outcome of this process within the three banks in Jordan. Therefore, in addition to the

nine factors which will be discussed in the next section, the researcher in thesis considered them as factors which affect the implementation process of strategic decision and included them in the framework of this thesis.

8.2.4 Factors which Affect Implementation

Nine factors were identified in this study which affected the implementation process of strategic decisions within the three banks. These factors were the same as those found in previous studies. Nevertheless, although some of them had the same effect as described in the existing studies, others had either a more or less pronounced impact on the implementation process as compared to the findings of other studies.

It was found that the existence of an elaborated structure is very important to the successful implementation of a strategic decision, whereas its absence seriously affected the implementation process of that decision. This result corroborates the work of Hickson *et al* (2003) and Miller *et al* (2004). Although only four examples of the effect of both internal and external factors were identified, it was found that this factor also had a strong effect on this process. It was found that all three examples clearly showed the negative effect of this factor on the implementation process[203]. A third factor to affect the outcome of the process was concerned with the training courses which were provided within the banks. The results showed an agreement with what was found in the previous studies (see Alexander, 1985; Al-Ghamdi, 1998). The results of this thesis showed that although banks in Jordan provided some training courses to their employees, these were insufficient to help them carry out their duties successfully. Moreover, many other problems were associated with this factor. Such problems were the timing and the applicability of the content of training courses to fit the actual needs of those who were responsible for the implementation process.

This thesis also identified resource availability as a factor that affects the implementation process. It was found that the three banks faced problems of insufficient time to implement their strategic decisions. Some strategic decisions

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[203] This result is the same as what was found in Alexander (1985), Kargar and Blumenthal (1994), Al-Ghamdi (1998), and Nutt (1999)'s studies. However, it is different to Miller's (1997) study. See table (1) page 73.

required more time than expected to be implemented. Notwithstanding, it was concluded that the use of a buffering time period technique helped the three banks to overcome the problems associated with time. Additionally, a lack of suitable technology was a problem while implementing some strategic decisions and this negatively affected their implementation.

Although the interest groups factor did not exist in all strategic decisions, it played an important role in the outcome of the implementation process of those strategic decisions where it was present. Its influence ranged from a highly positive effect to a highly negative one. The results of this thesis concerning this factor were the same as those in most of the previous studies (see Miller 1997; Hickson *et al*., 2003; Miller *et al.,* 2004), confirming the idea put forward by the political theory discussed in chapter two, as such this factor was considered as on the whole having a predominantly positive effect in the implementation process.

It was concluded that communication was a common problem faced by all three banks. Two kinds of communication were found in the three banks: a horizontal pattern between the employees on the same level and a top-down, bottom-up pattern among different levels. As in the previous studies[204], it was found that a lack of communication, especially vertical communication between the different levels, is common practice within the three banks. Although it was considered as a problem, the research showed that it did not seriously affect the implementation process.

The managers' role was found in the three banks in two forms: direct supervision and top management support. Top management support was discussed in terms of priority, allocation of resources, and allocation of responsibilities. The results of this thesis agreed with Miller (1997), Hickson et al (2003) and Miller et al (2004) on having priority as a positive factor. However, this result contradicted what was suggested by Alexander (1985) and Al-Ghamdi (1998) on considering priority as a problem which negatively affects the implementation process. The results of the analysis of the empirical data regarding the allocation of responsibilities were different from what was expected in the early stages of this thesis. However, it agrees with what was

[204] See table (1), page 73.

suggested in the previous studies regarding the allocation of responsibilities having a positive impact on the outcome of the implementation process.

Contrary to the existing studies[205], this thesis found that banks in Jordan did not have any problem concerning both these elements. On the contrary, all the strategic decisions had strong top management support and enough direct supervision. Nevertheless, strong support and supervision were found in both successful and unsuccessful implementation. Consequently, this thesis concluded that the managers' role factor did not have a strong impact on the implementation process. However, its existence positively affected the process, whereas its absence might have caused its failure.

Finally, contradicting the findings of the previous studies (see Alexander, 1985; Bryson and Bromiley, 1993; Aaltonen and Ikavalko, 2002), this thesis found that banks in Jordan lack both involvement of the employees and a suitable reward system to help implement a strategic system. However, it also found that both factors played a neutral role in the implementation process and that as such the lack of these two factors did not affect this process.

8.2.5 The Possible Effect of Culture on the Implementation Process

This study found that culture might play a possible role in the implementation process by influencing the pattern of behaviour within the three banks. However, this possible influence was indirect in affecting the criteria used to evaluate the implementation process, the way banks implemented their strategic decisions, and the factors which affected the implementation of these decisions. Unfortunately however,, this thesis has no direct evidence on the impact of culture on the implementation process, rather it uses Hofstede's (1980, 1991, and 2001) model of culture to explain the possible effect of culture on the implementation process.

The uncertainty avoidance dimension, which represents the first dimension, was found to have a possible effect on the way banks in Jordan implement their strategies.

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[205] See table (1) page 73.

Jordan is located in a very turbulent political area. The political and the economical situation caused by many factors such as the Iraq war combined with the Israel-Palestine conflict seriously affect the surrounding environment and cause the banking industry's environment to be characterised by high uncertainty. Consequently, banks in Jordan applied certain techniques and strategies to reduce the negative effect of this surrounding environment. As such, applying a simulation technique, an incremental approach, and a buffering time period were all deemed to be intended to reduce the risk associated with the high uncertainty which characterises the environment surrounding banks in Jordan.

The large power distance dimension, as a second dimension, was also found as a possible explanation of many issues, for instance the use of complexity as a criterion to measure the outcome of the implementation process. It was found that managers might have used complexity to measure the outcome because of the effect of their dependence on their superiors to make decisions and lead them. Their inability to deal with any complexities associated with the implementation process may have been a possible consequence. Accordingly, it was found that any complexity associated with this process negatively affected their rating of this process.

Large power distance also might have had an influence on the factors which affected the outcome of the implementation process. It was found that the lack of training courses as well as the problems associated with the unsuitability of their content might have been affected by this dimension. Other factors which possibly were affected by the large power distance dimension were the problem of top-down, bottom-up communication within the banks; the negative effect of the external and internal factors; and the problems associated with employees' involvement and participation in the implementation process.

The third dimension namely the feminine-masculine dimension was also found to have a possible effect on the implementation process. It was concluded that considering Arab culture as being both feminine and masculine might justify satisfaction not being used to measure the outcome of the implementation process by all three banks. However, the fact that Arab culture is closer to being feminine than masculine might justify the use of this dimension as a measurement criterion by some

banks. This study also found that this dimension might have affected the outcome of the implementation process by focusing on seniority and encouraging people to build relationships. This consequently may have led to the forming of different interest groups against some strategic decisions being implemented within the banks. Finally, it was found that the fact that the absence of a suitable reward system did not have a serious impact on the implementation process could potentially be explained by Arabs being closer to a feminine rather than a masculine characteristic in that they cared more about the process itself than about the outcome.

Finally, both the fourth and fifth dimensions, the collectivism and long-term dimensions, were found to possibly explain part of the behaviour within the banks. It was found that collectivism might explain the existence of interest groups as well as of the different communication channels (especially among employees within the same level) within the banks. Finally, the long-term dimension as a characteristic of Arab culture was found to possibly explain the behaviour of the banks regarding time as was demonstrated by the use of the 'within a time frame' criterion to measure the outcome of the implementation process of their strategic decisions, and the adopting of a buffering time period technique to implement these decisions.

Some other managerial problems which are inherent to Arab organisations were also used to possibly explain part of the behaviour observed. For example, this thesis described the negative effect of the use of an external company which is represented by the tendency policy to adopt Western ideas without trying to adapt them to fit in with Arab culture. This problem was found to negatively affect the implementation process of some strategic decisions. Other problems were concerned with the possibility of the existence of over-centralization and the absence of an elaborated and cohesive structure to support the implementation process. The final problem was found concerning the lack of training courses which is might have been related to the lack of directions and the limited future orientation which characterise Arab organisations and which explain this behaviour.

In conclusion, Arab culture as represented in Hofstede's five dimensions might play a possible role as a mediator between the factors which affected the implementation process and the criteria which were used to judge its outcome.

8.2.6 Development of a Theoretical Framework

Apart from Okumus's 2001 and 2003 studies, most of the previous studies discussed the factors of the implementation process without giving an in-depth explanation of the relationship among them and their connection with the outcome of this process. Furthermore, although Okumus provided a framework, his studies were carried out in Anglo-Saxon countries. Furthermore, this framework is based on only two case studies in two UK companies which calls into question the generalisability of his results. Therefore, this thesis tried to build its own framework in order to represent the implementation process of strategic decisions within banks in Jordan.

It was found that the implementation framework within banks in Jordan is formed by the factors which explained the nature of the implementation process within banks in Jordan, the factors which affected this process and the criteria which were used to measure its outcome. Depending on the common groups emerging from the previous studies (see Okumus, 2001; 2003), the framework of this thesis involved strategic content, strategic context, operational process, and strategic outcome groups. It was found that top management support was a part of the strategic content group, whereas strategic context was a mix of both internal and external contexts. Organisational structure and internal factors represented the internal context, whereas external factors represented the external context. Operational process involved all the remaining factors which affected the implementation process and those which explained its nature, whereas the criteria used to measure the outcome, were involved in the strategic outcome group.

It was found that elaborated organisational structure was associated with high and moderate successful strategic decisions, whereas less elaborated structure was associated with less successful or failure strategies. Moreover, it was found that the internal and external factors associated with the less successful and failure strategic decisions. However, the empirical data show that the remaining eleven factors are associated with all kinds of outcome of strategic decisions. Consequently, the effect of both organisational structure and the internal and the external factors was more obvious than the effect of the remaining strategic decisions. Both factors represent the internal and the external context in the framework of this thesis. Consequently,

although operational process represents where the actual implementation takes place. strategic context which represents the context within which the implementation occurs, was found to have the most pronounced effect on the implementation process. Moreover, it was concluded that strategic context worked together with the other three groups to identify the outcome of the implementation process of strategic context within banks in Jordan.

8.3 Contribution of the Study

This thesis added new knowledge to strategy implementation research, its nature, and the factors which affect it. Furthermore, it connected the implementation process to its outcome. Moreover, most of the existing studies were carried out in Anglo-Saxon countries and consequently, a new insight into how organisations in other countries and cultures develop and implement their strategic decisions was needed (Okumus, 2003). This thesis was carried out in Jordan with an aim to develop a framework to represent the nature of the implementation process of strategic decisions within the Jordanian banking sector. Consequently, the main contribution of this study comes from the fact that this study is one of the first to be carried out outside Western Europe and North America. Furthermore, by using an exploratory approach, this study aimed to increase the available knowledge about the implementation process outside these countries and to look into the nature of the implementation process in banks in Jordan, the factors which affected its outcome, and the criteria banks in Jordan used to measure this outcome.

Both the lack of studies on the implementation stage and the lack of studies outside Anglo-Saxon countries make this study a path finding study. This study can be considered groundbreaking in both the way it aimed to increase the knowledge of implementation research and the way in which new factors were introduced to measure the outcome of the implementation process and to explain the nature of the implementation process as well as the elements which affect the outcome of this process. Six criteria were used in this thesis to measure the outcome of the implementation process within banks in Jordan. One out of these six criteria was

discussed for the first time by this study. This criterion was named the completion of the implementation process and it reflected the fully operating of a strategic decision within the banks.

