



**The Effect of Social Entrepreneurship on The  
Business Performance  
An Applied Study on Islamic Banks Working in  
Jordan**

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**Master in Business Management  
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**The Effect of Social Entrepreneurship on The  
Business Performance  
An Applied Study on Islamic Banks Working in Jordan**

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# CERTIFICATION OF DISSERTATION WORK PAGE

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## **ABSTRACT**

This study aimed at examining the effect of Social entrepreneurship on the business performance of Islamic banks working in Jordan . Also the study aimed at determining the statistical differences in both of level of social entrepreneurship and the business performance according to Bank size(Large , Medium, Small) , bank Type (Islamic , Non Islamic) , and bank scope (National , International) . To achieve the objectives of the study, we conduct a pilot study reached to 500 of banks' customers, in order to calculate the market share of Islamic banks in Jordan. The study population consisted of two types. The first population was the working employees in Islamic banks and the second population was the Islamic banks' customers. The sample size reached to 348 and 384 respectively. Simple Random Sample was used. The study found that there was a statistical relationship between social entrepreneurship and competitive advantage of Islamic banks working in Jordan. Also it found that there were a statistical differences in applying level of social entrepreneurship in Islamic banks working in Jordan according to bank scope, and these differences tended to international banks . In addition there are a statistical differences in level of competitive advantage in such banks tended to large banks. Finally, The study recommended some impactions that improve the applying level of social entrepreneurship in Jordanian banking sector, and in Islamic banks particularly.

**Key Words:** Social Entrepreneurship, Business Performance, Islamic Banks, Jordan.

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# CHAPTER ONE

## INTRODUCTION

### 1.1 RESEARCH BACKGROUND:

Different studies have shown the importance of social entrepreneurship in organizations which consider it as alternative strategy in achieving growth and development, and this lead to its ability to absorb unemployment, labor provision and increasing returns in a harmony with orientations that business organizations seek in the field of corporations' social entrepreneurship(Nasser & Omari, 2011).

Here, studies have reached that the positive impact of social entrepreneurship on countries' economies and activating its role towards individual and society. The study of Ziena and Habeb (2014) found that social entrepreneurship has an important role in the achievement of social responsibility through statistical positive effect which social entrepreneurship has on that responsibility; it was also found that the correlations are function from a statistical standpoint of the entrepreneur behavior and social responsibility.

While in the study of Nasser and Omari (2011), the importance of entrepreneurship jobs on entrepreneurial business clearly emerged in a comparative study between the Jordanian and Syrian universities, it was found that there is a positive relationship between the entrepreneurship characteristics and doing entrepreneurial business, and it was found that increasing entrepreneurship by one unit of the entrepreneurship characteristics affects the increase in entrepreneurship business by 33%.It was also found that there is a statistically significant effect of the characteristics of a entrepreneurship on entrepreneurial business.

Other research indicate that social entrepreneurship is considered one of the sustainable solutions for the problems that face countries and have positive neglected effects (Santos, 2009) and (Alwafy, 2012) have confirmed that entrepreneurship has several forms and environmental entrepreneurship is one of the problems that faces the contemporary organizations, therefore, they have tried to find ways to strengthen the culture of friendship with the Surroundings in order to achieve a distinct niche market and relatively better performance. Those organizations have responded to the environmental requirements imposed by local and international legislation and

laws, the study demonstrated the experience of Nokia Corporation, which provided a variety of conscious programs and plans toward the climate and the environment, which enabled it to achieve the lead in environmental performance without compromising the market gains they seek.

The researchers Dobele, Dobele, and Sannikovans (2010) have shown that the jobs of social entrepreneurship have become important for achieving sustainable development in the Latvia through promoting employment opportunities for the disadvantaged in society and creating jobs, training, privacy of local services, and creating more social innovation in various fields of health, education (educational), environmental and institutional development. The findings of this study have noticed that the development in the regions of Latvia is different and the unemployment rates are high and the entrepreneurial activities are varied, it also found that social entrepreneurship is practical activity and it is considered a way to sustainable business that can benefit Latvian society and reduce unemployment rates. It can also solve the economic and social problems in Latvia.

A study by Mor. Smart (2005) adds that social entrepreneurship is the way to bring about social change, and a method to identify the important social needs, as it considered a method of diverting concentration away from financial benefits for entrepreneurs or entrepreneurial institutions. This study shows that this concept differentiates between different models of entrepreneurship during relatively superior priority given to developing social value instead of counting it through economic value (Weerawardena & Mort, 2006).

At the level of educational entrepreneurship, a study by (UNESCO and British Foundation storREAL, 2010) showed that the educational entrepreneurship emerges as an educational attempt to enhance the appreciation of self and self-confidence for students by promoting individual talent and creations, and at the same time, values and skills related and that help students expand their knowledge. At the level of educational institution, entrepreneurship includes the inputs related to educational methods, tests, extra-curricular activities, school management developing employees' abilities. The study has shown that there is an urgent need to develop the role of the private sector in order to contribute to the promotion of this concept (Dobele, Dobele & Sannikovans, 2010).

The Study of the researchers Rahim, Abidin, Mohtar, and Ramli (2015) has shown that the concept of social entrepreneurship is an alternative strategy to carry out small and medium enterprises as the study has shown that the recent strategy did not provide radical solutions to show the strength of the industry or the institution. So these institutions started to look at social entrepreneurship as a concept or a new field of competition between companies and ministries towards increasing awareness of this concept and accepting it. The study found that there is a positive statistical effect of entrepreneurial social behavior on organizational performance of companies surveyed.

The study of Sivathanu and Bhise (2013) said that social entrepreneurship importance is represented in social side and the theory of change and non-profit organizations are considered the start of this concept which increased with the power of the level of social tasks that accompanied the work of those institutions and the researcher believes that there are a lot of sustainable benefits generated with social values within organizational structures that we have reached.

In 2012 a study by a group of researchers Buckner, Beges, and Khatib (2012) showed the need to the concept of social entrepreneurship after the stage of so-called Arab Spring, the social and economic conditions in the Arab world in particular have been affected as the overall of the countries that suffered from that have witnessed increased unemployment rates , decreased foreign investment , tourism rates and exports stopped. Even though, those states witnessed an increase in awareness of the population and their desire to take responsibility for the social, economic and political future and move away from the public sector to work, the study also showed that the concept of social entrepreneurship, at current time is one of the innovative models which deals with persistent poverty problems, inequality and unemployment, which appeared in Arab societies during that period, and this concept to harness the potential of young people to support the economic and social growth in those countries, because it depends on the application of the principles of non-traditional work to confront the intractable development challenges that faced local communities, and were not solved specifically by the public sector.

In a study by Bakenz et al. (2012), the researchers show that the Arab Spring had an important effect on social and economic circumstances as the whole region was negatively affected unemployment rates, decreased foreign investment, tourism rates and exports stopped. Even though, Arab world witnessed an increase in

awareness of the citizens and their desire to take responsibility for the social, economic and political future and move away from the public sector to work. The study also showed that the concept of social entrepreneurship, at current time is one of the innovative models which deals with poverty problems, inequality and unemployment, which appeared in Arab societies and this concept to harness the potential of young people to support the economic and social growth in those countries. The study shows that this concept is still emerging in the Arab world, and there is evidence for its arrival to the region over the past decade through international and regional programs to support projects incubators in the field of business and social sectors alike, because it depends on the application of the principles of non-traditional work to confront the intractable development challenges that faced local communities, and were not solved specifically by the public sector.

## **1.2 Problem Statement:**

Jordan suffers from several structural and economic problems that affect the country economic and the social morphology, the result of that is high unemployment rates, increasing pace of poverty and the inability of local government to fulfill its required role in economy (Ministry of Planning, 2014). More ever the regional developments and political changes impacted negatively on economic situation such as unemployment, reduced foreign investment and tourism indicators also declined and national exports receded (Bakenz et al., 2012). The Situation in Jordan become more complicated because of the movement of asylum (Syria) and the pressures on education, health, and labor market (Economic and Social Council, 2014).

In light of these developments and events, there is a need to support the state of consciousness among the citizens, to bear their responsibilities and duties towards the social and economic future and to move away from dependency on the public sector (Bakenz et al., 2012). The attempts or the social entrepreneurial innovations which are trying to emerge, particularly in developing countries are still limited, and that affected the lack of capacity utilization in the new business. These attempts did not seek to search in the renewable or new needs and requirements of humanity (Mair & Seelos, 2005), for example, there are no efforts to secure the surgical contracts with low cost for blind people, nor trying to find solutions to the problem of sewage systems crashes in rural or remote villages in those countries (Elkington & Hartigan, 2008).

For example, statistics indicate that Jordan ranks third on the world in the number of traffic accidents, which left in 2014 about 688 deaths, and 14.8 thousand injured resulted from approximately 102.5 thousand traffic accident (Traffic Institute, 2014). Statistics also show that the number of crimes resulting from the launch of bullets reached in 2014 about 2413 crimes, with an increase of up to 30% than 2013 (General Security Directorate, 2014). we also add that the aspects of luxury and extravagance in weddings and the subsequent negative social behaviors, have affected those intending and wishing to marry, especially with the rise in most of the wedding requirements prices ranging from dowry, not ending with the cost of the banquet offered to guests, which exacerbated spinsterhood rates, and created instability between the couples.

Consequently, the role of businesses institutions has become an essential necessity for developing the social dimensions in the local surroundings, and the social efforts have become evidence on the success of the institutions that are trying to include these efforts in their strategies and seeking to participate in facing social problems in these communities (Ryachi, 2013), but we can say that those institutions tried to change the system of work and merging it into the priorities and community programs as an attempt to link profit and non-profit goals which may help them to adopt the business models geared to local markets and have intensified their means to create and sustain positive social values. In addition linking those values with the opportunities available to them in the market (Richolls, 2000) which may satisfy their customer and by default they can promote their goals in the market they operate (Servaes & Tamayo, 2013: p. 1045).

Studies have long linked between the social aspect practiced by the organization, and the value obtained in the market. According to the study by (Serves et al., 2013) strong statistical relationship between social responsibility and performance of the organization, reflects positively on customer satisfaction. The same findings by (Plamer, 2012) who emphasized on the social orientation towards increasing in the profit institution margins. According to (Boaventura et al., 2012, p. 232) there is a positive and strong relationship between the social orientation and the market itself. Other studies reinforced the positive relationship and the influence of power between both variables, and considering that this approach is an effective strategy to achieve growth and development in company (Ziena et al, 2014).

In conclusion, the previous studies confirm the positive effect of social entrepreneurship on the organization performance, and there are plenty of studies still consider this concept as closer to the theoretical side compared to applied, and this point has been utilized in the development of the current study model which tries to fill the gap between the problems facing the local communities in all fields, and the role of businesses in support these activities within its local societies. The results obtained will give a light on the actual situation and the desired one in the surveyed institutions.

### **1.3 Research Questions:**

Based on the research problem, it can be highlighted by trying to answer the following key questions:

- (1) What is the effect of Environmental Programs on the Business Performance?
- (2) What is the effect of Sport Programs on the Business Performance?
- (3) What is the effect of Cultural Programs on the Business Performance?
- (4) What is the effect of Economic Programs on the Business Performance?
- (5) What is the effect of Scientific Programs on the Business Performance?
- (6) What is the effect of Public Service Programs on the Business Performance?
- (7) What is the effect of Health Initiatives on the Business Performance?

### **1.4 Research Objectives:**

This study seeks to achieve the following objectives:

- (1) To investigate the effect of Environmental Programs on the Business Performance.
- (2) To investigate the effect of Sport Programs on the Business Performance.
- (3) To investigate the effect of Cultural Programs on the Business Performance.
- (4) To investigate the effect of Economic Programs on the Business Performance.
- (5) To investigate the effect of Scientific Programs on the Business Performance.
- (6) To investigate the effect of Public Service Programs on the Business Performance.
- (7) To investigate the effect of Health Initiatives on the Business Performance.

### **1.5 Research Significance:**

A group of reasons highlights the importance of this study, for example:

- (1) Applied importance which is involved in this study through its coverage for all Islamic banks operating in Jordan, namely: Jordan Islamic Bank, Arab Islamic International Bank, Al Rajhi Bank, Jordan Dubai Islamic Bank.
- (2) Find the concept of social entrepreneurship as one of the most modern and prevalent concepts in developed countries, which represent an important reflection of the role of business organizations in the community service and development.
- (3) It is one of the few and rare studies on the Arab environment or local level, which tried to search in the extent of the application of this, approach, and thus determine its impact on social behaviors and thus promote positive behavior among many community practices.
- (4) The feedback which is provided by the results of this study to officials at a private Islamic banks and public institutions for work, and thus it can be used in the development of effective community-based initiatives with a social message, thus enhancing the contribution of these institutions in the development of the local communities in which it operates.

#### **1.6 Definition of Terminologies:**

- (1) **Entrepreneurship:** “is the application to create new organizations or the sustainability of mature institutions and in particular the new projects in general, which have response to new opportunities or limited in the market” (Abu-Saifan, 2012).
- (2) **Social Entrepreneurship:** “describes a group of extraordinary behaviors that should be encouraged and provide motivation and reward to those who have the ability and effort to do that, and here we use one or more of these behaviors to rate or calibrate” (Mair & marti, 2006).
- (3) **Business Performance:** “is the organization's ability to use its financial, human, technological and cognitive resources, in the way that makes it able to achieve its objectives in an efficient manner.” (Gerrish, 2015).
- (4) **Competitive Advantage:** “is the company’s ability to accomplish its activities with lower cost or better value than the competitors by using the resources and experience” (Sakarneh, 2008).

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction:

The Social Entrepreneurship is the entrepreneurial activity that includes social goal (Austin, Stevenson, & Wei-skillern, 2006, p .1) it is an important economic phenomenon within the international scope (Mair & Marti, 2006; Zhara et al., 2008), but the attempts or social entrepreneurial innovations which are trying to emerge, particularly in developing countries are still limited, and that affected the lack of capacity utilization in the new business. These attempts did not seek to search in the renewable or new needs and requirements of humanity (Mair& Seelo, 2005), for example, there are no efforts to secure the surgical contracts with low cost for blind people, nor trying to find solutions to the problem of sewage systems which crashes in rural or remote villages in those countries (Elkington et al., 2008).

In the developed countries, despite interest in the social aspect. The concept of social entrepreneurship is still limited and mixed in. The survey showed that there are about 1.2 million people in the UK (3.2% of the population those of working age) are entrepreneurial social workers, although the social entrepreneur usually starts with a local self-efforts, targeting problems on a local scale, but these efforts have international content and, among them the problem of water, creating small projects, waste management...etc. (Balta, Darlington, Smith, and Cornelius, 2012).

Social entrepreneur at the local level, is often existed or copied from experiences in other parts of the world, these solutions can create new global industries (Zahra et al., 2008).Therefore social entrepreneurship is found in the form of inclusions in the economic system, designed to create new industries, create new models of business, the allocation of resources on neglected community areas, and these developments began receiving light by some who wish to apply this concept, and began using the research and books, and they focus the process of research and writing on the concept of social entrepreneurship during the past few years.

There for the relationship between entrepreneurship and business performance has been considerably researched (Karacaoglu, Bayrakdaroglu, & San, 2012; Rauch, Wiklund, Lumpkin & Frese, 2009). Entrepreneurship scholars have postulated that

entrepreneurship leads to superior business performance. However, a critical review of extant literature reveals that the findings concerning the relationship between entrepreneurship and business performance are inconclusive (Karacaoglu et al., 2013; Rauch et al., 2009).

On the one hand, some studies confirmed a positive relationship between entrepreneurship and business performance (Karacaoglu et al., 2012; Mokaya, 2012; Zhang & Zhang, 2012). On the other hand, other studies affirmed a negative relationship (Covin, Slevin & Schultz, 1994; George, Wood JR, & Khan, 2001; Shamsuddin, Othman & Shahadan, 2012). In addition there are divergent arguments concerning the impact of entrepreneurship on business performance.

The objective of this study is to propose a framework that shows the effects of social entrepreneurship on business performance.

## **2.2 The Business Performance:**

The concept of Business Performance is considered, a real revolution in the world of business administration at the academic and practical level. At the academic level, administration is no longer seen as internal interest or temporary confrontation with problems that do not have strategic dimension yet, but administration is seen as a dynamic and continuous process that aims to take up many of the internal and external concerns to achieve continued excellence of the institution on others (competitors, suppliers, buyers and other parties who deal with them), and of course this achievement of excellence will not be temporary or short-term but permanent attempts to keep the balance of the institution towards the other parties in the market (Lumpkin & Dess, 1996).

Practically managers adhere to, according to the new concept, diligent and continuous work, analysis and discovery and to maintain investment in the competitive advantage of the institution, and we are to imagine how such work requires a lot of research, investigation, and right judgment and insight, intelligence, creativity and innovation. There is a clear difference between success and excellence. Success is the result that everyone tries to achieve and it may be achieved once or twice but the excellence in an enterprise property granted by the continuity of the success and continuity of staying on top in the market that only grant superior to all others (Mohsen & Najjar, 2004, p. 52).

In terms of meaning, competitive advantage refers to the property that distinguishes the organization from other competing institutions, and achieve strong attitude for this institution towards the various parties. Any organization Can achieve competitive advantage in many ways, but the most important of these methods at all is to be a low-cost enterprise (produced at competitive costs and sell at a low price) or that the institution will be able to distinguish their products physically (creativity in products) or impressionistically (such as advertising, name and fame).

Competitive advantage has two main dimensions, internal dimension and external dimension:

- (1) Internally competitive advantage for any institution is based on a number of distinctive capabilities and must be based on the institution will to recognize these capacities, capabilities and resources, and invest in a way that achieves competitive advantage. For example, the institution which exploits the amount of internal capabilities such as machinery or skills of workers or salesmen capabilities succeed ... etc., compared with the institution that does not recognize such capacity or does not appreciate it as it should be.
- (2) The external dimension of competitive advantage revolves around reality that there is no competitive advantage without the ability to restrain external parties and deal with them on the firm foundations of power, control and consistency.

For this purpose the word "competitiveness" is linked to advantage as a sign of the importance of the fact that a relationship of antagonism .This advantage collision with external parties, whether competitors or suppliers or buyers and others came. As an example, we note that a good competitive advantage is the feature that makes the institution has the strongest buyers attitude when it comes to negotiate a date about prices, quantities, discounts or quality of the products, and applies the same words on the feature that makes the institution excels in the market for other factories competition (Combs, Crook & Shook, 2005).

The importance of this concept increases in today's world with increased competition and increase of global trade conflict. This makes it imperative for the various institutions to differentiate it and gain new ground in the broader global market.

### **2.3 Business Performance Measurements:**

Previous studies indicate that there is no specific concept for the performance of the organization in the light of different variables and multiple studies on this concept, which extends between packages of financial and non- financial indicators (Dees & Anderson, 2006). Studies show that there is diversity drastically indicators that are used to measure the performance (Combs et al., 2005).

The performance is a multidimensional concept and the relationship between entrepreneurship and performance may depend upon the indicators used to assess performance (Lumpkin & Dess, 1996). The empirical literature reports a high diversity of performance indicators (cf., reviews by Combs et al., 2005; Venkataraman & Ramanujam, 1986) a common distinction is between financial and non-financial measures.

Non-financial measures include goals such as satisfaction and global success ratings made by owners or business managers; financial measures include assessments of factors such as sales growth and ROI (Smith, 1976). Regarding financial performance, there is often a low convergence between different indicators (Murphy, Trailer, & Hill, 1996, p. 16).

On a conceptual level, one can distinguish between growth measures and measures of profitability. While these concepts are empirically and theoretically related, there are also important differences between them (Combs et al., 2005). For example, businesses may invest heavily in long- 10 term growth, thereby sacrificing short-term profits.

The conceptual argument of the entrepreneurship performance relationship focuses mainly on financial aspects of performance. Businesses with high entrepreneurship can target premium market segments, charge high prices and “skim” the market ahead of competitors, which should provide them with larger profits and allow them to expand faster (Zahra & Covin, 1995).

The relationship between, the entrepreneurship construct and non-financial goals, such as increasing the satisfaction of the owner of the firm, is less straightforward. We argue that there is little direct effect of entrepreneurship on non-financial goals because this relationship is tenuous. For example, if non-financial goals are of prime importance, the uncertainty associated with the bold initiatives and

risk taking implied by an entrepreneurship could potentially lead to agony, sleepless nights, and less satisfaction (Zahra et al , 1995).

However, satisfaction may increase because of better financial performance. However, indirect effects are usually smaller than direct effect. Therefore, it appears reasonable to assume that the relationship should be higher for entrepreneurship and financial performance than for entrepreneurship and nonfinancial performance. In terms of financial performance, studies can rely on self-report or archival data collected from secondary sources (Murphy, Trailer, & Hill, 1996).

While self-reported data may offer greater opportunities for testing multiple dimensions of performance, such as comparisons with competitors (Wiklund & Shepherd, 2005), such measures may be subject to bias because of social desirability, memory decay and/or common method variance. Therefore, an important task of this meta-analysis is to establish the effect size of entrepreneurship on performance for self-reported financial performance, archival financial performance, and non-financial performance measures.

Johnson (2000) has pointed out to the existence of some of the standards that are used to measure performance in business organizations, such as: the standard of historical comparison which is carried out through the study and analysis of performance trends during the previous years, compared with indicators of change, as well as what is so-called rates Industry (Industry Norms), which is implemented by measuring performance trends compared with the same organizations in the same industry, which enables to analyze the points of weakness and ability in the performance of the organization's resources (Škrinjar, Štemberger, & Hernaus, 2007).

As Simon(2001) pointed out to the standard of Kaplan and Norton(2006) which is called the standard of (Balanced Score Card Technique), which helps the organization to achieve effective performance in the future, and from this standpoint, the operational definition of performance for the purposes of this study is those standards which show the input and output of the organization, and the extent of its success and effectiveness in terms of growth, productivity, improving the organization's internal operations, development of employee trends and improve the level of service to customers, from here, the concept of the balanced Score card emerges (Škrinjar et al, 2007).