This thesis used four factors to explain the nature of the implementation process within banks in Jordan. Some of these factors had not been discussed previously in the existing studies. Such factors are the use of a simulation technique and an incremental approach. Contrary to the previous studies which only tested the effect of this approach in the actual making of a decision, this thesis discussed the effect of the incremental approach on the implementation process of strategic decisions within banks in Jordan. The remaining two factors which have been discussed by the previous studies were the use of the buffering time period which was discussed by Raps (2005) and the external company techniques. Okumus (2001) mentioned the use of external company as a factor which affects the outcome of the implementation process; however, this thesis is the first to discuss the way in which this factor affects this outcome within banks in Jordan in detail. Furthermore, Okumus's study was based on two case studies in two UK companies; however, this study is based on twelve strategic decisions in three Jordanian banks. It could be argued that this adds more generalisability to its findings. In addition to these four factors, nine other factors were deduced from the data of this thesis which affect the implementation process of strategic decisions within banks in Jordan. Some of these factors had the same effect as in previous studies; however, some others had a different effect. For example, the previous studies considered participation and involvement as a problem in the implementation process, whereas in this thesis, this factor was found as having no effect on that process within banks in Jordan.

The factors which affected the implementation process, explained its nature, and the criteria used to measure it within banks in Jordan were used to explain this study's framework. The re-arrangement of existing factors as well as the addition of new ones were considered in this thesis which distinguishes it from previous studies. For example, top management support as a part of managers' role factor was considered as a part of operational process in Okumus's (2001; 2003) studies, whereas it was considered as a strategic content in this thesis. As mentioned before, this thesis discussed two new factors to describe the implementation process of strategic

decisions within banks in Jordan namely the incremental approach to implement strategic decisions and the use of a simulation technique. Hence, those factors were new to the literature of strategy implementation and were used, in addition to the previously mentioned factors which described the implementation process, as process factors which were included in the strategic process group. Finally, the criteria used to judge the outcome of the implementation process were included in the outcome group. However, as mentioned in chapters six and seven, taking into consideration an individual group of factors to try to understand the implementation process is difficult. Therefore, the factors which formed the four groups were considered jointly to explain the nature of the implementation process and the factors which affect this process within banks in Jordan. As mentioned above, these groups were strategic content, strategic context, operational process, and strategic outcome. Finally, this thesis found that strategic context had the greatest effect on the implementation process within banks in Jordan. Nevertheless, as mentioned before, it worked jointly with the remaining groups to explain the implementation process and connect it with its outcome.

8.4 Managerial Implications

Throughout the data collection period, senior managers within the three banks expressed their interest in being informed of the results of this thesis for future potential use. As a result, it seems appropriate to include a short section on how managers might benefit from the current situation in improving future behaviour concerning the implementation of strategic decisions within their banks.

Interest groups were crucial in the outcome of the implementation process. Managers have to realise that the effect of interest groups differs throughout the different stages of the decision making process. They have to ensure that all the affected interest groups are included in both the formulation and the implementation process so as to guarantee their support. Excluding them at any stage would negatively affect the outcome of the implementation process and could lead to its failure. However, involving them in the early stages would positively affect the outcome of this process.

Training courses played a significant role in this process. Sufficient training courses should be offered to those involved in the implementation process. Managers have to make sure that suitable training courses, which help employees to successfully implement strategic decisions, are provided. Managers should also involve these employees in the process of selecting the contents as well as in choosing the most suitable time of those training courses. Appropriate content as well as a timeline which suits the concerned strategic decision are essential to successfully carrying out the implementation process.

Technology was identified as a serious problem in implementing some strategic decisions. Consequently, suitable technology should be available before starting the actual implementation of any strategic decision. Managers have to make sure that the planning process includes a careful consideration of the technology situation within their banks before starting any implementation. It is furthermore suggested that managers have to make sure that sufficient time, well prepared human resources, and adequate financial resources are available beforehand in order to successfully implement strategic decisions.

Strategic context, which includes organisational structure and internal and external factors, is the most important group in the suggested implementation framework. Careful attention should be paid to unexpected internal and external incidents. Managers should aim to encourage employees to take the initiative to make quick and adequate decisions. A lesser degree of centralization and more delegation of authority are also recommendable. A more elaborated and suitable structure should be available to successfully implement strategic decisions. A balance between both tangible and intangible rewards should be used to help employees feel satisfied and motivated to work and to successfully carry out their tasks within the banks.

An incremental approach, simulation techniques, and a buffering time period positively helped to implement strategic decisions within banks in Jordan. Managers have to keep using those techniques to implement future strategic decisions. However, they have to reconsider their dependence on foreigner external companies to develop and implement their strategic decisions. The results of this thesis showed that trying to

adopt western theories and managerial concepts in Jordanian banks has been unsuccessful. Rather, managers should depend on those companies which are fully knowledgeable of their culture to increase the possibility of successfully implementing their strategic decisions.

8.5 Limitations of the Study and Recommendations for Future Research

There is no such thing as perfect research, and this thesis is no exception. Numerous limitations are connected with this study; however, those limitations do not appear to have had any negative effect on its findings. Notwithstanding, the limitations of this study will be discussed below to help future research to reduce its subjectivity as well as to increase the validity of their findings. Most of the limitations of this thesis are connected to its methodological approach, though it is well-known that every methodological technique has its own strengths and weaknesses. Beside the limitations discussed previously in chapter five, this section will examine other limitations which have not been mentioned before in this study.

This thesis adopted a qualitative approach which was exploratory, inductive, and interpretive in its nature. It aimed to investigate the nature of the implementation process of strategic decisions within banks in Jordan and the factors which affect the outcome of this process. Qualitative methods were used to collect the data of this thesis. Such methods were semi-structured interviews, observations, and documentation. Although a direct interaction was allowed by using such approaches and methods, it was difficult to judge whether the participants were responding openly or only in a socially desirable way (Morgan, 1998). The researcher tried to overcome this limitation by adopting observation and documentation which, as mentioned in chapter five, were used to overcome some limitations associated with using interviews. However, one limitation is concerned the use of documents as a data collection method. Only limited access to the documents was given to the researcher of this thesis without being able to copy any of them. Free access to strategic decisions documents would add more validity to the results of any study which was

not the case in this thesis. However, this limitation was overcome by using triangulation of methods and sources while collecting the data of this thesis. Another limitation was associated with adopting an observation technique is associated with observer bias (Saunders *et al.*, 2007). This limitation is connected with the fact that the subjects are aware of being observed, which might cause them to adopt certain behaviour which is different from what they normally do in their daily life at the bank. The researcher tried to overcome this problem by adopting a participant observation in which he was present at the bank where the data were collected the whole time. Moreover, another way in which it was attempted to overcome this problem was through collecting data at different times rather than in one bulk.

Additionally, as mentioned before, this thesis adopted qualitative methods to collect its data. It was argued in chapter five that these methods are the most appropriate for this kind of study. However, some researchers would argue that the results of this thesis would be strengthened by using questionnaires as a support to the interviews. This was the plan at the beginning in this thesis; however, the 'time limitations' of this thesis were the reason why only three techniques were adopted to collect its data. Nevertheless, future research could adopt questionnaires in addition to interviews, documentation, and observations, consequently strengthening the validity and the robustness of their findings by adopting both qualitative and quantitative methods.

This thesis is a requirement to finish a PhD degree. Time and resources limitations were significant factors in the decision to only focus on senior and middle managers within the three banks. These managers were directly involved in the implementation process of strategic decisions within those banks. This study was conducted in Jordan and the researcher is a PhD student in England, consequently, the financial and time constraints had a negative effect on the person and the research. A better insight into the implementation process could be obtained if other levels within those banks were involved in this thesis. Moreover, more cases and/or the inclusion of more banks could be helpful to increase the validity and the robustness of the results of this study.

Furthermore, the exploratory nature of this thesis and the use of the case study approach raise the question of the generalisability of its results. This study was applied in three out of fifteen local banks in Jordan. However, these three banks are

considered to be some of the biggest local banks. Taking into consideration the similarity of the banks' operations and objectives as well as the fact that they operate in the same cultural environment allows for the possibility that the results of this study can be generalised to other banks in Jordan. However, although the results of this thesis provide valuable insights into the implementation process, it is preferable not to generalise and for future research to cover more banks in Jordan in order to obtain more robust results concerning this process within the banking industry in Jordan. Moreover, this thesis being applied to the banking industry in Jordan makes it less relevant to other areas. For example, realizing the different nature of operations within the two industries, the results of this thesis cannot be generalised to the pharmaceutical industry in Jordan. More research is to be conducted in other industries to investigate whether comparable results concerning the implementation process in other industries could be identified.

This study is the first study to investigate the implementation process of strategic decisions outside Anglo-Saxon countries. However, carrying out the same or similar studies in another country outside the Anglo-Saxon countries would add more to the implementation studies. Therefore, the researcher in this thesis is planning to study organisations in other Arab countries to enlarge the knowledge of such a topic in the future.

Finally, it was suggested that national culture might play a role in explaining some of the results of this thesis, concerning the way employees implement strategic decisions within banks in Jordan. However, as mentioned before, this thesis has no direct evidence on the impact of culture on the implementation process; instead Hofstede's model of culture was used to explain the possible effect of Arab national culture on the way strategic decisions are implemented. Consequently, this lack of direct evidence is considered to be another limitation of this study. Further research is recommended to bring solid evidence on the effect of national culture on the implementation process of strategic decisions within organisations.

Durham Business School
Dean's Office
Direct Tel : +44 (0) 191 334 5382
Fax : +44 (0) 191 334 5249
Email : robert.dixon@durham.ac.uk
www.dur.ac.uk/dbs

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Appendix 1

Copy of letter which was sent to the banks to gain access

Our ref: RD/EJA/lett-obeidat

To Whom It May Concern

MR. BADER Y OBEIDAT

The above named student is a registered PhD research student at Durham University who is researching 'factors affecting the successful implementation of strategic decisions' under my supervision. Mr Obeidat is a serious and committed researcher who is expected to carry out useful research that contributes to knowledge which is a requirement for his PhD degree.

Bader and I have discussed the prospects of researching organisations that have established a line and expertise of strategic decision making and continued to the implementation stage. This seems to be evident in the Housing Bank as a very successful group demonstrated by their latest results. It would be beneficial to his work programme if he could carry out an in-depth case study analysis and he has identified that your organisation would be ideal for such work.

I would be grateful if you would allow him access to your organisation to enable him to carry out this research by providing the required access. I am sure he will be thorough, and maintain your ethical standard with a high degree of confidentiality, since he will be privileged to have access to this data.

Mr Obeidat is keen to interview the people who are responsible for formulating and implementing the strategic decisions, as well as the people who have been affected by those decisions. Again, if you could assist with this I would be very grateful.

Thank you for your cooperation and assistance with Mr Obeidat's research and development.

Yours sincerely

Professor Rob Dixon
Dean
Durham Business School

Durham Business School Durham University Mill Hill Lane
Durham City DH1 3LB United Kingdom
Telephone +44 (0) 191 334 5200 Fax +44 (0) 191 334 5201

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Appendix 2

Interview questions (English version)

1. How many years have you been working here in this organization?

2. What do you mean by strategic decision making?

3. Please think about a recent strategic decision which has been implemented in your organization and about which you have a great deal of personal knowledge.

4. Why was the decision thought to be necessary?

5. What was the decision meant to achieve?

6. Please give details of how the decision was reached. Please give details of the sequence of events and main dates.

7. Who were the interested parties who were involved in making the decision? Who authorized the decision?

8. How long did the authorisation take?

9. Did you have any setbacks?

10. Were there any conditions placed upon the decision?

11. What is the extent to which the results (decision made, information received and needed, etc.) of planning meetings were published and distributed to applicable personnel?