We add that Simon(2001) has pointed that the performance is the organization's ability to use its financial, human, technological and cognitive

resources, in the way that makes it able to achieve its objectives in an efficient manner, and thus the performance is measured by analyzing the relationships between inputs and different outputs, whereas performance increases whenever the amount of outputs increase using the same resources. Simon(2001)has selected several areas of performance evaluation, namely (Allen & Burgessm, 2010):

- (1) Market share: It refers to the available volume of business for each commodity with the volume of business and goods on the level of the market, often compared with one of the competitors in the market to determine the movement, and the location of the organization in the sector in which they operate, so it depends on the productivity scale (output / input), This is known as the total scale, and there are other measures, such as labor productivity, the raw materials productivity, and equipment productivity.
- (2) Profitability: it is one of the important indicators to determine the performance of business organizations, and it depends on the ratio of profitability that measures the effectiveness and management's ability to generate profits, and takes place during the return on investment (ROI) and it is calculated by the percentage of profits to the total investments, as well as through sales and the rights of shareholders.
- (3) Productivity: The productivity is one of the most accurate measurements of performance of the business organization standards, and that is found in the relationship between the input of the Organization from resources and commodities and the output of products and services. Productivity is considered a measure of how the optimal use of factors of production, including the content of the available resources and energies to the organization to help it achieve goals.
- (4) Developing workers trends: individuals development process is implemented by assembling a variety of reports; to provide the method which is followed by the organizations in bridging the financial and future needs of resources, through the selection of individuals, recruitment, training and development of their skills, as workers' attitudes towards the organization are measured by research manner indirectly through absenteeism and labor turnover data.
- (5) Social Responsibility: It is the responsibility of the organization towards all relevant authorities with the organization as the customers, suppliers, and

employees, and responsibility towards the local community, which deals with the organization.

- (6) Products leadership: It is represented when the major departments in the organization provide the costs, quality and market share for each product from existing products and products planned for the future.
- (7) Balance between the objectives of the short and long terms: The organization makes an in-depth study on the overlap between the key performance areas, to make sure that there is a convergence between the current objectives and achieve the level of required profits in the future

#### **2.4 The Relationship between Business Performance and Other Variables:**

Studies show that performance is multidirectional concept (Lumpkin & Dess, 1996).The relation between the performance and entrepreneurship depends on indicators that used to measure this performance. Lumpkin and Dess(1996) studies have shown a clear diversity in the indicators used to measure performance (Combs, 2005). This diversity extends between financial and non-financial metrics.

On the other hand, the concept of performance is linked to a large bundle of variables that stray from its relation to the concept of entrepreneurship, in a study by Swierczek and Ham (2003) it was found that there is an important statistically relationship between quality and customer satisfaction on the performance of industrial food companies, also a study by Eren, Eren, Ayas, and Hacıoglu(2013) indicates the effect of Service-orientation on corporate financial performance, as the study found the effect is important from a statistical point of view that Service-orientation contributed highly to strengthening financial performance in the surveyed corporations in this study. In addition, Service-orientation is clearly associated with obtaining customer satisfaction in this study. Another study by Suchanek and Kralova (2015)has confirmed that the constituent variables of customer satisfaction (product quality, requirements of the customer, comparison with competing products), have statistically strong effect on corporate financial performance of food industry rate of return (ROI) and the rate of liquidity, circulating assets.

In another study by Servaes and Tamaiso(2013)which has measured the impact of the company's social responsibility on organization value, as it found that the adoption of the concept of Corporate social responsibility (CSR) has a direct impact on the organization value if the customer awareness is high about it, the study has also

found that awareness of low customer led to the emergence of a negative or no significant relationship to the relationship between (CSR) and the value of the organization, the study of Guzman et al. (2016) has confirmed that there is statistically significant and positive relationship between(CSR) and performance of the organization (Nasieku, 2016).

Coherently, the study of Yasar(2010) showed that improving the performance of the company Gaziantep for the carpet industry in Turkey, and to achieve the feature of sustainable competitive in international markets, they must improve the competitive strategies as well as improving the process of implementing strategies of cost and differentiation simultaneously by decision-makers in the company. Yi and Suyono (2014)confirms that there is a statistical relationship between the benefits of the product, the base of the client, the service of the customer in his place(Customization), sales growth, and added value of the product and the growth of revenue, as the study showed that the best quality of the product has obvious effect on the rates of return on investment ROI, also the results of a study by Hsu(2012) boosted that there is statistically significant relationship between the performance of knowledge and organizational performance, and there is a statistical relationship between the adoption of e-business and organizational performance of the organization.

When we look for the studies that examined the competitive advantage as an indicator to measure the performance of the organization, we find that there is a study by the researchers Mahdi, Abasm, Mazar and Shaju(2015) has focused on the strategies used by the Nike company based on creativity has been able to strengthen the company's competitive advantage, and the company's focus on diversification of its strategy based on differentiation contributed to reach the same result, the study of Fairoz, Hirobumi, and Tanaka(2010) has tried to confirm the theory which believes that Entrepreneurship has an important role in economic growth, through linking between the entrepreneurial orientation and the performance of small businesses operating in Sri Lanka.

A study by Cai and Szeidl(2016) tried to find in relations within the organization and link it to the organization performance (Inter firm relationships and business performance) The study found that the meetings within the organization increase sales, profits, employment and finally the productivity and the number of the organization partners, which means that those meetings have had a positive impact on the performance of the organization as measured by such variables.

The study of Nsour(2016) introduced the concept of the Blue Ocean Strategy and measured its impact on the competitive advantage of banks in Saudi Arabia. The study found that there is a statistical effect for applying this strategy to keep a competitive advantage in banks working in Saudi Arabia; also it found that the interest of renewal and innovation is the main source of differentiation and achieving competitive advantage in those banks.

Also the study of Karja and Osmani(2013) reported that small and medium enterprises are important tool to achieve competitive advantage in the economy, especially in the case of Albanian economy, and therefore, these SMEs will contribute to continue the growth and development of dynamic and also to productivity and competitiveness of the business to increase in Albania.

In 2005, a study by Sakarneh(2005) found that strategies pursued by telecommunications companies in Jordan had an important role from both applied statistical points in achieving competitive advantage, as the study by Jay(2003) has linked marketing capabilities in innovation to achieve competitive advantage, and there has been a strong relation which emerged between those capabilities and competitive advantage. Morrise(2003) focused on the importance of quality management in achieving competitive advantage, as it leads to reducing costs and increasing profitability and revenue (Wanyoikem, 2016), also Li and Lfuichong (2003) noted the importance of resources and its impact on increasing competitive advantage in the manufacture of foot Wear products in China, since those resources reduced labor costs and thus the possibility of achieving competitive advantage and expand international markets in front of this company.

Finally, we note that there are many studies that have linked the variable of the organization performance to lots of the administrative, marketing and economic variables and all of those studies showed varying link relations between the performance variable and variables that liked to it, but what concerns us in this place, the positive impact shown by those studies about enhancing the competitive advantage of companies that have given it more attention within its strategy of marketing and administration.

## **2.5 The Social Entrepreneurship:**

The Social Entrepreneurship is the entrepreneurial activity which includes social goal (Austin, Stevenson, & Wei-Skillem, 2006) it has been an important

economic phenomenon within the international scope (Mair & Marti, 2006, Zahara, Rawhouser, bhawe, Neubaum & Hayton, 2008), but the attempts or social entrepreneurial innovations which are trying to emerge, particularly in developing countries are still limited, and that affected the lack of capacity utilization in the new business. These attempts did not seek to search in the renewable or new needs and requirements of humanity (Seelo & Mair, 2005), for example, there are no efforts to secure the surgical contracts with low cost for blind people, nor trying to find solutions to the problem of sewage systems crashes in rural or remote villages in those countries (Elkington et al., 2008).

In the developed countries, we also find, despite interest in the social aspect the concept of social entrepreneurship is still limited and mixed in, we refer here to the survey carried out by an observer of social entrepreneurship in 2005, it showed that there are about 1.2 million people in the UK (3.2% of the population those of working age) are entrepreneurial social workers, although the social entrepreneur usually starts with a local self-efforts, targeting problems on a local scale, but these efforts have international content and, among them the problem of water, creating small projects, waste management etc.

Innovative solutions offered by the social entrepreneur at the local level, which are often existed or copied from experiences in other parts of the world, these solutions can create new global industries (Zahra et al., 2008).As the growth of the microfinance industry in the world is clear example.

Therefore social entrepreneurship is found in the form of inclusions in the economic system, designed to create new industries, create new models of business, the allocation of resources on neglected community areas, and these developments began receiving light by some who wish to apply this concept, and began using the research and books, and they focus the process of research and writing on the concept of social entrepreneurship during the past few years.

In spite of the evolution of these efforts for the elevation and dissemination of the concept of social entrepreneurship, we find that the administrative field still suffers from a distinct lack of a conceptual framework to it and try to link it to the economic aspect as a starting point for the implementation of social entrepreneurship, and here we refer, for example, that the definitions of social entrepreneurship are not more than 20 definitions (Zahra, Gedajloic, NeubUm, & Shulman, n.d), mostly focused on the practical side than theoretical (Mair et al., 2006; Martin et al., 2007),

and we add here that social entrepreneurship is called the following process or successive and continuing economic, social and environmental goals, and through the conversion of capital into projects (Haugh, 2007, p. 2).

While another approach finds the concept of social entrepreneurship is in line with the considered agent of change in the social sector (Dees, 2001), therefore this approach is different from the traditional social entrepreneurship definitions, and of generating income through projects being implemented or followed in the form of social consequences (Defourny & Nyssens, 2010).

Finally, despite the differences the concept of social entrepreneurship still has scientific and practical wide value (Martin et al., 2007), as many of the activities, that found, include public frameworks and umbrellas for activities and processes that will enhance the social wealth of the community (Zahra, 1991).

## **2.6 The Social Entrepreneurship Measurement:**

### **2.6.1 The Economic Measures :**

Najjar and Al-Ali(2010)clarify them in nine categories, described as following:-

1. Increase the average per capita income, and changes in business structures and society: entrepreneurship works to increase the average per capita income, changes in business structures and society, and this change is accompanied by growth and an increase in output, and this will allow the formation of wealth for individuals by increasing the number of participants in the development gains, achieving justice in the distribution of development gains.
2. Increase in the supply and demand sides: Securing new capital expands with the growth in supply, and utilization of output and new energies in the project lead to the growth on the demand side as it works to increase the supply and demand.
3. Renewal and innovation and the ability to bridge the gap between knowledge and the needs of the market: development depends on creativity, not only to develop a new product or service to the market but also the interest in simultaneous investing and securing new projects.
4. Directing activities to the developmental areas targeted: the state can encourage the trend towards entrepreneurship in certain jobs, or to encourage the trend towards entrepreneurship in a particular jobs through

some of the incentives for entrepreneurs to set up their projects in those disciplines or those areas.

5. Export development and maintaining the continuity of the competition: these organizations can contribute in developing exports, either through direct production or indirect through feeding different large organizations with intermediate materials they need. As large organizations can rely on them in producing part of their production to reduce production costs, or give them the ability to continue to compete in global markets
6. Vogue concessions: in fact concessions have been a lifesaver for many wholesalers and independent retail from the increased competition by institutions of multi- branches especially in the world of economic openness, the evolution of the concept of concessions in recent years, especially after making sure the property rights in different countries is a major important phenomenon. As concession sales, at present, represent (15%) almost from the Gross national product (GNP).
7. The integration with large organizations and businesses: Modern business is not a unit in itself, the employer buys and sells from other projects, which confirms that the opportunity is available for entrepreneur to offer valuable something in an effective manner. Entrepreneurs work on providing large organizations with materials they need, and that reduces the cost of production, as well as playing the role of mediator in the distribution of production as agents of intercontinental organizations.
8. Work on the development of the economy: The entrepreneurial projects are often the basis for the development of the economy; it is either a nucleus that supplies the national economy with the large giant projects after through evolution or ideas that they offer.
9. Maximizing economic return: Although the worker productivity in large organizations is higher than small organizations, but if we have linked the capital invested for the worker and the economic surplus, it will show that small entrepreneurial organizations are the most efficient in terms of maximizing the economic surplus of capital, and invested capital.

### **2.6.2 The Social Measures:**

Najjar and Al-Ali(2010)clarify them as follow:-

- (1) Social development justice and distribution of wealth: most social and economic development plans aim at redistributing wealth and justice in the distribution of economic and social development gains in the different provinces with different density of housing so that the gains are not concentrated in the most dense and provinces that are normally considered home to large projects.
- (2) Absorb unemployment and securing new jobs: entrepreneurs in small and medium-sized organizations play an important role in the economy because of the flexibility and the capacity to innovate, as they play a major role in providing employment opportunities and absorb unemployment.
- (3) Contribute to the employment of women: Entrepreneurship plays a big role in the interest of women through introducing many of the jobs that fit women's work, as well as the entrepreneurship helps to encourage women to start entrepreneurial work, which she can lead by herself.
- (4) Reduce the migration of population from rural to urban areas: The presence of entrepreneurs in the national economy is one of the mainstays in installing population and the non-urban migration, so there must be some development programs to help alleviate poverty and unemployment and build a middle class in the countryside.

## **2.7 The Relationship between Social Entrepreneurship (IV) and Business Performance (DV):**

For the purpose of this study we add the competitive advantage as a measure for business performance. Studies show that performance is multidirectional concept. The relation between the performance and entrepreneurship depends on indicators that are used to measure this performance. (Lumpkin & Dess, 1996) studies have shown a clear diversity in the indicators used to measure performance (Combs, 2005) this diversity extends between financial and non-financial metrics.

Rahim et al.,(2015) studies have shown that the concept of social entrepreneurship is an alternative strategy to the idea of small and medium enterprises as the study has shown that the recent strategy did not provide radical solutions that will show the strength of the industry or the institution in which it operates, particularly in the operating field and social change. Therefore, institutions started to look at social entrepreneurship as a concept or a new field of competition. The study

also shows awareness improvement and the level of social acceptance about the importance of this concept and as a result, that study found that there is a positive statistical effect of entrepreneurial social behavior towards improving organizational performance for companies surveyed.

The study of Sivathanu(2013)noticed that social entrepreneurship concept derives its importance from the social side and the theory of change and non-profit organizations are considered the onset of this concept where coincide with the power of the level of social tasks that accompanied the work of those institutions and the researcher believes that there are a lot of sustainable benefits reflected in the emergence of social values within organizational structures on which this study carried out.

In 2012 a study by a group of researchers Buckner, Beges and Khatib(2012) showed the needs of social entrepreneurship. After the stage of so-called Arab Spring, the social and economic conditions in the Arab world in particular have been affected as the overall of the countries that suffered from that have witnessed increased unemployment rates, decreased foreign investment, tourism rates and exports stopped. Even though, those states witnessed an increase in awareness of the population and their desire to take responsibility for the social, economic and political future and move away from the public sector to work. The study also showed that the concept of social entrepreneurship, at current time is one of the innovative models which deals with persistent poverty problems, inequality and unemployment, which appeared in Arab societies during that period, and this concept to harness the potential of young people to support the economic and social growth in those countries , because it depends on the application of the principles of non-traditional work to confront the intractable development challenges that faced local communities, and were not solved specifically by the public sector.

The European Commission study(2013)adds that social entrepreneurship is the way to bring about social change, and a method to identify the urgent social needs, as it considered a method of preference to non-financial resources produced by entrepreneurial behavior of persons or institutions. This concept has also given priority to developing the concepts of development and social value rather than confined to the concept of economic value.

By the same token, the study of Dobele et al.,(2010) showed that the jobs of social entrepreneurship have become an important tool for achieving sustainable

development in the Latvian community where they promoted employment opportunities for the disadvantaged in society and created jobs for the community and contributed to the training and development of local services, and created more social innovation in various fields of health, education (educational), environmental and institutional development. From the findings of this study, that the weakness of entrepreneurial activities coincided with the high unemployment rates in these regions, as the study found that promoting the concept of social entrepreneurship will reduce unemployment rates in Latvian society and reduce the severity of the economic and social problems in Latvia.

There is no doubt that the previous studies have shown the importance of social entrepreneurship in economies that adopted it seeing it as an effective strategy in achieving growth and development, and its ability to absorb labor and providing opportunities for employment and increasing the benefits, in harmony with the guidance sought by businesses in promoting social contribution of terms of social responsibility in the communities in which it operates, and here (Santos, 2009) shows that entrepreneurship is considered sustainable solutions that are reflected positively on the local environment. Alwafy(2012)has confirmed that environmental entrepreneurship is one of the problems that faced the contemporary organizations therefore they have tried to find ways to strengthen the culture of friendship with the surroundings in order to achieve a distinct niche market and relatively better performance in the market. Those organizations have responded to the environmental requirements imposed by local and international legislation and laws, the study demonstrated the experience of Nokia Corporation, which provided a variety of conscious programs and plans toward the climate and the environment, which enabled it to achieve the lead in environmental performance without compromising the market gains they seek.

At the level of educational entrepreneurship, a study by UNESCO and British Foundation storREAL(2010)showed that the educational entrepreneurship emerges as an educational attempt to enhance the appreciation of self and self-confidence for students by promoting individual talent and creations, and at the same time, values and skills related and that help students expand their knowledge and familiarity with the needs of the internal environment in the school building, and even on the level of activities associated with the local community, the study has showed that there is an

urgent need to develop the role of the private sector in order to contribute to the promotion of this concept in its institutions.

Finally experimental studies confirm statistical positive effect which social entrepreneurship has on the economies of different countries, the study of Zienna et al., (2014) found that social entrepreneurship has an important role in the achievement of social responsibility through statistical positive effect which social entrepreneurship has on that responsibility, it was also found that the correlations between the two variables are function from a statistical standpoint.

Also the study by Nasser et al.,(2011)confirmed the importance of entrepreneurship jobs on entrepreneurial business in a comparative study between the Jordanian and Syrian universities, it was found that there is a positive relationship between the entrepreneurship characteristics and doing entrepreneurial business, and it was found that the entrepreneurship of one unit of the entrepreneurship characteristics increase entrepreneurship level by 33%.it was also found that there is a statistically significant effect of the characteristics of a entrepreneurship position on entrepreneurial work carried out by those universities.

The study of Heinonen and Toivonen(2006)has shown that human capital is considered a necessary and important element for any organization wishing to continue and growth in entrepreneurship, and the scientific background is high for entrepreneurs especially in marketing aspect and technical skills, this study has tried to find out the variables which affects entrepreneurial organizations such as capital , human resources and social elements, and Tcno(2004)adds how creativity affects entrepreneurial organizations, it was found that the effect of business development and utilization of research and technology have improved the services provided to customers (Parast, 2011).

According to Carter and Jennings(2004), they have shown that the relationship between entrepreneurial organizations and quality and that they relate to the strategy, structure and performance, the study found that high-performance of organizations is linked to the existence of the strategy and ideal structure, Dimitratos, Lioukas, and Carter(2004)have tried to know the effect of environmental elements in the entrepreneurial model and performance, this study has found a positive relationship between the impact of the environment and the organization with entrepreneurship performance model, and it also showed that there is a positive relationship between

the indeterminate environment and entrepreneurship performance at the international level.

The characteristics enjoyed by the entrepreneurial organizations of the values, beliefs and habits associated with entrepreneurship performance in many studies, but a study by Megurie(2003) showed what is different from those studies, as it appears there is no relationship between organizational culture tools and the entrepreneurial culture of the organization, and that study did not show any statistically significant relationships between the elements associated with individual people and the study variables.

In a relevant subject to our current research, a study by Huffman(2003) in recognizing the role of creativity in achieving sustainability and continuity in the performance of the organization as measured by the competitive advantage, the study suggested that the environment associated with that organization and creativity, could lead to improved performance and that study was conducted on nearly 200 companies working in the US market.

There are plenty of studies that tried to look at the impact of the characteristics and trends on the performance of the organization(Jardon & Loureiro, 2013). The performance of the Honda company owners was linked to how they deal with workers of the company and equality between the staff, they eat in the same restaurant, and wear the same uniform in the work, but Covin and Slevin(2002) showed no relationship between entrepreneurs trends and performance of the organizations in which they work, it turns out that there is an influence between entrepreneurship and strategic operations, and regulation in those organizations and, more detail, a study by Robert et al.,(2001) tried to identify the extent of the effect of gender on the entrepreneurial trends in the field of taking risk for entrepreneurs, the study showed that the risk-taking for entrepreneurial projects is equal between men and women.

Finally, we note that there are a lot of studies that linked the entrepreneurship concept to many variables, we find that Robert and Juan.,(2001) linked it to the characteristics of strategic management, and a study by Huose(2000) linked it to resources, characteristics and decisions that managers of these entrepreneurial organizations enjoy, as Raadabadi, Bakhsh, Nazar, Mousavi and Bakhshm(2014) have clarified the correlation in the entrepreneurial organizations and the leading elements in these organizations through three variables, these variables are risk-taking, creativity and entrepreneurship.

Generally, a lot of studies have tried to find and identify the impact and the relationship between the concept of entrepreneurship, and a lot of administrative and marketing regulatory variables, and those studies differed in reaching an agreed about outcome. According to the concept of social entrepreneurship still there are a limited number of those studies that have tried to search what this concept and its association with certain variables, which is considered an important justification for adopting this study.

## **2.8 Underpinning Theories of Social Entrepreneurship**

In this part we clarify a set of ideas, experiences, or general knowledge held by a sociologist and academicians about social entrepreneurship. This theoretical framework provides explanations to this concept from the existing works in both of managerial and social fields.

### **2.8.1 Managerial Theories of Entrepreneurship:**

The Social Entrepreneurship is the entrepreneurial activity which includes social goal; it has been an important economic phenomenon within the national and international scopes. In this section we clarify the theoretical attempts to explain this concept as follow:-

#### ***2.8.1.1 Personal or Psychological Introduction Theory:***

This Introduction is based on the assumption that the entrepreneur success largely depends on the nature of his mental and behavioral qualities, as it is clear from our previous chapters that entrepreneur is a unique human being in his work and his actions; he enjoys superior ability of management, creativity and innovation, to understand his character we can infer from the content of The following terms, which reflect the entrepreneur's originality of thinking. These terms are the axiom, judgment, appreciation, wisdom, experience, and insights (Mintzberg & Quinn, 1992).

The important question that remains ;is there a set of personal qualities that distinguish entrepreneurs from other public (general public)?Is there a character called "entrepreneurial personality"? Is entrepreneur born or made? Is entrepreneur born with certain entrepreneurial qualities, or the circumstances or the environment in which he lives in that made him an entrepreneur?

If an entrepreneur is born, we can distinguish and differentiate his qualities from the others and understand his character easily. All of this means that there is a

significant effect of genes carried by an individual and the extent of its contribution to the character, as some genes lead many individuals to specific opportunities, and that takes a specific path in their lives, and it is well known that the influence of genes in the personal contribution up to (40%) and this is not enough to produce the sort of entrepreneurs (Bolton & Thompson, 2000, p. 15).