12. What degree of consensus was there within your interest group about the decision choice which was made?

13. What degree of consensus was there between all the interest groups about the decision choice which was made?

14. How important was this strategic decision for your interest group?

15. What amount of influence would you have liked your interest group to have had at the implementation stage?

16. How favourable did each interest group seem towards the strategic decision?

17. Was the decision making process more constricted, sporadic, or fluid?

18. How was the success of the decision to be judged? Were there any specific targets to be met?

19. Who specified these targets?

20. Were they time specific?

21. Depending on every success criterion mentioned above, please evaluate the overall success of the strategy implementation process.

22. What is the extent to which the criteria for success were clear?

23. What is the definition of strategic decision implementation?

24. Please list all the interest groups who were involved in implementing the decision.

25. What is the extent to which each of these interest groups had an impact on implementing the decision?

26. To what extent was the implementation of the strategic decision affected by the use of power and influence among group members?

27. How far was the decision implemented?

28. Was there any performance measurement for every aspect of the implementation process? *If yes*,

29. What is the extent to which every aspect of the implementation process was monitored?

30. What aspects were not implemented, and why?

31. What is the extent to which the key implementation tasks and activities were sufficiently defined?

32. What is the extent to which the job description for team members has been written down and distributed and in how far was it understood?

33. What is the extent to which overall goals of the implementation process were sufficiently well understood by the interest groups?

34. From your interest group's point of view, how was easy the decision to implement?

35. Do you think that problems that required top management involvement were communicated early enough? Please explain your answer.

36. What kinds of resources were needed to implement the decision, for example financial, administrative, staffing, time, technology, temporal?

37. Please list these in order of importance to the implementation of the strategic decision.

38. What is the extent to which what was needed (for each resource mentioned before) was available when implementing the decision?

39. What is the extent to which you feel that the upper management is responsive to the interest group's request for additional resources, if the need arises?

40. What is the extent to which adequate technical and/or managerial training (and time for training) was available to the people who were included in the implementation of the strategic decision?

41. Was there a detailed plan (including time schedules) for the completion of the project? *If yes,*

42. How long was the implementation of the strategic decision expected to take? How long did it actually take? Was there a deadline?

43. Were there any other strategic decisions being implemented at the same time as this decision was being implemented? *If yes*,

44. What is the extent to which they affected the implementation process of this decision?

45. What is the extent to which implementation was put ahead of other commitments?

46. Was the implementation more constricted, sporadic, or fluid?

47. From your interest group's point of view, how did the pace of implementation seem compared with other decisions of a similar nature?

48. Did the top management and your interest group work together to decide exactly what your interest group would do to help implement the strategic decision? Please explain how.

49. What is the extent to which – during the implementation process - your interest group could approach the top management if it wanted to suggest changes in its responsibilities?

50. What is the extent to which participation and involvement in the planning process of the strategic decision affected its implementation process?

51. Do you think that the strategic decision taken was the right one and in the best interest of the company, or not? Why?

52. What did you and your interest group believe the consequence of the strategic decision would be?

53. How favourable did each interest group seem towards the way in which the decision was implemented?

54. Have there been any unintended consequences of the decision? Please describe these and say why you think they have happened.

55. What is the extent to which you feel that the strategy was strongly supported by senior management?

56. What is the extent to which organizational structure eased implementation (by appropriately allocated authority, for example by setting up a project team)?

57. What degree of consensus was there within your interest group about the way the decision was implemented?

58. What degree of consensus was there between all the interest groups about the way the decision was implemented?

59. Were there any impediments which impeded the successful implementation of the strategic decision? *If yes*,

60. How seriously did these impediments impede the success?

61. Was there anything favourable to help the implementation of the strategic decision in any way? *If yes*,

62. How favourable was it?

Appendix 3

Interview questions (Arabic version)

1. كم سنة قضيتها في خدمة هذه المؤسسة؟
2. ما هو تعريفك للقرار الإستراتيجي؟
3. الرجاء التفكير في قرار استراتيجي تم تطبيقه مسبقاً في مؤسستك والذي يوجد لديك خبرة شخصية في اتخاذه أو تطبيقه.
4. لماذا تم اعتبار هذا القرار مهماً؟
5. ما هو الهدف (الأهداف) المرجوة من تطبيق هذا القرار الإستراتيجي؟
6. كيف تم التوصل لهذا القرار الإستراتيجي (الرجاء التفصيل)؟ الرجاء إعطاء تفصيل الأحداث والأزمان لهذا القرار الإستراتيجي.
7. ما هي الأطراف (المجموعات) التي شاركت في اتخاذ هذا القرار الإستراتيجي؟ من هو الطرف (الأطراف) التي اصدرت هذا القرار؟
8. ما هي المدة الزمنية التي استغرقها اتخاذ هذا القرار؟
9. هل كان هناك أي تأخير في عملية إصدار هذا القرار؟
10. هل كان هذا القرار قائماً على أية شروط؟
11. ما هو المدى الذي كانت فيه نتائج الاجتماعات - التي كان يخطط فيها للقرار الاسراتيجي – توزع على الموظفين أصحاب العلاقة؟
12. ما هو مدىالتفاهم – داخل مجموعتك - على القرار الاستراتيجي المتخذ؟
13. ما هو مدى التفاهم بين المحموعات المختلفة داخل الشركة على القرار الاستراتيجي المتخذ؟
14. ما مدى أهمية القرار الاستراتيجي المتخذ بالنسبة لمجموهتك؟
15. ما مدى التأثيرالذي ترغب بأن تمارسه مجموعتك في تنفيذ القرار الاستراتيجي؟
16. ما مدى ميل كل مجموعة داخل المؤسسة للقرار الاستراتيجي المتخذ؟
17. هل كانت عملية اتخاذ القرار صعبة ام تمت بناءا على الخبرة السابقة؟
18. كيف تم تقييم نجاح القرار الاستراتيجي؟ هل كان هناك أهداف محددة يلزم تحقيقها؟
19. من قام بتحديد هذه الأهداف؟
20. هل كان هناك جدول زمني لتحقيقها؟
21. بناءً على المعايير الذكورة مسبقاً، الرجاء النجاح الشامل في عملية تطبيق القرار الاستراتيجي.
22. ما مدى وضوح هذه المعايير؟
23. ما هو تعريفك لتطبيق القرار الاستراتيجي؟
24. الرجاء ذكر جميع المجموعات التي اشتركت في تطبيق القرار الاستراتيجي.
25. ما هو مدى تأثير كم مجموعة على تطبيق القرار الاستراتيجي؟

26. مـــا مـــدى تـــأثر تطبيـــق القـــرار الاســـتراتيجي بالمصـــالح الشخصـــية للاطـــراف المشـــاركة فـــي عمليـــة التطبيـــق؟
27. ما هو مدى تطبيق القرار الاستراتيجي؟
28. هل كان هناك مقياس للأداء لكل مرحلة من مراحل تطبيق القرار الاستراتيجي؟ إذا كانت الإجابة بنعم،
29. ما مدى مراقبة كل مرحلة من مراحل تطبيق القرار الاستراتيجي؟
30. ما هي المراحل التي لم يتم تطبيقها؟ لماذا؟
31. ما هو مدى وضوح المهام والنشاطات المتعلقة تطبيق القرار الاستراتيجي بشكل كامل؟
32. مـــا مـــدى توفـــر الوصـــف الوظيفـــي للمـــوظفين الـــداخلين فـــي تطبيـــق القـــرار تـــــراتيجي الاس
33. ما هو مدى فهم المجموعات الداخلة في تطبيق القرار الاستراتيجي لأهداف هذه العملية؟
34. مـــا مـــدى ســـهولة تطبيـــق القـــرار الاســـراتيجي بالنســـبة لمجموعتـــك؟
35. هل تعتقد أن المشاكل المتعلقة بتطبيق القرار الاستراتيجي والتي تتطلب تدخل الإدارة العليا كانت تصلهم خلال وقت قصير؟ الرجاء توضيح إجابتك.
36. ما هي المصادر المطلوبة والضروريةلتطبيق القرار الاستراتيجي؟ (مالية، إدارية، موارد بشرية، وقت، تكنلوجيا)
37. الرجاء ترتيبهم حسب الإهمية في تطبيق القرار الاستراتيجي.
38. ما هو مدى توفر هذه المصادر عند الحاجة إليها في تطبيق القرار االستراتيجي؟
39. دى قابليـــة الادارة العليـــا علـــى توفـــير المصـــادر المطلوبـــة مـــن جموعتـــكما م؟
40. ما هو مدى توفر البرامج التدريبية والمهارية للأشخاص الداخلين في تطبيق القرار الاستراتيجي؟
41. هل كان هناك خطة (جدول زمني) لتطبيق القرار الاستراتيجي؟ إذا كانت الإجابة بنعم،
42. ما هي المدى التي كانت متوقعة لتطبيق القرار الاستراتيجي؟ ما هي المدة الفعلية لتطبيق القرار الاستراتيجي؟ هل كان هناك وقت زمني لتطبيق القرار الاستراتيجي؟
43. هل كانت هناك أية قرارات استراتيجية أخرى يجري تطبيقها داخل المؤسسة و بنفس وقت تطبيق القرار الاستراتيجي الذي يتم مناقشته؟ إذا كانت الإجابة بنعم،
44. ما هو مدى تأثيرها على تطبيق هذا القرار؟
45. ما هو مدى الأولوية المعطاة لهذا القرار على القرارات الاستراتيجية الأخرى؟
46. هل كان تطبيق هذا القرار الاستراتيجي سهل؟
47. من وجهة نظر مجموعتك،ما مدى سهولة تطبيق هذا القرار الاستراتيجي بالنسبة للقرارات الاستراتيجية الأخرى المشابهة لطبيعة هذا القرار؟
48. هل كان هناك تنسيق بين الإدارة العليا ومجموعتك في الدور المطلوب من مجموعتك القيام به للمساعدة في تطبيق القرار الاستراتيجي؟ الرجاء توضيح إجابتك.
49. ما هو مدى قدرة مجموعتك ى التأثير على الإدارة العليا وإقناعهم بتغيير بعض المهام المكلة إليهم والمتعلقة بتطبيق القرار الاستراتيجي؟
50. ما هو مدى تأثير المشاركة في عملية اتخاذ القرار على تطبيقه؟

51. هل تعتقد أن القرار الاستراتيجي المتخذ هو قرار صائب ويصب بمصلحة الشركة أم لا؟ لماذا؟

52. باعتقادك أنت ومجموعتك، ما هي العواقب التي كانت متوقعة من تطبيق هذا القرار؟

53. ما مدى ميل كل مجموعة داخل الشركة لطريقة تطبيق القرار الاستراتيجي؟

54. هل كان هناك أية نتائج سلبية عند تطبيق هذا القرار؟ الرجاء وصف هذه النتائج وذكر مسبباتها؟

55. ما هومدى مساندة الإدارة العليا لهذا القرار الاستراتيجي؟

56. ما هو مدى تأثيرالهيكل التنظيمي على سهولة تطبيق القرار الاستراتيجي؟ (توزيع الصلاحيات مثلا)

57. ما هو مدى التنسيق ضمن مجموعتك في تطبيق القرار الاستراتيجي؟

58. ما هو مدى التنسيق بين المجموعات المختلفة في تطبيق القرار الاستراتيجي؟

59. هل كان هناك أية معوقات عملت على إعاقة تطبيق القرار الاستراتيجي؟ إذا كانت الإجابة بنعم،

60. ما مدى تأثيرها على تطبيق هذا القرار؟

61. هل كانت هناك أية عوامل إيجابية في تطبيق القرار الاستراتيجي؟ إذا كانت الإجابة بنعم،