The human personality is subject to components, some of them are inherited and others are acquired through the influence of the environment in which they live. The expertise and skills acquired by an individual through his life are important factors in the secretion of an entrepreneurial and ambitious personality.

For example, experience gained by the individual in educational institutions and training programs, which he receives from the environment in which he works ; all these factors hones person's skills and prepare him to become an entrepreneur, whatever was the entrepreneur percentage (whether born or made) let's say by 25:75, or 60:40, the environmental effect remains an important factor in the creation and secretion of entrepreneurs, so many communities today attaches great importance and create a suitable atmosphere for Entrepreneurship, such as the establishment of business incubators, and the education of entrepreneurs, their support and encouragement, and to provide help , assistance and counseling to them, therefore, we conclude from this that the entrepreneurs are born and made at the same time, (Bolton & Thompson, 2000; Robinson, 1990, p. 9).

The history of entrepreneurial research shows that there is a quite strong and close relationship between personal and entrepreneurial characteristics, as in the privacy of the relationship between personal qualities and leadership, studies show that there are three personal qualities differentiate entrepreneurs from others, these qualities play a role in predicting successful entrepreneur, namely

- 1- The need for achievement.
- 2- Substantial internal control.
- 3- Readiness to take risks.

The studies confirm the importance of the personal qualities of the purpose of entrepreneurship and success, and other studies point proactiveness to the importance of motivations and trends in the success of entrepreneurship (Kurnka et al., 2003, p. 24).

The personal qualities have been studied on a large scale, and several tests have been conducted for the analysis and definition of these qualities, and there is a

common tests in this area is called (MBTI) short for ((The Myers - Briggs Type Indicator)), has been developed by Isobel Briggs, and his mother, Katharine BRIGGS, these tests were based on the dimensions of personality that suggested by psychologist Jung, these dimensions are:

- (1) Openness to others / introversion.
- (2) Feeling / intuition.
- (3) Thinking / feeling.
- (4) Judging and appreciation / recognition.

Regarding these qualities, we differentiate entrepreneurs from others It (Bolton & Thompson, 2000, p.p. 17-16), and the behavioral characteristics of the entrepreneurs have also raised great attention and interest among many researchers over the previous years, as Hornady(1982)has put a list of the 42 qualities for entrepreneurs, as reported in a study for Bolton and Thompson(2000)including :

- (1) Persistence, patience, resolve and courage.
- (2) Calculated risk.
- (3) The need for achievement.
- (4) The initiative and assuming responsibility.
- (5) Orientation towards clear objectives.
- (6) Innovation and renewal.
- (7) Sincerity and honesty.
- (8) Independence.

In 1980, Vesper points, as stated in the study Luchsinger and Bagby(1984), that the most important qualities and characteristics of successful entrepreneurs; are those which show their intelligence, resources and acumen to use their expertise and multiple backgrounds, and the qualities and characteristics cited by the study included:

- (1) Previous experience before starting the project.
- (2) Have appropriate degree.
- (3) Know exactly where to get proper counseling.
- (4) Possess the basic skills they need to do the job in the best way
- (5) Active, acting and have the profit oriented.

In 1994, Bhidé points that the entrepreneurial introduction needs economic efforts and great time, and suggests three important guidelines for taking the entrepreneurial introduction when creating projects, these suggestions are:

- (1) Filtering and sorting opportunities quickly to keep out the idea of the project which is unfeasible or unsuccessful.
- (2) Analysis of ideas separately, and focus on the ideas of larger interest.
- (3) Integration and analysis of the entrepreneurial event and, as we cannot wait for answer or reply it easily, but what is required in entrepreneurial event is the readiness to change the approach that would be followed.

Another introduction emerges from the personal introduction is called a cognitive introduction, as understanding entrepreneur and the nature of his personality is difficult without considering the cognitive processes carried out by the entrepreneur (Hitt, Ireland, Camp & Sexton, 2001, p. 92), and this introduction is based on a fundamental assumption that is the perception of the individual, or the organization.

#### ***2.8.1.2 Community Introduction Theory:***

This approach is based on a fundamental assumption that providing incentives and institutionalization, support and encouragement found in any society, was focused towards the creation of small businesses, and its entrepreneurship. All of this will promote the entrepreneurial activity, and lead to the emergence of many entrepreneurs and innovators, and turn their ideas into profitable projects economically which are reflected on individuals and society in general.

Several studies indicate that the entrepreneurial activity varies significantly between countries, and even between different regions in the same country, and this difference is attributed to the economic characteristics and to the institutionalization considerations such as: intellectual property rights, taxation, economic incentives, financial and development ... etc., on therefore, the areas where these properties are available ,are areas with supreme entrepreneurship, and the areas where the properties are less available will be classified within the area of less entrepreneurial activity, or may be limited (Bygrave & Minniti, 2000, p. 25).

In 1994, Gnyawaii and Fogel put a general framework for the entrepreneurial environment and encourage in the community through the five key dimensions:

- (1) **Policies and Government Actions:** The complexity of government procedures and multiple requirements for registration and starting projects with the entrepreneurs do not encourage too much on entrepreneurship and starting projects, because of the excess routine obstacles placed by the government in the face of many of them. On the contrary, facilitating and simplifying procedures among entrepreneurs, leading the beginning to reduce many obstacles that stand in the way of starting projects and creation, and here comes the role of the government, which directly impact on the different mechanisms of the market, and mechanisms of supply and demand in it. The World Bank report of business environment and entrepreneurship of projects(2003), points that there are,14 procedures in Jordan for starting projects and that take a period of time of 89 days to create the project and its requirements, and this long period of time is an obstacle to investment.
- (2) **Economic and Social Conditions:** social and economic factors have a significant role in promoting , supporting and encouraging entrepreneurship in any society, and that is highlighted so clearly through the provision and facilities of loans, and technical assistance to entrepreneurs and providing facilities and various consulting for them, and providing them with various information related to their projects, and here comes the government's role in making programs and workshops to raise the awareness of individuals in the community about the importance of entrepreneurship and its benefits, and it should be noted here that Jordan is the only Arab country that has achieved effective entrepreneurship for the younger generation as the international entrepreneurship report indicates ( The Constitution, 2004).
- (3) **Entrepreneurial and Administrative Skills:** to be able to start the project successfully and overcome the obstacles and problems that may arise later, entrepreneur must be proficient in many administrative and marketing skills, financial, creative and intellectual skills, so that he can deal with the various developments and circumstances that occur on the project, which he owns and operates, hence the importance of training and educational programs ,offered by the community to hone entrepreneur skills and development, starts.
- (4) **Support for the Project:** Entrepreneurs need financial support for several purposes including: avoid risks, pooling capital and guarantees for starting the project, the financing of the project, and taking into account the growth and

development in the future. As the financial resources are considered one of the most important sources for the project's success, we find that many entrepreneurs cannot start their projects; because there is no aid or financial aid, imposed by many obstacles, such as: high benefits of borrowing from banks.

**(5) Support, Assistance and Technical Counseling for Project:** As entrepreneurs need other services for help, moving away from the financial assistance, including: conducting studies on the market, prepare a plan for the new project, to facilitate the procedures of establishing the project, and registering with the competent authorities.

The business incubators are considered an integrated package of services, facilities and counseling provided for a period of time by that; institution have experience and ties with entrepreneurs who want to start in setting up a small business, as it plays a big role in their support, assistance and the provision of facilities provided to them, such as: the comfortable offices, office facilities , quick means of communication, and the quality of counseling offered to them, evaluate an effective infrastructure for the project, and it appears here the important role for the entrepreneur in building a network of social relations with individuals and institutions available within the community, in order to ensure the success of projects to be carried out, and here lies on entrepreneur responsibility of engagement and closer ties with these individuals and other institutions in society, to enable him to grow and expand (Dodd & Jack, 2002, p. 213; Gnyawii & Fogel, 1994, p. 47) .

Here we recognize the importance of community introduction of entrepreneurs by looking at the reality of Arab entrepreneurs in a number of Arab countries; until they are able be to make a comparison between the reality of entrepreneurship in our communities with the advanced ones. Here Aloul(2003)refers that Arab entrepreneurs suffer from lack of services, assistance, financial support, the lack of acceptance of new ideas, a high degree of resistance to change, accept the status by Arab citizens, the lack of educational programs, and low entrepreneurial spirit; and all of the above is one of the obstacles salient to the development of entrepreneurship in the Arab world.

### ***2.8.1.3 Cultural introduction Theory:***

This introduction is based on the assumption that the prevailing culture that encourages entrepreneurship in any society; lead to the secretion of many entrepreneurial activities and demonstrate entrepreneurial behavior for many individuals who live in that society, and if we look at many cultures, in a holistic manner we find clearly that some of these cultures produce entrepreneurs greater than other communities, as some statistics indicate that the percentage of the Asians who own small projects is four times higher than what is owned by the black Americans (54.8%: 12.5% per 1000 population).

Even among Asians themselves, we find that there is a divergence and difference in the ownership of the projects and their entrepreneurship, we find, for example, that the Koreans make the highest proportion of the rest of Asia (88.95% of all 1000), followed by Indians (70%), and Japanese (68.5%), then Chinese (65.1%) (Busentiz & Lau, 1996). In fact, according to a study Young(2004) to start the projects is not well-established and fundamental in the culture of the people of Jordan or one of the ways of life.

It should be noted that the regulation scientists have discovered that there is a close relationship between cultural variables and entrepreneurial behavior and its consequences, in terms of the impact of national, and local organizational cultures to the process of creating individual and community wealth; through the initiative and the establishment of new projects and activities of creativity and risk (George & Zahra, 2002, p. 5) and Weber(1904)confirms that the difference in the entrepreneurial activity that could be interpreted at the community level; through cultural and religious factors, as stated in the study (Thomas & Muller, 2000, p. 289).

The elements of culture differ from one community to another; confidence is one of the elements of culture in any society, as it is found as one of the core values of any society, this society will gain in the words of Fukuyama "social capital." The entrepreneurship is social capital, and this has an important role in achieving economic development, due to varying degrees and the level of confidence prevailing in the different communities vary social capital and funds where, thus their ability varies to achieve economic development based on social capital, which, itself, is based on the confidence, that makes its presence is key to achieve progress and prosperity, and makes its absence is reason to perpetuate backwardness and regression. Fukuyama

(1993) gives examples of communities that have high degrees of confidence, such as: the American society, German, and Japanese. On the other hand these are examples of communities that have low confidence such as Islamic communities, developing ones, and communities of South America.

The communities, which are characterized by a high degree of confidence; also enjoy having greater social capital, and this makes them ready to build significant economic organizations and corporate, that have high efficiency and the ability to compete in the global market, as the trust is considered a cultural product; the culture has become the most important factor that determine the economic performance and the nature of economic and social structures, in general, and the future of society (Fukuyama, 1993, p. 31).

#### ***2.8.1.4 Educational introduction Theory:***

This introduction is based on the assumption that entrepreneurship education, and the availability of educational and training programs in universities, colleges and training centers in the country; creates an entrepreneurial effective orientation for individuals in the early years (18 and 20), which is reflected on their ambitions in the future and reinforced these ambitions positively (Bolton & Thompson, 2000, p. 247).