62. ما مدى تأثيرها على تطبيق هذا القرار؟

Appendix 4

Example interview questions and the factors which they measure

The factor(s)	Question(s) of measurement
Communication	1. What is the extent to which the results (decision made, information received and needed, etc.) of planning meetings were published and distributed to applicable personnel? (Pinto and Prescott, 1990) 2. What is the extent to which the key implementation tasks and activities were sufficiently defined? (Al-Ghamdi, 1998)(Alexander, 1985) If specified, how? 3. What is the extent to which overall goals of the implementation process were sufficiently well understood by the interest groups? (Al-Ghamdi, 1998) (Alexander, 1985) 4. Do you think that problems that required top management involvement were communicated early enough? Please explain your answer. (Al-Ghamdi, 1998)(Alexander, 1985) 5. What is the extent to which the criteria for success were clear? (Hickson *et al.*, 2003)
Resources	1. What kinds of resources were needed to implement the decision, for example financial, administrative, staffing, time, technology, temporal? (Miller, 1990) (Miller, 1997) 2. Please list these in order of importance to the implementation of the strategic decision. (Miller, 1997) 3. What is the extent to which what was needed was available when implementing the decision? (Hickson *et al.*, 2003) (Miller *et al.*, 2004)(Rodrigues and Hickson, 1995)
Resources (People)	1. What is the extent to which adequate technical and/or managerial training (and time for training)

	was available to the people who were included in the implementation of the strategic decision? (Pinto and Prescott, 1990) 2. What is the extent to which the job description for team members has been written and distributed and were understood? (Pinto and Prescott, 1990)
Resources (Time)	1. Was there a detailed plan (including time schedules) for the completion of the project? If yes, (Pinto and Prescott, 1990) 2. How long was the implementation of the strategic decision expected to take? How long did it actually take? Was there a deadline? (Miller, 1990) (Miller, 1997)
Priority	1. Were there any other strategic decisions being implemented at the same time as this decision was being implemented? If yes, (Hickson *et al.*, 2003) (Miller *et al.*, 2004) 2. What is the extent to which they affected the implementation process of this decision? (Hickson *et al.*, 2003) (Miller *et al.*, 2004) 3. What is the extent to which implementation was put ahead of other commitments? (Hickson *et al.*, 2003) (Miller *et al.*, 2004)
Familiarity	1. Was the decision making process more constricted, sporadic, or fluid? (Miller, 1990) 2. Was the implementation more constricted, sporadic, or fluid? (Miller, 1990) 3. How did the pace of implementation seem compared with other decisions of a similar nature? (Miller, 1990) 4. From your interest group's point of view, how easy was the decision to implement? (Miller, 1990)
Participation and Involvement	1. Did the top management and your interest group work together to decide exactly what your interest group would do to help implement the strategic decision? Please explain how. (Noble and Mokwa, 1999)

	2. What is the extent to which participation and involvement in the planning process of the strategic decision affected the implementation process of it? (Noble and Mokwa, 1999) 3. What is the extent to which – during the implementation process - your interest group could approach the top management if it wanted to suggest changes in its responsibilities? (Noble and Mokwa, 1999)
Commitment and motivation	1. Do you think that the strategic decision taken was the right one and in the best interest of the company, or not? Why? (Miller, 1990) 2. What did you and your interest group believe the consequence of the strategic decision would be? (Miller, 1990) 3. How favourable did each interest group seem towards the strategic decision? (Miller, 1990) 4. How favourable did each interest group seem towards the way in which the decision was implemented? (Miller, 1990) 5. How important was this strategic decision for your interest group? (Miller, 1990)
Direct Supervision (monitoring and feedback)	1. Was there any performance measurement for every aspect of the implementation process? If yes, (Pinto and Prescott, 1990) 2. What is the extent to which every aspect of the implementation process was monitored? (Pinto and Prescott, 1990) 3. Have there been any unintended consequences of the decision? Please describe these and say why you think they have happened? (Miller, 1997)
Top Management Support	1. What is the extent to which you feel that the strategy was strongly supported by senior management? (Noble and Mokwa, 1999) 2. What is the extent to which you feel that the upper management is responsive to the interest group's request for additional resources, if the need is to arise? (Pinto and Prescott, 1990)
Organizational Structure	

	1. What is the extent to which organizational structure eased implementation (by appropriately allocated authority, for example by setting up a project team)? (Hickson *et al.*, 2003) (Miller *et al.*, 2004) 2. What degree of consensus was there within your interest group about the decision choice which was made? (Miller, 1990) 3. What degree of consensus was there between all the interest groups about the decision choice which was made? (Miller, 1990) 4. What degree of consensus was there within your interest group about the way the decision was implemented? (Miller, 1990) 5. What degree of consensus was there between all the interest groups about the way the decision was implemented? (Miller, 1990)
Environmental Uncertainty	1. Were there any impediments impeding the successful implementation of the strategic decision? If yes, (Miller, 1997) (Al-Ghamdi, 1998) 2. How seriously did these impediments impede the success? (Miller, 1990) 3. Was there anything favourable to help the implementation of the strategic decision in any way? If yes, (Miller, 1990) (Miller, 1997) 4. How favourable was it?
Interest Group	1. Please list all the interest groups who were involved in making the decision. Who authorized the decision? (Miller, 1990) 2. Please list all the interest groups who were involved in implementing the decision. (Miller, 1990) 3. What is the extent to which each of these interests had an impact on implementing the decision? (Miller, 1990) 4. To what extent was the implementation of the strategic decision affected by the use of power and influence among group members? (Miller, 1990)

	5. What amount of influence would you have liked your interest group to have had at the implementation stage? (Miller, 1990)
Implementation	1. What is the definition of strategic decision implementation? 2. In how far was the decision implemented? (Miller, 1990) (Miller, 1997) 3. What aspects were not implemented, and why? (Miller, 1990)
Success	1. How was the success of the decision to be judge? Were there any specific targets to be met? (Miller, 1990) 2. Who specified these targets? (Miller, 1990) 3. Were they time specific? (Miller, 1990) 4. Depending on every success criterion mentioned above, please evaluate the overall success of the strategy implementation process. (Miller, 1997)

Appendix 5

Jordan Investment Board (1)

New Project Applications for 2001 (Promotional Investment Law)

18th Jan 2001 - 13th Dec 2001

Investment size (JD)

Sector	Number	Domestic	Arab	American and Canadian	European	Other countries	Total (non-Jordanian)	Total
Manufacturing	296	386,410,967	13,295,000	17,586,880	30,034,312	318,545,000	379,461,192	765,872,159
Hospitality	10	41,400,068	13,050,000		6,050,000		19,100,000	60,500,068
Agriculture	24	19,452,000	1,770,000	459,000		1,049,000	3,278,000	22,730,000
Health care	7	24,051,640		150,000	5,000,000		5,150,000	29,201,640
Maritime and rail transportation	0							
Conferences and exhibitions.	0							
Recreations and theme parks	2	938,000		2,112,000			2,112,000	3,050,000
Utilities	339	472,252,675	28,115,000	20,307,880	41,084,312	319,594,000	409,101,192	881,353,867
Total	678	944505350	56230000	40615760	82168624	639188000	818202384	1762707734

Appendix 6

Jordan Investment Board (2)

New Project Applications for 2007 (Promotional Investment Law)

9th Jan 2007 - 13th Dec 2007

Investment size (JD)

Sector	Number	Domestic	Arab	American and Canadian	European	Other countries	Total (non-Jordanian)	Total
Manufacturing	380	976,622,534	279,991,127	89,520,960	38,196,000	377,312,930	785,021,017	1,761,643,452
Hospitality	13	147,752,815	259,094,840				259,094,840	406,847,655
Agriculture	19	13,110,970	2,550,000			1,500,000	4,050,000	17,160,970
Health care	6	26,833,200			1,500,000		1,500,000	28,333,200
Maritime rail transportation	0							
Conferences and exhibitions	2	6,990,351						6,990,351
Recreations and theme parks	1	200,000						200,000
Utilities	0							
Total	421	1,171,509,870	541,635,967	89,520,960	39,696,000	378,812,930	1,049,665,857	2,221,175,628

Appendix 7

Details of the managers/banks/job position/decision maker/implementer/nationality/strategy discussed

Table 28 Details of the managers/banks/job position/decision maker/implementer/nationality/strategy discussed.

Number	Bank	Interviewee's Position	Decision maker / implementer	Nationality	Strategy discussed
1	X	Auditing manager	Decision maker	Jordanian	Auditing
2	X	Deputy Auditing manager	Decision maker-implementer	Jordanian	Auditing
3	X	Senior Auditor	Decision implementer	Jordanian	Auditing
4	X	Senior Auditor	Decision implementer	Jordanian	Auditing
5	X	Marketing manager	Decision maker-implementer	Jordanian	Re-positioning
6	X	Deputy marketing manager	Decision maker-implementer	Jordanian	Re-positioning
7	X	Assistance marketing manager	Decision implementer	Jordanian	Re-positioning
8	X	Deputy general manager	Decision maker	Jordanian	Business Intelligence, Centralisation, and Downsizing
9	X	IT manager	Decision maker-implementer	Jordanian	Business Intelligence
10	X	Financial manager	Decision maker-implementer	Jordanian	Business Intelligence
11	X	IT deputy manager	Decision implementer	Jordanian	Business Intelligence
12	X	IT manager[206]	Decision implementer	Jordanian	Centralization
13	X	Strategic planning	Decision maker	Jordanian	Centralization

[206] This is the same manager is as number 9.

		manager			
14	X	Branch manager	Decision implementer	Jordanian	Centralization
15	X	Branch manager	Decision implementer	Jordanian	Centralization
16	X	Operation manager	Decision maker-implementer	Jordanian	Centralization
17	X	Branch manager	Decision implementer	Jordanian	Centralization
18	X	Accounting manager	Decision maker-implementer	Jordanian	Downsizing
19	X	HR manager	Decision maker-implementer	Jordanian	Downsizing
20	X	Financial manager[207]	Decision maker-implementer	Jordanian	Downsizing
21	X	Branch manager	Decision implementer	Jordanian	Downsizing
22	X	Branch manager	Decision implementer	Jordanian	Downsizing
23	X	Branch manager	Decision implementer	Jordanian	Downsizing
24	X	Marketing manager[208]	Decision maker-implementer	Jordanian	Kanz
25	X	Financial manager[209]	Decision maker-implementer	Jordanian	Kanz
26	X	Prizes manager	Decision implementer	Jordanian	Kanz
27	X	Branch manager	Decision implementer	Jordanian	Kanz
28	X	Branch manager	Decision implementer	Jordanian	Kanz
29	Y	Deputy general manager	Decision maker	Jordanian	New System, Centralization, and Downsizing
30	Y	Operation manager	Decision maker-implementer	Jordanian	New System
31	Y	IT manager	Decision maker-	Jordanian	New System

[207] This is the same manager as number 10.
[208] This is the same manager as number 5.
[209] This is the same manager as manager number 10 & 20.

			implementer		
32	Y	Financial manager	Decision maker-implementer	Jordanian	New System
33	Y	Branch manager	Decision implementer	Jordanian	New System
34	Y	Accounting manager	Decision maker-implementer	Jordanian	Centralization
35	Y	Operation manager[210]	Decision maker-implementer	Jordanian	Centralization
36	Y	Credit manager	Decision maker-implementer	Jordanian	Centralization
37	Y	IT manager[211]	Decision maker-implementer	Jordanian	Centralization
38	Y	Branch manager	Decision implementer	Jordanian	Centralization
39	Y	Branch manager	Decision implementer	Jordanian	Centralization
40	Y	Branch manager	Decision implementer	Jordanian	Centralization
41	Y	Branch manager	Decision implementer	Jordanian	Downsizing
42	Y	HR manager	Decision maker-implementer	Jordanian	Downsizing
43	Y	Accounting manager	Decision maker-implementer	Jordanian	Downsizing
44	Y	Financial manager[212]	Decision maker-implementer	Jordanian	Downsizing
45	Y	Branch manager	Decision implementer	Jordanian	Downsizing
46	Y	Branch manager	Decision implementer	Jordanian	Downsizing
47	Z	Consultant	Decision maker-implementer	British	Re-positioning
48	Z	Marketing manager	Decision maker-implementer	Jordanian	Re-positioning
49	Z	Strategic	Decision	Jordanian	Re-

[210] This is the same manager as number 30.
[211] This is the same manager as number 31.
[212] This is the same manager as number 32.

		planning manager	maker-implementer		positioning
50	Z	Consultant	Decision maker-implementer	British	Restructuring
51	Z	Deputy general manager	Decision maker	Jordanian	Restructuring
52	Z	Operation manager	Decision maker-implementer	Jordanian	Restructuring
53	Z	IT manager	Decision maker-implementer	Jordanian	Restructuring
54	Z	Branch manager	Decision implementer		Restructuring
55	Z	Branch manager	Decision implementer		Restructuring
56	Z	Consultant[213]	Decision maker-implementer	British	Segmentation
57	Z	Operation manager[214]	Decision maker-implementer	Jordanian	Segmentation
58	Z	Branch manager	Decision implementer	Jordanian	Segmentation

[213] This is the same consultant as number 47.
[214] This is the same manager is as number 52.

Appendix 8

List of quotations regarding the definition of the implementation

Auditing (Bank X)

Auditing manager (1)[215]

"Implementing the auditing strategy within bank X means the process of insuring that the new auditing system, to control the operations inside the bank, is ready to use."

Deputy auditing manager (2)

"All the required activities and processes of putting the auditing strategy into action."

Senior Auditor (3)

"The implementation of this strategy refers to the full operation of this strategy within the bank. This required many tasks and activities to be available which range from the required technology to the availability of people who are able to use the new strategy."

Senior Auditor (4)

"It's the process of putting this strategy into action."

Re-positioning (Bank X)

Marketing manager (5)

"It is when you start carrying out a strategy and apply its concepts within the bank. I don't really remember exactly when we started implementing this strategy, but I remember that we were preparing for it while we were planning it."

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[215] This number represents the number of each manager in table () in appendix ().

Deputy marketing manager (6)

"All the activities which are necessary to change the image of the bank in consumers' mind, as it's planned for."

Assistance marketing manager (7)

"The process of changing the image of the bank in its consumers' mind. This involves many activities. Such activities are the redesigning of some of our products and services, as well as advertising the new image using the different available media."

Business Intelligence (Bank X)

Deputy General Manager (8)

"The process of making sure that the new system is operating within the bank without any deficiencies."

IT manager (9)

"Implementing the Business Intelligence within the bank required many activities and tasks by the implementers to make sure that it is ready to be used in the bank."

Financial manager (10)

"The required activities which are related to the final execution of this strategy."

IT deputy manager (11)

"It's putting this system into use".

Centralisation (Bank X)

IT manager (12)

"It is the activities of putting what is written about this strategy (the planning process) into practice. The implementation of any strategy includes all the processes

and tasks of making a decision work in the real life. It is all the process of putting that strategy into action."

Strategic planning manager (13)

"The process of putting centralization in practice, well we say implementation is successful only when it achieves its objectives."

Branch manager (14)

"It is when all the necessary stages of this strategy are achieved. We can say that a strategy is implemented when the strategy is fully working inside the organization."

Branch manager (15)

"The process by which the bank puts what is written and planned into action."

Operation manager (16)

"We can define the implementation of strategic decisions in many ways, but I can say that it is including all the activities which are divided into many stages, and putting them into action. "

Branch manager (17)

"All the processes of making most of the tasks inside the bank centralised. The back offices within the headquarters of the bank are the ones who are responsible for making the crucial decisions. The branches are only responsible for serving the customers."

Downsizing (Bank X)

Accounting manager (18)

"All the tasks of putting the strategic decisions into work."

HR manager (19)

"It's the process of completely implementing a strategic decision within the bank. This strategic decision has to achieve its goals and objectives. "

Financial manager (20)

"It's all the activities and the tasks which are required to completely finish putting the downsizing strategy into action regarding the outcome of this action."

Branch manager (21)

"It is when you start applying a strategy and then finish with this strategy."

Branch manager (22)

"It is the process of making sure that all the activities and tasks which are necessary to implement a strategic decision are available within the bank."

Branch manager (23)

"All the necessary tasks which are carried out within the bank to put the strategic decision into practice. Those tasks include the necessary resources and the suitable environment to successfully implement a decision"

Kanz (Bank X)

Marketing manager (24)

"The processes of starting to introduce this strategic decision (the Kanz) to our, and potential customers."

Financial manager (25)

"The activities of starting to put this strategy into action. Those activities include the marketing activities, the cost-benefit analysis activities, assigning human resources, etcetera."

Prizes manager (26)

"The implementation process of Kanz strategy involves those activities which result in providing this certificate to our customers."

Branch manager (27)

"The activities of starting to sell those certificates to our customers in return for their money."

Branch manager (28)

"The process of putting this strategy into action with the purpose of attracting new potential customers to deal with our bank."

New System (Bank Y)

Deputy General Manager (29)

"The necessary process of replacing the old system within the bank with a new, more efficient system, to help employees carry out their jobs in more efficiently and provide the customers with high quality service."

Operation manager (30)

"The new system is better than the old one. It helps the bank to better deal with the services provided to its customer. Implementing this strategy refers to the process of assigning the suitable people and the necessary activities to replace the old system with a new one."

IT manager (31)

"It is the process of changing the old system with a new one. It involved many activities such as bringing in the required technology and providing employees with the necessary training courses to deal with the new system."

Financial manager (32)

"It is when you totally depend on the new system within the bank. This didn't happen in just one day, but it happened over more than a year."

Branch manager (33)

"It's the process of putting the strategy into action. It's the process of making this system ready to use."

Centralisation (Bank Y)

Accounting manager (34)

"Bringing together all the necessary resources to help employees carry out the main tasks and activities to successfully implement a strategic decision. Such resources are training courses, the technology, and the financial resources."

Operation manager (35)

"It is when you fully apply what is planned regarding the centralization decision."

Credit manager (36)

"The implementation of strategic decision means that that decision is fully operating within the bank and achieving its goals and objectives."

IT manager (37)

"Implementing centralization within the bank X was done by dividing the decision into several stages. The implementation of this decision means making sure that the necessary tasks and duties are defined and all the stages of putting the decision into action are finished."

Branch manager (38)

"Is the process of completing all the stages of putting a decision into action."

Branch manager (39)

"It is the process of putting what is written down about this strategy (the planning process) into practice."

Branch manager (40)

"I can define the process of centralization implementation as the one by which what was planned is fully implemented, however, not every decision implemented is considered to be successful."

Downsizing (Bank Y)

Branch manager (41)

"The implementation of any strategy includes all the processes of making a decision work in real life. It's all the processes of putting that strategy into action."

HR manager (42)

"The implementation of any strategy includes all the processes of making a decision work in real life. It's all the processes of putting that strategy into action."

Accounting manager (43)

"It is the process of making the strategy operate fully within the bank."

Financial manager (44)

"Implementation of this strategy refers to the process of reducing the number of employees within bank Y."

Branch manager (45)

"It includes all the tasks needed to keep the most valuable employees within the bank and getting rid of the less valuable ones."

Branch manager (46)

"The implementation of the downsizing strategy within bank Y refers to all the activities which were taken to implement it. Those activities included preparing the necessary job evaluation forms, the financial cost, and the legal aspects.

Re-positioning (Bank Z)

Consultant (47)

"The process of changing the image of the bank from a small old fashioned bank into a modern bank which provides high quality competitive products to its customers. This is not an easy task and require many steps to be taken."

Marketing manager (48)

"Implementing the repositioning strategy refers to the process of putting what is planned into action."

Strategic planning manager (49)

"The implementation of such a strategy is not an easy task to do. It has to be carefully planned for and many activities should be done to make sure that what is planned is successfully implemented."

Restructuring (Bank Z)

Consultant (50)

"The process of putting the strategy into life."

Deputy General Manager (51)

"It is the process of changing the allocation of power and decreasing the span of control within the bank in order to improve the operations and the way tasks are carried out. Consequently, providing customers with the high quality services they deserve."

Operation manager (52)

"The required activities which are needed to implement this strategy within the bank."

IT manager (53)

"The implementation process of this strategy is a very sophisticated process which required the managers to make sure that the tasks and the missions are allocated amongst the implementers to guarantee the successful implementation of this strategy. Many problems are expected to be faced; accordingly, the managers have to deal with those problems efficiently."

Branch manager (54)

"It's putting the strategy into action."

Branch manager (55)

"The process of putting what is planned into practice."

Segmentation (Bank Z)

Consultant (56)

"Implementation includes all the activities to successfully implement a strategic decision. Human resources, financial resources, the technology ... etc. should be made available to carry out those tasks."

Operation manager (57)

"We say that the decision is implemented when we finish putting that decision into practice."

Branch manager (58)

"We say that the decision is implemented when we finish putting that decision into practice."

Appendix 9

List of quotations regarding completion criterion

Auditing (Bank X)

Auditing manager (1)[216]

"One criterion which was used to judge the auditing strategy was the completion of the implementation process ..."

Deputy auditing manager (2)

"The auditing strategy is fully operating within the bank now."

Senior Auditor (3)

"Most of the processes were operating fully shortly after the actual implementation process had started."

Senior Auditor (4)

"All of the activities were fully operating concerning this strategy and were completely working and operating within the bank."

Re-positioning (Bank X)

Marketing manager (5)

"It's very hard to judge whether this strategy is completed within the bank. I don't think that we have further steps to do. All of them were done."

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[216] This number represents the number of each manager in table () in appendix ().

Deputy marketing manager (6)

"It's all done. This strategy has been completed and all the stages have been finalised. Mission accomplished."

Assistance marketing manager (7)

"We all agreed that all the stages of implementing this strategy were achieved within and outside the bank. Nothing more to do, it's all done."

Business Intelligence (Bank X)

Deputy General Manager (8)

"This strategy is successful and fully operating within the bank. It made things easier and decisions quicker to make."

IT manager (9)

"Most of the planned activities were successfully implemented and both the business intelligence and the centralisation strategies are operating. However, a few things were changed to successfully implement this strategy such as……"

Financial manager (10)

"Most of the steps were successfully implemented. One or two steps were postponed, however, they were minor ones and they didn't affect its success."

IT deputy manager (11)

"We faced some problems while implementing this strategy ..., Nevertheless, it was successful and it is now operating fully within the bank."

Centralization (Bank X)

IT manager (12)

"Most of the planned activities were successfully implemented and both the business intelligence and the centralisation strategies are operating. However, a few things were changed to successfully implement this strategy such as……"

Strategic planning manager (13)

"I can define the process of centralization implementation by the one by which what was planned is fully implemented ... ..."

Branch manager (14)

"Completion was a criterion to judge the success of this strategy. All of the work inside the bank is centralized. This is a successful strategy."

Branch manager (15)

"Most of the stages concerned with the centralization strategy were achieved within the time limit. We faced a few problems, but we managed to deal with them. You can see that the tasks inside the bank are centralised."

Operation manager (16)

"It's mostly completed. It is working well. Better than expected."

Branch manager (17)

"It's fully working within the bank and we depend on it to do our work"

Downsizing (Bank X)

Accounting manager (18)

"We achieved our stated goals. We finished implementing the downsizing strategy a long time ago as was planned."

HR manager (19)

"Not all of the parts of the process were completed. Some problems were faced while implementing this strategy ..."

Financial manager (20)

"We started implementing the downsizing strategy when we faced some resistance from the employees and the top management decided to stop this strategy half way through. Not all of the gaols were achieved."