We have the American universities in a number of other universities of the world, teaching entrepreneurship. Thanks mainly refers to The University of Southern California, as the first university poses a course in entrepreneurship, that was in 1971, and entrepreneurship education has grown and developed academic programs for Entrepreneurship since mid-1980. The number of universities that teach the concept of entrepreneurship has increased to more than 250 universities imposed many of the courses in this area. This was followed since the middle of 1990, increasing the number of courses to more than 500 courses, and a range of distinctive academic programs linking entrepreneurship and technology are available today in many universities. Courses for the teaching of entrepreneurship are varied among the following categories: Entrepreneurship as a subject, Entrepreneurship as an activity, and Entrepreneurship as a tool of ability and wealth. (Bolton & Thompson, 2000, p. 24).

We find in the modern era a lot of scientific efforts which witnessed the birth of several fields of global researches and professional associations in the entrepreneurial field, and we find that there are many scientific conferences that are

constantly held, and the emergence of more of other activities that gave greater importance for Entrepreneurship, embodying the academic and scientific look of this concept (Low, 2001).

Education efforts and, training have become a support for the view which believes that an individual can be trained (and organizations too) to become more entrepreneurial. McClelland and Burnham(1976)pointed to the possibility of the creation and development of motivation towards achievement through education and training, and the point here is that of the highlights of the methods that can be used to influence the behavior of individuals and deepen the entrepreneurial spirit and motivation towards the achievement they have, what is known as style of role-playing games, managing personal relationships and skills to influence others, accept the risk at work, the practice of creative innovative thinking, and methods to solve problems creatively, with the aim of enhancing the entrepreneurial side in these individuals (Connolly & Blanchette, 1986).

#### ***2.8.1.5 Social Relations Network Introduction Theory:***

This introduction is based on the assumption that social relations which are being built by the entrepreneur, play a significant role in facilitating the establishment of the project, access to many resources, information, knowledge, and ideas about the market, consumers, workers and the opportunities that exist in the market, appropriate capital for the project, and many other activities associated with the establishment of the project (Grave & Janet, 2003, p. 2 ; Mouge & Contractor, 2003).

### **2.8.2 The Other Theories of Entrepreneurship:**

#### ***2.8.2.1 School of Social Innovation:***

Social Innovation School focused on giving the role and value to the social nature of the activities of social businessmen, and young people who are leading initiatives and volunteer work, thus play a role in the change in the social sector through:

- Adopt the task of finding or creating social values and maintaining.
- Recognize and seek new opportunities to serve this function.
- Engage in a continuous process of innovation, adapt and learn.
- To act boldly and embarking on innovation and business entrepreneurship without having any of the individual resources.

### **2.8.2.1.1 Characteristics of the School:**

Among the most prominent characteristics of this school what follows:

- (1) New foundations in understanding the spirit of the initiative, known as innovators businessmen who carry out "combinations, formations or new combinations," and that is presented in "reform or revolution in the pattern of production" The pioneer of this economic school is thinker (Schumpeter).
- (2) Focuses on the creation of new and better ways to solve social problems or social needs.
- (3) Is based on finding non-profit initiatives.
- (4) Often includes topics to have an impact on a large scale and lasting peace in the community.

In this sense doing the development of volunteer work and the embodiment initiatives ideas at the organizational level, is only enhancing the behavior and interaction of these institutions in social relations with local communities, in public life, and this act grows and develops in a complex social relationships, and may be complex and confirm that the behavior change takes time , effort and the regular work, has goals and seek to achieve in order to create values and concepts which, enhance the role and trends of local communities and changes experienced by the psychological social levels, and this aspect underscores one of the key variables among those communities in terms of social behavior and building a system of the new customs and values, that will link and affiliation of the individual to society as an active member based on the role of the change element and social action to develop, and in the relationship between the individual , his surroundings , the environment in which it grows and interacts through it, and it has a greater capacity to understand others situations, discrimination between behaviors accepted within the system of non-acceptable values in the midst of public life.

### **2.8.2.2 School of Social Change:**

The concept of entrepreneurship and social initiatives as proposed by the school of social change are launched through:

- (1) Motive of altruism and deep desire to promote equitable growth of fair civil society, and the owners of social projects who make a difference in the performance of members of the community capabilities.

- (2) Entrepreneurship of the approach, which calls for and works to create programs and activities characterized as innovative, effective and sustainable, and meet the needs of the marginalized and deprived of many groups, elements and components of society.
- (3) They offer systematically change, plan and indicate to transform behavioral patterns and concepts, according to the ideas of social entrepreneurs, that they have what they are doing of ideas; flowing in the direction of change in society, participatory and cooperation between all the components and elements of this society.

#### **2.8.2.2.1 Characteristics of the School:**

These characteristics can be summarized as follows:

- (1) Social entrepreneurs see that these characteristics are implemented on a large scale.
- (2) They affect change patterns of communities, and this contributes to make change, we can say about it that it is ancient and includes a variety of sectors.
- (3) It stimulates the change-makers to adopt policies for the benefit of the local community. The pioneers of this school are David Bornstein and Bill Drayton.

The formation of community initiatives in this sense; means that field which appears and strengthens at the same time all of the strengths, experiments and experience which is owned by the community, and promote the knowledge and strengthen the immunity of knowledge which the community has, especially in those activities and programs that are emanating from the heart of society's need, and directed to many sectors and segments inside the community.

So it seems that the role of business and what they're doing, like two sides of the same coin, is represented by community and social responsibility associated with it, which contributed by these institutions and their role towards their communities, accounting initiatives that vast and large space in the impact on communities, and the opportunity to express their businesses and their role in community through participation and contribution of each of them in their respective fields, according to his abilities and his experience and knowledge has formed for the development of communities collectively and collaboratively, to achieve their ambitions in the service

and development and meet the needs and interests of broad sectors of society (Drocar,1979).

#### **2.8.2.2.2 Factors of Change : (Causes Concern to Entrepreneurial Change)**

There are a lot of change factors that lead to the creation of technological and social development in the community and these factors are:

(1) **The Geographical Factor:** and this factor respect the natural environment such as temperature, humidity, and rivers, and supporters of this factor the scientist (Hnkion), Geographical Factor dropped its influence in the Late Period of human life, due to the enormous scientific progress, which helped him to harness nature for him.

(2) **The Cultural Factor:** This factor shows that man is due to his or her own, and behaves as dictated by that civilization and this development, if civilization prepared the means which are able to make change, this factor can be divided into as follows:

- **Religious Factor:** If a religion is flexible and allows the creation of change, it plays a key role, and this doctrine is supported by (Max Weber).
- **Economical Factor:** this factor is a consensus between the means of production and its relations, this view is supported by the scientist (Karal Marx), who believes that the change of the productive forces, and the evolution of technology is one of the reasons that led to social transformation, or to the development of events.
- **Technological Factor:** a change that is happening in the field of machinery and tools that machines create any new machines, and each change will inevitably be followed by a social change.

(3) **The Political Factor:** and a political source of power, the ruling Power is the basis for the creation of evolution they enact laws, issue instructions, and establish rules that should be applied, by following these rules in regularly. In this way, desired evolution is processed (Oqaili, 2007).

#### **2.8.2.2.3 Causes of Social Change:**

Social change refers to the ongoing process (Continuous process) which extends over successive periods through which differences occur, or certain

modifications in human relations, in institutions or organizations, or in social roles.

We can determine the causes which lead to social change in the following matters:

- (1) Social injustice, lack of equal opportunities, and inequality, depriving the community of the bounties of their country, causing poverty, unemployment and low living standards.
- (2) Compromising the rights of the nation and the betrayal of the rulers to the issues of their people and adhesion to the nation's enemies.
- (3) The adoption of the ruling power policy of marginalization, exclusion and oppression, imprisonment, exile, and the use of violence, torture, physical and psychological against preachers, reformers, and dissidents. This unjust and repressive policy educates the hatred and bitterness in the hearts of individuals, and causes them to social change to get rid of the scourge of the system, the tendency to violence, and the use of force in expression, because of the cruelty and violence of the corrupt regimes.
- (4) Frustration: when the sons of the nation feel frustrated, and especially young people, and their desperation for change than through constructive dialogue, advice and guidance.

### ***2.8.2.3 The Elite Theory for Vilfredo Pareto:***

"Pareto" believes that there is a fundamental tendencies inherent in human nature, made human develops with time a set of rules, they were and still the factors that designed his actions, and these tendencies which "Pareto" called "sediment" he also sees them as the source of control over human behavior and the source which keeps the social province and social values in order. He referred to the so-called "derivatives", which means the justifications given by individuals for their daily behavior, which comes from the sediment and quickly changing people's behavior, as opposed to sediments which are things more stable and firmly established in the behavior of communities, and the "Pareto" has put during his analysis of the behavior four types of irrational behavior as follows:

- (1) Type I: An act does not make sense because the means adopted are not linked to the objectives, and the person who acts, does not possess any form from this link in his mind, and this type is rare according to the "Pareto" belief.
- (2) Type II: It is an act that is not linked logically to objectives or goals required, the lack of a logical link between means and goals, the person who acts in this

way imagines in a wrong way; that his reliable means will help him to get to the desired goals, and this type is widespread, illustrated through ritual, magic, the myths and legends which are expected by its owners that will help him to get to their goals..

- (3) Type III: It is an act that is conducive to the goals logically linked to the means used, but without the owner's awareness of this link, "reverse acts belongs to this type."
- (4) Type IV: this type involves acts involving logically associated with the results of the means used, and people of this type are aware of this link between means, goals and objectives. The Pareto's main objective is to identify and interpret the real forces that renew the state of balance in the social pattern, which means looking for the factors that, work in the format and elements that figured it out from the pattern thus a balance is achieved, this outlook includes a focus on the social dynamics of the conflict and change.

In this way, they turn a blind eye far from the static positions or fixed, non-moving (Static), and is located behind the conflict or the problematic elements of conflict and change preliminary elements, related to minor units and interaction relationships of community formats, and consists of social, psychological and mental states, which in turn define social action and social processes that produce and interact with social action, and the resulting behaviors, so it considers that the Vlfredo theory in this concept is standard theory and empirical with natural-based, it shows the idea of sediment which existing and reflected on human nature; primary elements in understanding the community, and the elements and dynamic movement in the overall implications for action and social behavior.

The key assumption in Pareto is divided into two great types of social activity with:

- (1) Logical pattern in which we see that the objective end and self-purpose are identical, meaning that the actor can achieve self-purpose through objective manner, and this requires that the means to achieve the goal are also a legitimate objective and in the best available knowledge of the framework
- (2) Style vary, it may seem opposite or contradictory in some cases, and covers social activity in large areas, and reflects multiple behaviors for the actions of individuals and institutions that are active in the field of work and community

service, objectivity and ultimately self-purpose telling him here that he meets or reflects an individual's ambition.

Pareto has said that most of the mass of social activity consists of illogical acts instituted on psychological states (emotions) and based on human nature with the instinct for harmony, the sense of instinct synthesis between objects, ideas and the formation of sediment or social forces, so we see that the initiatives or entrepreneurial social actions play a role in encouragement and continuous urge to change the thinking in the community patterns, through the reformulation of some of the concepts in interrelated steps to amend trends, creating a new style and habits, in line with the young leadership of their cases and the adoption of new concepts and values, thus possess the capabilities and expertise qualify the community to solve its problems and find multiple options, having businesses become a real participant in the formulation of public policies and for change that seek or consider in the community, through the opening of new outlets and learn about the cultures are considered for them new knowledge, increase their experience and refine their experiments, especially in the era of the evolution of technology, the use of the internet, and take advantage of the information revolution and means of community liaison.