Branch manager (21)

"It was not a good strategy to implement. There was a timetable to implement this strategy. This timetable was not met and the bank stopped implementing this strategy two years after the start date - almost half way through the actual expected implementation period."

Branch manager (22)

"It was not fully completed. It was stopped one or two years after the actual implementation start."

Branch manager (23)

"It was stopped half way through. It was not completed as planned."

Kanz (Bank X)

Marketing manager (24)

"The Kanz strategy was a failure. It was not implemented completely. It was 20% completed."

Financial manager (25)

"I really don't know how to judge the completion of this strategy. It was not fully completed. I can't even say that it was half-way through when they stopped it. That was a wrong decision."

Prizes manager (26)

"It achieved some of its goals and objectives. If you ask me to judge this, I would say that it was 50% completed. It would achieve its goals and objectives if it was given the chance to be completely implemented."

Branch manager (27)

"It was not completed within the bank. The decision to stop it was a wrong one which was taken in the early stages of the implementation process."

Branch manager (28)

"It was only 40% completed when the decision was taken for this strategy to stop. Many factors were associated with this decision such as the social conscious and the different interest groups within the bank."

New system (Bank Y)

Deputy General Manager (29)

"Both the centralization and the new system strategies are fully operating within the bank."

Operation manager (30)

"The new system is operating inside the bank and the employees are using it smoothly."

IT manager (31)

"We use this system and it's really great. It was 100 % perfect and it helped us to do our work more easily."

Financial manager (32)

"The new system is operating inside the bank and the employees are using it smoothly."

Branch manager (33)

"The implementation of a strategic decision means that the decision is fully operating within the bank and achieving it goals and objectives."

Centralization (Bank Y)

Accounting manager (34)

"Everything is centralized in our bank now ..."

Operation manager (35)

"This strategy is fully operating within the bank."

Credit manager (36)

"At the beginning we thought that this strategy is not successful. However, our opinion was changed when it was fully operating within the bank and when we looked at our overall performance when we recognised that it's successful."

IT manager (37)

"Everything is centralized in our bank now. Everything goes to the central management to make the decisions ..."

Branch manager (38)

"It is mostly concerning every operation with the bank. Our bank is characterised of being centralized in its operation now. Everything is being done in its headquarter."

Branch manager (39)

"It's a good decision and it has been fully implemented. It covers most of the departments within the bank."

Branch manager (40)

"... The strategy is fully operating within the bank."

Downsizing (Bank Y)

Branch manager (41)

"Our only opportunity was to stop the strategy. Our reputation and image was about to be negatively affected if we continued to implemented this strategy. The decision to stop it occurred almost two months after starting to implement this strategy."

HR manager (42)

"The labour union just forced the bank to stop implementing the downswing strategy within the bank. That was shortly after starting it. We were all happy because we were scared of being fired and losing our jobs."

Accounting manager (43)

"It was stopped in the middle of the implementation process. An external issue concerning the labour union forced us to stop it."

Financial manager (44)

"We just started implementing this strategy when we were forced to stop it. It was shortly after we started implementing it that we were forced to stop it. It was a good decision to do so; otherwise our image would have been affected in the banking industry."

Branch manager (45)

"If I want to rate its completion, I would say only 10%."

Branch manager (46)

"It was stopped a few months after we started implementing it."

Re-positioning (Bank Z)

Consultant (47)

"This strategy was a failure. We managed to implement only a little of what we decided before. Many things went wrong whilst trying to implement it."

Marketing manager (48)

"It was not successfully implemented. We managed to implement only less than half of it. Hopefully we will manage to implement it successfully in the near future."

Strategic planning manager (49)

"It was not implemented in full. I can't even say that we even managed to implement half of it."

Re-structuring (Bank Z)

Consultant (50)

"We faced many problems while implementing this strategy. Many people were against the implementation of this strategy inside the bank. This implementation would affect their power and positions within the bank. It was not implemented as it was planned. It was only implemented in part."

Deputy General Manager (51)

"The restructuring strategy was not fully implemented within the bank. I think that the bank has managed to implement half of what was planned. However, the remaining stages of the implementation process will be started immediately after dealing with some problems which caused the implementation of this strategy to be delayed."

Operation manager (52)

"We can say that a strategy is implemented when the strategy is fully working inside the bank. In other words, the implementation process has to be completed in order to say that it is implemented."

IT manager (53)

"This strategy was not a successful one. The bank managed to implement a small part of what was planned before."

Branch manager (54)

"The restructuring strategy needed strong top management support to successfully implement it. This was not the case in this bank. What was implemented represented only less than half of what was planned earlier."

Branch manager (55)

"The implementation of this strategy required the bank to devote strong support to implement it. Less than 25% of this strategy was implemented. Many problems were faced while implementing this strategy. The main one was to do with some of the managers' resistance in implementing this strategy."

Segmentation (Bank Z)

Consultant (56)

"We started the process of classifying the accounts of the customers according to certain criteria which were specified in the planning process. Customers started complaining shortly after starting the implementation process and this caused a delay in the implementation process. The strategy was not completely implemented within the bank. As I said, it faced problems shortly after starting its implementation."

Operation manager (57)

"It was only implemented in parts within the bank. Around only 20% of customers' accounts were classified before the bank started receiving some complaints regarding this classification."

Branch manager (58)

"It was not fully implemented within the bank. What was implemented is only less than 25% of what was planned."

Appendix 10

List of quotations regarding the incremental approach

Centralisation strategy (Bank X)

The IT manager (12[217])

"The implementation process was most closely monitored. Everyone was concerned whether this strategy would succeed because Bank X was the first bank to apply centralization strategies in the banking sector in Jordan. So, the top managers supported the idea to make sure that it was successful. To guarantee this, the bank divided the process into several stages and didn't move to another stage until making sure that the previous stage had been completely successful. This was the case until we reached the final stage. We have to show other banks that we are a successful bank."

The strategic planning manager (13)

"The centralization decision in bank X was divided into several stages. It started with the centralization of commercial services. They wanted the branches to only fill out the application forms and then this form goes to the central management to be dealt with. Then they centralized other operations such as the centralization of accounting. When they finished this, they started the centralization of credit and so on and so forth."

The operations manager (16)

"A committee involving all the related people was formed in order to manage the implementation process of the centralization strategy. The implementation process itself was divided into several stages. The strategy was first implemented in the small branches then in the big ones. Furthermore, the centralization strategy was first implemented in certain departments inside the bank and then moved to be implemented in all of its departments. The movement from one department to another

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[217] This number represents the number of each manager in table () in appendix ().

or from one branch to another, which means from one stage to another, was done when the committee had made sure that there are no problems left in the previous stages in order to make sure that the implementation strategy was successfully implemented."

Business Intelligence (Bank X)

The Deputy General Manager (8)

"Bank X is one of the biggest banks in Jordan and it wouldn't risk any strategy by not having a measurement by which it could make sure that it was successfully implemented. There was some form of measurement to control the whole implementation process. The bank defined some goals for each stage and every stage had to meet its goals and objectives."

The IT manager (9)

"All the data were entered and reports were generated by this system. Of course this system was not implemented at once in its totality inside the bank. In order to more easily implement it, in order to be able to handle any problem associated with the implementation, and in order for this system to be successfully implemented inside the bank, the decision makers agreed to divide its implementation process into many aspects."

The financial manager (10)

"The business intelligence strategy was divided into several stages while it was being implemented. Firstly, three employees from the centre were sent on a training course on how to use this strategy before actually starting to implement it within the bank. Then the system was initiated within the bank and the three employees who were sent on the training course started giving training courses to all the employees who were expected to use this new system. The bank made sure that all the employees were able to use the new system before finally starting to implement it."

Re-positioning (Bank X)

Marketing manager (5)

"When the strategy was identified, the implementation process was divided into many aspects in order to make the monitoring process easier. There are two phases in the implementation process: the preparation for the implementation (pre-implementation processes) and the actual implementation. The pre-implementation process was divided into many stages and every stage was evaluated carefully and the results were monitored until we reached the implementation process itself. Then this process was divided into many aspects as well and these stages were monitored and evaluated carefully"

Deputy marketing manager (6)

"The introduction of the four context pillars forced the bank to divide each one into many stages and aspects. We managed to measure its success and we managed to have the results but I will not be able to tell you those things because they are confidential and I am not supposed to tell these things."

Downsizing (Bank X)

The accounting manager (18)

"The downsizing process was controlled by a particular committee within the bank. They have to make sure that every stage meets its goals and objectives. They have to make sure that both the inputs and the outputs of each stage are right and according to the plan."

The HR manager (19)

"This strategy was really difficult to implement in terms of the social aspects it was connected with. The strategy was divided into several stages so as to reduce the negative impact of implementing it on the employees inside the bank as well as our stakeholders. Every step was studied carefully before moving to the step after.

The financial manager (20)

"The downsizing strategy didn't start by asking everyone over 50 to leave the bank. This strategy was divided into several stages. The plan for the first year for example was to ask those who were evaluated as having a low or medium performance and reached a certain age to leave the bank. The year after, other people were asked to leave using other criteria and so on. The goal of every stage made sure that it was going according to plan and without any negative side effect on the bank."

Centralisation (Bank Y)

The Deputy General Manager (29)

"The bank didn't apply all the strategic decisions in one go. Many steps were undertaken before 100% operationalisation. Every step has to be monitored to make sure that early eliminating of the problems is done at every step, consequently, moving smoothly to the following step."

Accounting manager (34)

"As I told you, this strategic decision was divided into three stages (aspects). The process of centralizing commercial operations was done within six months. Accounting was also within 6 months. With credit however, there was some delay in its implementation because of the unavailability of the place for its central management. The credit centre was divided into three regional centres. All of them were in the capital, but every centre is responsible about a region. They were like this for one year!! After that the bank built a building to merge those three centres into one centre."

The operation manager (35)

"This process was divided into several stages. It first started with centralizing its operation which started at the end of 2003 – the beginning 2004. After making sure that there were no problems with this stage or aspect, the bank moved on to apply the centralization of its accounting in 2004. However, here the bank at this stage centralized the accounting of its branches at one centre in Jordan. ... Again, after

making sure that there were no problems associated with the first and the second stage, the bank moved on to centralize its credit system which was done in 2005."

The credit manager (36)

Every aspect of the system was fully monitored. The support officers were always with us while implementing the decision. What happened with the centralization decision is that the bank was theoretically implementing the decision years before the actual implementation in branches. The implementation process was divided into several fully controlled steps. So, they made sure that this decision was good and is now ready to be implemented in branches.

New System (Bank Y)

Operation manager (30)

"The bank divided the implementation process into stages. Every stage was monitored and controlled to some degree. Every stage has to be free of problems in order to be able to move to the other stage. This is an important strategy. And the control is a central issue which the bank has to make sure that it's as it was planned before."

The IT manager (31)

"Bank Y does not move to another stage or aspect until it makes sure that the new system is completely working in that stage and that there are no problems remaining. It was a very long process, but it's worth it. All the problems had to be removed from the existing stage before moving to the next one."

The financial manager (32)

"Yes. The bank didn't apply the centralization in one go. It first focused on the small branches then when the bank made sure that it worked successfully, it extended it to all of its branches."

Downsizing (Bank Y)

HR manager (42)

"The process of this strategy was divided into several stages before the bank had to stop it. Certain objectives to be achieved were associated with each stage to make sure that the strategy was working according to what was planned before."

The accounting manager (43)

"Every stage of the implementation process was monitored carefully. Certain financial criteria were used to achieve this goal. However, the bank didn't only depend on the financial criteria to measure the outcome of every stage and this is proved by stopping the implementation process when it was realised that this strategy didn't go with the social goals of the bank itself."

Segmentation (Bank Z)

Consultant (56)

"We faced many problems while implementing the segmentation strategy. The implementation of this strategy as well as the repositioning strategy was divided into small steps. We started facing problems in the early stages of implementing it. It was not good at all. The evaluation process of every stage showed that problems are there. Dealing with those problems caused some delay in the implementation process as a whole. This is also applied to other strategic decisions within the bank. We faced problems in implementing the re-structuring and the re-positioning strategies. I think that the planning process of every strategy was not very robust."

Operation manager (57)

"The monitoring process is supposed to be done by the people who are responsible for the implementation process. However, we had some problems in the implementation process of the segmentation of the customers' accounts when we gave this committee the job to monitor every aspect of each step whilst implementing this strategy and to take the decisions regarding any issues raised."

Repositioning (Bank Z)

Marketing manager (48)

"The re-positioning strategy was an easy strategy to implement. Every stage of the implementation process was monitored carefully by us. It was important to make sure that it would be implemented successfully."

Strategic planning manager (49)

"The process was controlled by a committee within the bank. This committee is responsible for making sure that every stage of the process is being done as planned. .... Every stage has its own criteria to measure its progress."

Re-structuring (Z)

Consultant (50)

"Every new strategic decision to implement within the bank would cause some problems which need to be handled. The last thing that we need is to only discover some serious problems at the last stage of the implementation process. For that, and in order to stop such things, the process of implementing this strategy was divided into small steps. This allowed us to better control the implementation process."

The Deputy General Manager (51)

"The restructuring strategy was divided into several stages to better deal with any problems that emerge while implementing this strategic decision."

The operation manager (52)

"We tried to deal with every problem while implementing this strategy at the early stage of discovering them. This was only done by dividing the implementation process into several small steps which allowed us to spot the problems, as I said, at the early stages."

The IT manager (53)

"A system was used to control each different step in the implementation process of the restructuring strategy. The control comes by making sure that the stated objectives and goals of each stage are met successfully."

Appendix 11

Extract from the research diary

February 2007 شباط ـ فبراير

1 THURSDAY الخميس

1/2/2007 ١٣ محرّم ١٤٢٨ هـ 13 Muharram 1428 H

أنواع القرارات الاستراتيجية

(1 launching new products

(2 Expanding into new areas

(3 Opening new business

(4 Investing into new technology

2 FRIDAY الجمعة

2/2/2007 ١٤ محرّم ١٤٢٨ هـ 14 Muharram 1428 H

(5 Kanz

(6 Business Intelligence

(7 Auditing

Week 5

NOTES ملاحظات

شباط February 2

Sat.	24	17	10	3	
Sun.	25	18	11	4	
Mon.	26	19	12	5	
Tue.	27	20	13	6	
Wed.	28	21	14	7	
Thu.		22	15	8	1
Fri.		23	16	9	2

8) Centralization

9) Downsizing

NOTES ملاحظات

شباط February 2

Sat.	24	17	10	3	السبت
Sun.	25	18	11	4	الأحد
Mon.	26	19	12	5	الاثنين
Tue.	27	20	13	6	الثلاثاء
Wed.	28	21	14	7	الأربعاء
Thu.		22	15	8	1 الخميس
Fri.		23	16	9	2 الجمعة

وزير ← الجوزم

الصنوج ← كونسيو لخاط

الكلز ←

رگبم

الصنوع

كمنصن إجلال

IIA

لجنة المستثمرين الداخلين

NOTES ملاحظات

آذار March 3

Sat.	31	24	17	10	3	السبت
Sun.		25	18	11	4	الأحد
Mon.		26	19	12	5	الإثنين
Tue.		27	20	13	6	الثلاثاء
Wed.		28	21	14	7	الأربعاء
Thu.		29	22	15	8	1 الخميس
Fri.		30	23	16	9	2 الجمعة

February 2007 | شباط ـ فبراير

5 MONDAY الإثنين

5/2/2007

١٧ محرّم ١٤٢٨ هـ
17 Muharram 1428 H

Business Intelligence
ذكاء الأعمال
Data نظم الوصول الى
علوم إدارة
عقد
الواسعة الإستراتيجية
المؤسسة لدى الصغيرة /
إستراتيجيات المرسسة
Business Unit دون الحاسم والأساس
الوصول الى Data

الأسبوع ٦

ملاحظات NOTES شباط February 2

Sat.	24	17	10	3	السبت
Sun.	25	18	11	4	الأحد
Mon.	26	19	12	5	الإثنين
Tue.	27	20	13	6	الثلاثاء
Wed.	28	21	14	7	الأربعاء
Thu.		22	15	8	1 الخميس
Fri.		23	16	9	2 الجمعة

الوصول /

صام ٢٠ من مياهنا سينوسيم

IT

ارضيا الاداء

IT = finance

الاداء العليا

اللّه شهر شهيد

ناصيف

ر

February 2007 شباط ـ فبراير

7 WEDNESDAY الأربعاء

7/2/2007

١٩ محرّم ١٤٢٨ هـ
19 Muharram 1428 H

موضوع ما للتعليم 8

Agreement ← اتفاق 9

← أفضل 10

Externally ← خارجيا

← إلى الوضع الملائم 11

← favourable ← ملائم 12

شاف

← Deliverable ← ممكن 1

← مدينة الطبية 2

← الحكومة المدينة 3

← المصرف المركزي للتعليم 4

← Integrated 5

← الفوائد 6

الأسبوع ٦

Sat.	24	17	10	3		السبت
Sun.	25	18	11	4		الأحد
Mon.	26	19	12	5		الاثنين
Tue.	27	20	13	6		الثلاثاء
Wed.	28	21	14	7		الأربعاء
Thu.		22	15	8	1	الخميس
Fri.		23	16	9	2	الجمعة

February 2 شباط

NOTES ملاحظات

February 2007 شباط ـ فبراير

8 THURSDAY الخميس

8/2/2007

٢٠ محرّم ١٤٢٨ هـ
20 Muharram 1428 H

6 شلل سدل

9 حول سمّ للرع

10 صنع لصابير ـــ مكان

11 ناجح شلل مكان

12

1

9 FRIDAY الجمعة

9/2/2007

٢١ محرّم ١٤٢٨ هـ
21 Muharram 1428 H

Week 6

NOTES ملاحظات

أذار March 3

Sat.	31	24	17	10	3	
Sun.		25	18	11	4	
Mon.		26	19	12	5	
Tue.		27	20	13	6	
Wed.		28	21	14	7	
Thu.		29	22	15	8	1
Fri.		30	23	16	9	2

February 2007 | شباط ـ فبراير

10 SATURDAY السبت

10/2/2007

٢٢ محرم ١٤٢٨ هـ
22 Muharram 1428 H

8 تصميم شرائح

9 ↓

10 المدير تفضل بالمدخل الخلفي

11 ↓

12 هذا بريد الملخص

1 ↓

2 المدير يحدد استراتيجية

3 الأسبوع الأول

4

5

6

الأسبوع ٧

February 2 شباط					
Sat.	24	17	10	3	السبت
Sun.	25	18	11	4	الأحد
Mon.	26	19	12	5	الاثنين
Tue.	27	20	13	6	الثلاثاء
Wed.	28	21	14	7	الأربعاء
Thu.		22	15	8	1 الخميس
Fri.		23	16	9	2 الجمعة

NOTES ملاحظات

February 2007 | شباط ـ فبراير

11 SUNDAY الأحد

11/2/2007 | ٢٣ محرم ١٤٢٨ هـ

23 Muharram 1428 H

8 المدرسون

9 الكرسي

10 الدرس

11 Downing

2

3

4

5

6

Week 7

NOTES ملاحظات

آذار March 3

Sat.	31	24	17	10	3	السبت
Sun.		25	18	11	4	الأحد
Mon.	26	19	12	5		الاثنين
Tue.	27	20	13	6		الثلاثاء
Wed.	28	21	14	7		الأربعاء
Thu.	29	22	15	8	1	الخميس
Fri.	30	23	16	9	2	الجمعة

February 2007 شباط ـ فبراير

12 MONDAY الإثنين

12/2/2007

24 محرم ١٤٢٨
24 Muharram 1428 H

Central Park

Important

كتلة / نظيفة / أكرمية

الأوائل جميع نوع البنك زيارتي

الأداء الصيني

الإدارة / الإدارات

ثانية جيد جداً

رصيد راتب

ما نظيفة / رصيد راتب

الأسبوع ٧

Sat.	24	17	10	3	السبت
Sun.	25	18	11	4	الأحد
Mon.	26	19	12	5	الإثنين
Tue.	27	20	13	6	الثلاثاء
Wed.	28	21	14	7	الأربعاء
Thu.		22	15	8	1 الخميس
Fri.		23	16	9	2 الجمعة

February 2 شباط

NOTES ملاحظات

February 2007

شباط ـ فبراير

19 MONDAY

الإثنين

19/2/2007

١ صفر ١٤٢٨ هـ

1 Safar 1428 H

نصف الشكل الذي يسد الشك

↓

لم يتم تصوير جلل دامل مداورة

↓

أسرع تتطلب نقل كل المواطنين ومعاقين

↓

ارصل لسوريا عبر البقيه حدث ناجيا

↓

worried لم يلبه

↓

أسالم لذا ١١١٢ ٠٠٠٠

↓

Extra time

↓

Rubbery time

ملاحظات NOTES

الأسبوع ٨

شباط February 2

Sat.	24	17	10	3	السبت
Sun.	25	18	11	4	الأحد
Mon.	26	19	12	5	الاثنين
Tue.	27	20	13	6	الثلاثاء
Wed.	28	21	14	7	الأربعاء
Thu.		22	15	8	1 الخميس
Fri.		23	16	9	2 الجمعة