#### ***2.8.2.4 Structural Functional Theory:***

Functional constructivism represents the most popular contemporary psychological theories (Sociology) and prevalent not only in the European societies, but its basic tenets reached to many countries of the world in the forefront of the so-called third countries, and the name "functional constructivism" returns to the use of concepts of construction and function so that the function runs from the several interrelated issues; lead each one particular job for the goals of society as a whole service, and this means that society is only the format which includes a group of supporting elements that contribute to the achievement of integration, and here the idea of social entrepreneurial initiatives may meet with this concept and the community role that the initiative serves Total goals in individuals and not an individual.

The saying (Social System) is one of the basic functional categories of constructivism, and this is clearly reflected in analyzes of leading American sociologist "Talkotbarsons".

## **2.9 Theoretical Background:**

### **2.9.1 The Concept of Entrepreneurship:**

The concept of entrepreneurship means creating new ideas for providing outstanding services and products or production style (art production) new more efficient, based on the element of risk through the development of old product or provide the product or a new service, taking risk includes the possibility of non-acceptance of the users of the product or service, new format, or lack of demand for new product or service, and this is what makes the concept of entrepreneurship multiple to include owner, initiator and, a successful entrepreneur, business owner risks, and creative productive.

Entrepreneurship is the process of development of the project since the beginning, and it comes with the emergence of the concept of the first idea to create a project until it is converted into a profitable venture. He adds (AJAYBAM) that entrepreneurship is a journey to discover the opportunity and risk management designed to create a specific value-for-profit or social commodity, he adds that entrepreneurship requires recognizing the right opportunity and the creation of resources (finance and tools) to keep track of this opportunity, and includes creating or finding the right team to implement it (Elizabeth Amini).

We add that the Entrepreneurship, French word, appeared in the mid-eighteenth century, meant that the individual who holds an important project or activity. It also means the content business, which refers to start the business. Many of the individuals who think the establishment of their own business, they must have thought that the successful entrepreneurship may include more with getting a brilliant idea, because a lot of entrepreneurial individuals believe that they are well once witchcraft new idea, even though it is only a small part of the entrepreneurship.

(Dolling, 1995) said that the entrepreneurial process of creating an innovative economic organization in order to make a profit or growth under conditions of risk and uncertainty (Mason & Brown, 2014). (Barrow, 1998) confirmed that they use the process of a wide range of skills; in order to achieve added value for a specific area of human activity and the outcome of this effort is either an increase in the income or higher independence as well, a sense of pride as a result of creative effort.

Entrepreneurship seeks to meet the needs and satisfy the wishes of the beneficiaries of the service or product through a variety of activities, so it is

"activities" based on the interest to provide opportunities, and to meet the needs and willingness through innovation and the creation of projects (Burch, 1986, p. 12). Entrepreneurship is also closely linked with creativity to make a profit; therefore this entrepreneurship is the composition of creative economic organization in order to make a profit or a growth process, under the conditions of risk and uncertainty (Lin ,2007).

Entrepreneurship is also linked to planning to face risks in the light of available information on the market and the available resources to the entrepreneur knowledge, so it is work that begins with plotting to face calculated risks based on knowledge of the market and the available resources so as to achieve the desired success (Carbonara, 1996, p. 4). It relies on the activities and experiences of the entrepreneur and his ability to guide people around him through a dynamic process that involves doing stimulate and activate the excitability of his staff, in order to understand how to achieve their ambitions and their goals, through creative ideas which contribute to the advancement of ways and methods of work in order to make the most impact, both in profit or in product quality and competitiveness (Lowe & Marriot, 2006, p. 38).

The Entrepreneurship is a challenge to the ability of the entrepreneur to lead the change in conditions of uncertainty, the dynamic process which is carried out, requires skills and capabilities and skills to help him lead the helm of organizations and direct them to serve their interests, thus through the use of creative ideas and calculated risk and venture capital in exploit of opportunities and avoid threats in the work environment, where we can find risks, challenges and competition (Sood & Arora,2007, p. 10). Thus It is linked to the process more than ever before, and it has the meanings of the value of existing institutions aimed at continuity in research and exploit untapped opportunities in the current time, which means that the organization moves to a new site in the market (Krackhardt & Stern, 1988).

Some argue that the entrepreneurial is innovative process based on how to be before others in a vision to develop or invent a new product, which can be accepted and has the plaudits for a profit, being able to get a privileged position in the world of competition, through the organization and management of business and projects that include a large amount of risk and the risk to achieve profit (Gorton, 2000). it is a dynamic purposeful process seeks to project management and development of innovative non-traditional ways, according to the ideas , visions and perceptions of

innovative achieve profit organizations and grant process characterized the competitive (Ridley-Duff, 2008).

Business entrepreneurship is an integrated process designed to make a profit by searching for reasonable prospect of profit and at the same time reducing the cost of production, using innovative ideas to achieve competitive advantages according to the market available conditions, so it is a process includes the establishment, management and operating projects in accordance with the creative ideas and innovative working methods, the beginning of the selection of the type of production and service activity, through determining the prices, quantities of products, the number of workers and expenses run, till the expansion or contraction in production at the end (Noruzi, Westover, & Rahimi, 2010).

Entrepreneurship needs to be able to organize and manage projects, those who lack this ability won't be able to organize and manage the project, the entrepreneurship is defined in general as the ability and the desire to organize and manage related business (Najjar & Al-Ali, 2010, p. 27). It is also not limited to the development, modernization and the use of creative ideas to provide a product or quality service unsurpassed by using purely economic grounds as saving consumption of resources and increase production, but extends to the achievement of economic efficiency, so it is a process that involves creating a new business venture provides effective economic added value through managing resources efficiently and distinctive qualifications, to make something new or innovative economic activity and new administrative (Shamimri & Almberek, 2016).

After the above definitions took different directions, the first considered that it involves risk-taking and calculated risk with a venture capital, and the second refers to innovation as an essential foundation for the success of entrepreneurship, and the third believes that the most important thing is to exploit the profit opportunities and avoid threats, while fourth direction sees that successful entrepreneurship depends on the skills, abilities and experience of the entrepreneur in the field of his work, while another direction believes that the most important determinants of the success of the entrepreneur is the ability of innovation, entrepreneurship and exploit the profit opportunities. This trend is confirmed Shamimri(2009)by being in the process of creating new work which is characterized by creativity and risk.

Modern definitions which combined past trends have been collected, as the European Union defined entrepreneurship as ideas and methods that enables the

creation and development of an activity by blending risk and innovation or creativity and effectiveness as part of a new institution or existed one. Avanzini(2009) sees another as a developed production process based on risk and technology, creativity and innovation, so that takes one or several persons, specifically entrepreneur takes on his shoulder economic risk in order to create a new firm which facilitates new technology or creativity generate a product with value for himself and others (Schramm, 2006, p. 15).

The entrepreneurship from another perspective includes a range of fields and disciplines include the creation and financing of new, small, medium, free and private and family projects, and projects of high-tech, new product development, and the development of micro-enterprises, economic development, women business, and acts of minorities (Zidane, 2007, p. 69). It is the process of composing something different with value by devoting necessary time and effort, assuming the financial risk and psychological and social accompaniment, and reap the financial returns resulting, in addition to individual satisfaction, according to Robert Hisrich, which means the process of creating value through investment opportunity through unique resources.

Ahmad and Seymour(2008)have launched the concept of entrepreneurship which means finding or starting the process of a particular activity, it also means to achieve a head start in a particular sector, and process of activity management or new work in a specific field. Before that, Osed(2003) has cleared out some of the basics. The basics to accelerate entrepreneurship as the need to create job and economic growth, and Onuonh(2004)stressed that this entrepreneurship is the application to create new organizations or the sustainability of mature institutions and in particular the new projects in general, which have response to new opportunities or limited in the market.

We conclude from the above definitions that entrepreneurship is the activity that focuses on the creation of a new work, and offers economic effectiveness of additives, as it means resources are managed efficiently with distinctive qualifications, to make something new or innovative economic activity and new management. Within the simple concept to define the concept of entrepreneurship in the initial stages of the evolution of the concept that the establishment of a free work is characterized by creativity and risk. Therefore, entrepreneurship is one of the important strategies for achieving development and economic growth in the community, so the increased

attention and care in this sense is necessary for all institutions and organizations that are looking for development and excellence.

### ***2.9.1.1 Characteristics of Entrepreneurship:***

Definitions show that entrepreneurship involves a set of actions that must be performed by an entrepreneur as follows (Almberek, 2009, pp. 102-103) :

- (1) Knowledge of practical opportunities available and adequate
- (2) The composition , the establishment and expansion of profit-oriented economic organizations in the light of: time, effort and money.
- (3) Combination of innovative and creative elements, and carry, take risks, and hard work.
- (4) Rational and appropriate use of available resources.

As noted by the Austrian economist Joseph Schumpeter, the entrepreneurship is an economic concept located on the side of innovation in the following cases:

- (1) Finding new products.
- (2) Creating new production methods.
- (3) Creating new markets.
- (4) Creating new models in the organizational structure.

Within the same framework, we stress here that the concept of entrepreneurship consists of three dimensions as follows:

- (1) Innovativeness: The creative solutions which are unfamiliar to solve problems and meet needs which takes formulas of modern technologies.
- (2) Risk: a risk usually is calculated and administered, including the desire to provide essential resources to invest with the opportunity to take responsibility for the failure and cost.
- (3) Reactivates: requires implementation with the work to have fruitful entrepreneurship.

The entrepreneurial process consists of five essential elements:

- (1) The opportunity.
- (2) The risk.
- (3) Innovation that creates opportunity.
- (4) Entrepreneur that understands the opportunity.
- (5) Resources, which invest the opportunity and arise new organization or the development of the existed one.

In 2000, Caruang has pointed out that the entrepreneurial organization must have three basic elements:

- (1) The entrepreneurial individuals (there will be no creativity without them).
- (2) Organizational dimension associated with the vision, confidence, idealism, creativity, hedge to failure, hedge to ambiguity and internal control.
- (3) The environmental dimension associated with diverse markets.

Based on the above, the entrepreneurship has a group of important characteristics that distinguish it as follows:

- (1) Entrepreneurship is one of inputs to decision-making on the best use of available resources, to reach a product launch or a new service, as well as access to the development of new ways and methods of operations.
- (2) Entrepreneurship is directed effort towards the full coordination between production and sales operations.
- (3) Entrepreneurship is a group of creative management skills based on individual initiative and directed towards a better use of available resources and decisions that has a certain level of risk.
- (4) Entrepreneurship means full awareness of the opportunities of the particular needs and desires, problems and challenges and better use of resources, towards the application of new ideas in the projects that are planned efficiently.
- (5) Entrepreneurship is the hub for the production of goods and services that refers to individual decisions aimed at making a profit as a result of choosing the appropriate economic activity.
- (6) Entrepreneurship means the work done by the individual automatically where to buy at a particular price at the present time to sell at an uncertain price of future, making it vulnerable to the uncertainty.