March 2007 آذار ـ مارس

5 MONDAY الإثنين

5/3/2007

15 Safar 1428 H

8 كحد اجبني يا لوع

9

10 سأل الموظفين عصر لاسبك

11

12 الموظفين ستلوه سه ص ا كص

1

2 السفر

3

4

5 السك وظف لكحيم لسفنه رصه

الاحمر اسماك الديم

6

الأسبوع ١٠

ملاحظات NOTES

آذار March 3

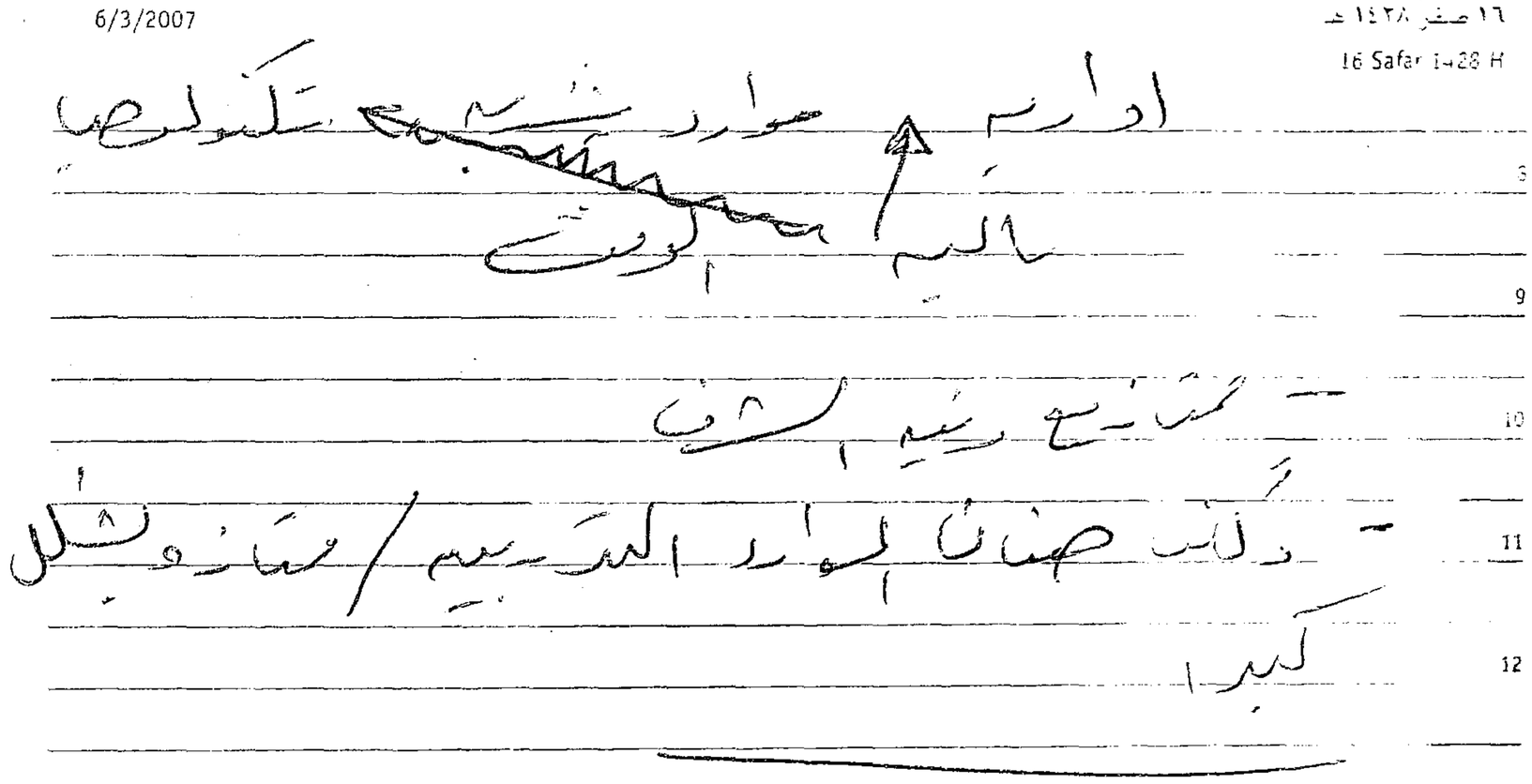
Sat.	31	24	17	10	3	السبت
Sun.		25	18	11	4	الأحد
Mon.		26	19	12	5	الاثنين
Tue.		27	20	13	6	الثلاثاء
Wed.		28	21	14	7	الأربعاء
Thu.		29	22	15	8	1 الخميس
Fri.		30	23	16	9	2 الجمعة

March 2007 آذار ـ مارس

6 TUESDAY

6/3/2007

١٦ صفر ١٤٢٨ هـ
16 Safar 1428 H



NOTES ملاحظات

Week 10

April 4 نيسان					
Sat.	28	21	14	7	
Sun.	29	22	15	8	1
Mon.	30	23	16	9	2
Tue.		24	17	10	3
Wed.		25	18	11	4
Thu.		26	19	12	5
Fri.		27	20	13	6

March 2007 آذار ـ مارس

7 WEDNESDAY الأربعاء

7/3/2007

١٧ صفر ١٤٢٨ هـ
17 Safar 1428 H

صفحات / الموضوع

↓

اعداد مفهوم حال دون تطبيقه

موضوع تطبيقه وذلك لوجود ـ

الطبيلة

ـ السيطرة مادة ـ

نفي ذات / قبل عليه تطبيقه

↖

لا يوجد مدخل لقضية

تأثيم المشاركة

جميعها

الوقت الحالي ـ لا

الوقت السابق

الأسبوع ١٠

آذار March 3

Sat.	31	24	17	10	3	السبت
Sun.		25	18	11	4	الأحد
Mon.		26	19	12	5	الاثنين
Tue.		27	20	13	6	الثلاثاء
Wed.		28	21	14	7	الأربعاء
Thu.		29	22	15	8	1 الخميس
Fri.		30	23	16	9	2 الجمعة

NOTES ملاحظات

March 2007 آذار ـ مارس

15 THURSDAY الخميس

15/3/2007

٢٥ صَفَر ١٤٢٨ هـ
25 Safar 1428 H

8 الصفحة الأولى
9 new strategy
10
11 New system
12 Successful

16 FRIDAY الجمعة

16/3/2007

٢٦ صَفَر ١٤٢٨ هـ
26 Safar 1428 H

1 fully operating
in the market

Week 11

NOTES ملاحظات

نيسان April 4

Sat.	28	21	14	7		سبت
Sun.	29	22	15	8	1	أحد
Mon.	30	23	16	9	2	اثنين
Tue.		24	17	10	3	الثلاثاء
Wed.		25	18	11	4	الأربعاء
Thu.		26	19	12	5	خميس
Fri.		27	20	13	6	جمعة

March 2007 آذار ـ مارس

18 SUNDAY الأحد

18/3/2007

٢٨ صفر ١٤٢٨ هـ
28 Safar 1428 H

8
9
10
11
12
1
2
3
4
5
6

Week 12

NOTES ملاحظات

نيسان April 4

Sat.	28	21	14	7		السبت
Sun.	29	22	15	8	1	الأحد
Mon.	30	23	16	9	2	الإثنين
Tue.		24	17	10	3	الثلاثاء
Wed.		25	18	11	4	الأربعاء
Thu.		26	19	12	5	الخميس
Fri.		27	20	13	6	الجمعة

March 2007 | آذار ـ مارس

19 MONDAY الإثنين

19/3/2007

٢٩ صفر ١٤٢٨ هـ
29 Safar 1428 H

8 عمل كورس اسنين

9 ↓

10 حضانة شالل

11 ↓

12 ابقاؤها لصدم لهم أهداف

+

1 Training Course

2

3 راليوم شالل

4 ↓

5 المشاركة بعد

6

الأسبوع ١٢

March 3 آذار						
Sat.	31	24	17	10	3	السبت
Sun.		25	18	11	4	الأحد
Mon.		26	19	12	5	الإثنين
Tue.		27	20	13	6	الثلاثاء
Wed.		28	21	14	7	الأربعاء
Thu.		29	22	15	8	الخميس
Fri.		30	23	16	9	2 الجمعة

NOTES ملاحظات

March 2007 آذار ـ مارس

20 TUESDAY الثلاثاء

20/3/2007

١ ربيع أول ١٤٢٨ هـ
1 Rabia-1 1428 H

8 لكن
9 - صمان كل شخص لشمال ان يخرج
10 من خلال عملية Implementation
11
12
حسب الفصل
1
كلمة اسم علم
2
3 Changing the
4 الدال الى
5
6

Week 12

NOTES ملاحظات

نيسان April 4

Sat.	28	21	14	7		السبت
Sun.	29	22	15	8	1	الأحد
Mon.	30	23	16	9	2	الاثنين
Tue.		24	17	10	3	الثلاثاء
Wed.		25	18	11	4	الأربعاء
Thu.		26	19	12	5	الخميس
Fri.		27	20	13	6	الجمعة

March 2007 آذار ـ مارس

21 WEDNESDAY الأربعاء

21/3/2007

٢ ربيع أول ١٤٢٨ هـ
2 Rabia-1 1428 H

Kan-Z

هذا الغاز

Should have been Stopped

long time ago

الكلام سمعناه

ادام الغاز مشكلة

الحل

* البحث عن طريق آخر
* البحث عن وصية أخرى

الأسبوع ١٢

آذار March 3

Sat.	31	24	17	10	3	السبت
Sun.		25	18	11	4	الأحد
Mon.		26	19	12	5	الإثنين
Tue.		27	20	13	6	الثلاثاء
Wed.		28	21	14	7	الأربعاء
Thu.		29	22	15	8	1 الخميس
Fri.		30	23	16	9	2 الجمعة

NOTES ملاحظات

March 2007 آذار ـ مارس

22 THURSDAY الخميس

22/3/2007

3 Rabia-1 1428 H

تم استضافة الوفد صندوق بالاستوديو الخاص

أي وجه

X ← Coordination

loyalty of the different IG

سلبي

تحويل إيجابية ←

Bonus

23 FRIDAY الجمعة سادس شكل عادي

23/3/2007

4 Rabia-1 1428 H

(حصيلة عادية تخفيف الدور.

Week 12

NOTES ملاحظات

نيسان April 4

Sat.	28	31	14	7		السبت
Sun.	29	22	15	8	1	الأحد
Mon.	30	23	16	9	2	الاثنين
Tue		24	17	10	3	الثلاثاء
Wed.		25	18	11	4	الأربعاء
Thu.		26	19	12	5	الخميس
Fri.		27	20	13	6	الجمعة

March 2007 آذار ـ مارس

26 MONDAY الإثنين

26/3/2007

٧ ربيع أول ١٤٢٨ هـ
7 Rabia-1 1428 H

Document

re-posting

2 document

segmented

10

Extra line was allocated

12

للأسف أنني ما زلت بالسنة الماضية

هذا يعني المحطة واحدة فقط

ما زالت / تصبح ناجح

Task of Technology

الأسبوع ١٣

ملاحظات NOTES

آذار March 3

Sat.	31	24	17	10	3	السبت
Sun.		25	18	11	4	الأحد
Mon.		26	19	12	5	الإثنين
Tue.		27	20	13	6	الثلاثاء
Wed.		28	21	14	7	الأربعاء
Thu.		29	22	15	8	1 الخميس
Fri.		30	23	16	9	2 الجمعة

March 2007 آذار ـ مارس

29 THURSDAY الخميس

29/3/2007

١٠ ربيع أول ١٤٢٨ هـ
10 Rabia-1 1428 H

8
9
10
11
12
1

30 FRIDAY الجمعة

30/3/2007

١١ ربيع أول ١٤٢٨ هـ
11 Rabia-1 1428 H

Week 13

NOTES ملاحظات

نيسان April 4

Sat.	28	21	14	7		
Sun.	29	22	15	8	1	
Mon.	30	23	16	9	2	
Tue.		24	17	10	3	
Wed.		25	18	11	4	
Thu.		26	19	12	5	
Fri.		27	20	13	6	

March 2007 آذار ـ مارس

31 SATURDAY السبت

31/3/2007

١٢ ربيع أول ١٤٢٨ هـ
12 Rabia-1 1428 H

8 سفارة [illegible]
9 count
10 اصحاب السفارة قابلوني في المطار
11 Some of them were
12 moved to the contrah!
1 محلية النقل سهلت عليه ضرح المطار
2
3 وقصوا زيارة للبلاد
4 حالياً !!! للذين استضافوا عملهم
5
6 اداروا الاستقبال لهم

الأسبوع ١٤

Sat.	31	24	17	10	3	السبت
Sun.		25	18	11	4	الأحد
Mon.		26	19	12	5	الإثنين
Tue.		27	20	13	6	الثلاثاء
Wed.		28	21	14	7	الأربعاء
Thu.		29	22	15	8	1 الخميس
Fri.		30	23	16	9	2 الجمعة

March 3 آذار

NOTES ملاحظات

April 2007 | نيسان ـ ابريل

3 TUESDAY الثلاثاء

3/4/2007

١٥ ربيع أول ١٤٢٨ هـ
15 Rabia-1 1428 H

8 شركة صناعة
9 to restructure the
10 bank!
11 الإدارة في المجتمع كبار الموظفين
12 HR
1 أهام كانت واضحة بشكل كبير
2
3 المثال سيارة
4 لحصانة التدريس سليم
5
6 لزوجة أعمان وظيفي!

Week 14

NOTES ملاحظات

أيار May 5

Sat.	26	19	12	5		السبت
Sun.	27	20	13	6		الأحد
Mon.	28	21	14	7		الاثنين
Tue.	29	22	15	8	1	الثلاثاء
Wed.	30	23	16	9	2	الأربعاء
Thu.	31	24	17	10	3	الخميس
Fri.		25	18	11	4	الجمعة

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