#### ***2.9.1.2 Benefits of Entrepreneurship:***

Entrepreneurship contributes to a variety of benefits on the economic level to increase the national income, increasing per capita, in addition to the economic and social advantages of focus are all in the field of investment promotion and attract capital, and raise the value of national currency. In addition to the treatment of the problem of unemployment and lower standards of living and other economic problems experienced by the majority of developing and developed countries alike in terms of

the overall level of the state. At the level of business and entrepreneurial organizations, they granted the opportunity to grow and expand, and to increase their capacity to open new markets, find new customers, increase their production, marketing, and raise profit rates and the diversification of the productive capacity, raising its capacity to withstand and compete in global markets.

A study by researchers Shamimri and Almberek(2011) has pointed out a host of other benefits of Entrepreneurship in the following manner:

- (1) **Independence:** It means that entrepreneurship allows ownership of the project to the entrepreneur independency and the opportunity to achieve what he seeks
- (2) **Chance of Excellence:** entrepreneurship allows the achievement of distinct goals than others, and we refer here to the case of the establishment of waste recycling to protect the earth from pollution, or create a project to achieve a guaranteed income for needy families such as the Women of Bani Hamida in Jordan ... and other initiatives that reflect the skill of the project entrepreneur to combine social objectives and the willingness for a decent life, as well as providing a commodity or service produced efficiently in the local market or the global market.
- (3) **Achieving Ambitions:** Entrepreneurs find pleasure in their work and their investments through self-expression and self-fulfillment, and they know very well that the limits of their success are their creativity, enthusiasm and insightful vision, and gives them a sense of power to own investments and mastery.
- (4) **An Opportunity to Make a Profit:** The profits made by the entrepreneurial projects are of the main motivations for the establishment of these projects, most entrepreneurs do not hope to join the high social classes as much as dream of achieving good fortunes.
- (5) **An Opportunity to Contribute to Society:** the Entrepreneurs of the projects enjoy the confidence and respect in their communities, through the practice of social responsibility for projects or organizations, where they enjoy the love, appreciation and trust of customers who have products and services which gain satisfaction and admiration, as well as to the importance of small and medium entrepreneurial enterprises in domestic investment and the positive impact on the National economy.

- (6) **Provide New Jobs:** entrepreneurs belong to the private sector in various businesses, which includes industry, services and other areas, and sizes large, medium and small enterprises in the community in which they live, making them provide jobs for thousands of workers through real productive jobs.

This concept has a range of benefits (reference):

- (1) Independence.
- (2) Opportunities for excellence.
- (3) An opportunity to maximize ambitions.
- (4) The opportunity to achieve profits.
- (5) An opportunity to contribute to society.
- (6) Create jobs for others.

### ***2.9.1.3 Pros of Entrepreneurship:***

Results of a study by Alani et al.,(2010)have pointed out that the concept of entrepreneurship involves a group of pros that benefits the local economy, with its various components .Entrepreneurship in contemporary societies has some pros which include:

- (1) Making change and transformation, where the creativity is one of the most important characteristics of entrepreneur, especially and entrepreneurial organizations acting as an agent of change through practicing entrepreneurial activities.
- (3) The establishment of a number of important projects for the development of the economy and its improvement.
- (4) Provide important employment opportunities in the long term in order to achieve the desired economic growth, thus contributing to solve the problem of unemployment.
- (5) Increased efficiency through increased competition, as the entry of new competitors stimulates others to respond efficiently and effectively.
- (6) The possibility of introducing and applying an innovative art or a new product, which has positive impact in the economy as a whole as because of starting the composition of new companies.
- (7) The great diversity in quality, offering new projects, new ideas, and creativeness economically.

The researcher Mubarak(2001)adds in his study another group of positives as follows:

- (1) **Technology Transfer:** Entrepreneurs transmit tools and technical means from developed countries to developing nations, or are innovations of new technology in order to achieve sustainable economic development, provide new opportunities for themselves and other members of the community to match their needs in terms of: creating new products and services, new entrances of the business, new sources of supply of raw materials, new jobs and other methods.
- (2) **Renewal, Restructuring, and Development in Economic Projects:** This means making significant changes in the existing economic projects, and re-defining them and making them more leading through change in the area of performance and systems of resources and sources and the systems of incentives and bonuses, as well as the culture of the organization, and rework procedures and institutional standards in these projects.
- (3) **Find New Markets:** Entrepreneurship contributes to find new markets by finding new areas for the use of resources and efficiency in use by entrepreneurs, and exploit the available opportunities in the market to find new customers and bringing new demand and offer of developed products on hand.

The contemporary technological changes make entrepreneurship effective way to develop products, services and support the national economy, meet the challenges , achieve economic, social growth by exploiting the features and benefits of the pioneering work in opening up new markets, introduce new activities that contribute to the treatment of the problem of unemployment, in addition to increasing per capita income and improve living standards, the more entrepreneurial projects distinct production and untraditional fields, the greater the need for employment, and achieve economic boom and take advantage of a free market economy in support of the entrepreneurial projects, and give them the necessary flexibility to cope with market volatility and recession, through premium quality and distinctive specifications of the products to gain the ability to compete, thus support and protect the national economy from any threats.

#### **2.9.1.4 Risks of Entrepreneurship:**

Despite the big pluses achieved by the concept of entrepreneurship, there are many risks that surround entrepreneurial projects that makes a lot of people afraid of accessing this field, in light of their preference to stay within the routine work that achieves job security, stability and access to the benefits of the job and enjoy official vacations and regular monthly income. But studies indicate that there is a set of negatives and risks that accompany the application of the concept of entrepreneurship (Shamimri & Almberek, 2011, pp. 35-36) and in the following manner:

- (1) **Instability of income:** entrepreneurial project does not guarantee getting enough income, especially during the early stages of the project life with pressure of the financial obligations, so the instability of the income is one of the main disadvantages and risks of entrepreneurship.
- (2) **Risk (loss of the entire investment):** proportion of small and medium enterprises failure rises in the early years, and this is confirmed by most of the studies and reports, so entrepreneur should take in his mind a group things that help to cope with the failure, such as:
  - Worst expectations when the project fails.
  - Possibility of failure.
  - Procedures for estimating risk.
  - Facing loss and failure plan.
- (3) **Long working hours:** success in any entrepreneurial project requires long hours of hard work at the beginning of the application, which may reduce the comfort and vacation times weekly for more income.
- (4) **Less standard of living:** the establishment of the entrepreneurial project and its recovery need to save money and invest any returns in developing it, in addition to long hours of hard work, which means low standard of living for the entrepreneur if he is keen on the project quickly, and achieve the desired integration which ensures the project rapid growth of development.
- (5) **Suffering from work pressures:** entrepreneur suffer from intense pressure at work in light of the desire to achieve success, and at the same time reduce costs, as it has invested a large portion of his money in the project in exchange for ceding a fixed income and guaranteed, or mortgaging all they have to enter this investment, which makes the failure obsessed scary, and generates a lot of

pressure to the investor who relies on himself in the project management and fear of delegating authority to others, regardless of their abilities and competencies.

- (6) **Full responsibility:** In the culture of entrepreneurship, that entrepreneur will be able to manage his project and enjoys independence. Just as many entrepreneurs find that they want to make decisions linked to issues and things that are not specialized in. Many owners of small and medium enterprises are facing difficulty in the search for mentors; in this case, they suffer from great pressure and great sense of responsibility.
- (7) **Frustration:** the establishment of entrepreneurial project requires great sacrifices and long patience, so the problems facing the entrepreneur may lead to a feeling of anxiety and frustration in light of the slow results achieved, which calls patience and optimism of the entrepreneur to face the frustration.

We add here that the concept of entrepreneurship involves some negatives that affect the performance of institutions as following (Shamimri & Almberek, 2011, pp. 35-36):

- (1) Instability of income.
- (2) Frustration.
- (3) Long working hours.
- (4) Lower standard of living "in the beginning.
- (5) Suffering from the pressures of work.
- (6) Full responsibility.
- (7) Risk.

So finally we see that the problems facing entrepreneurship business are the same problems faced by traditional projects, but the traditional projects losses do not result in a lack of new product or a sophisticated work, while entrepreneurial projects losses reflect negatively on society and the economy as a result of the loss of service or a new product with unique specifications, it was possible to contribute to the opening of new markets and give an economic value which can be developed to achieve differentiation.

### **2.9.2 The Concept of Social Entrepreneurship:**

According to the definitions of (Johanna & Robin, 2005)the concept of social entrepreneurship in practice, is the concept that combines gentle or a wide variety of

activities and entrepreneurs who devote themselves to different work, or work with a social adventure dimension, dedicated by adding profitable motivated feature to non-profit work, where you have a lot of new trends in support of venture capital investments (Duque-Zuluaga & Schneider, 2008).

Studies show that the concept of entrepreneurship as we have pointed out in the previous chapter, has gained considerable popularity during the last decade, and social entrepreneurship has become a phenomenon of new modern concept of the practices of businesses, involved the reformulation of our way of thinking in the creation of social values itself. Some of these applications are new and unique or distinct, however, it was always existed for many years, but it took a long time until it got this level of fame and popularity under the name of social entrepreneurship.

The Social Entrepreneurship is a meaning with social purpose (Austin et al., 2006), studies insist that this concept is still limited in the literature theory and will not be defined clearly (Mair et al., 2006), to develop social entrepreneurship field, some researchers link this concept (curriculum) to a number of approaches that support the link between the process of social entrepreneurship and the rest of the academic fields, including: constructivist theory, institutional entrepreneurship, and social movements, which will be discussed later in this chapter (Mair et al., 2006).

Dees believes that any definition of social entrepreneurship should reflect the need for the idea of commitment or market discipline, which motivate entrepreneur towards the creation of social projects which are not efficient in the utilization of available resources.

While another definition believes that innovation and agents of change who are referred to by Schumpeter, pursuing and chasing opportunities, according to Drucker, or to satisfy their resources, according to Stevenson, and therefore the social entrepreneurship plays an important role depending on the entrepreneurs, to carry out the change in the social sector, through:

- (1) Adapt the message to create sustainable social value.
- (2) Realize the existence of opportunities that should be exploited to serve this message.
- (3) To link this process to ongoing innovation, adaptation and learning.
- (4) Carry out the task without taking into consideration the limited resources currently available.

- (5) Provide accountability framework used by the relevant authorities, as well as to assess the results that were obtained.

Social entrepreneurship describes a group of extraordinary behaviors that should be encouraged and provide motivation and reward, to those who have the ability and effort to do that, and here we use one or more of these behaviors to rate or calibrate (Mair & marti, 2006; Richolls, 2006).

We show that there is a process which keep up with innovative solutions to social problems, and more to identify the entrepreneurs serve to intensify their mission to create and sustain social values, and are exploiting the available opportunities to serve the message, and continue to adapt and learn, and this would plan or link orientations businesses of different large and small types, new and old, religious and civil, profit and non-profit, so with the emergency and chronic needs of community (Mair et al., 2006; Richolls, 2006).

Social sector has discovered, especially during the last two decades that the business did not have any role in the creation of new ideas which are reflected on all segments of society, so entrepreneurs emerged as a driving force through their ideas and their commitment to change community attitudes and promote new realistic visions and workable, those entrepreneurs provide new uses in a nice way that are innovative and can be understood , providing moral ideas can be integrated on a wide range of community, it aims to increase the number of users, including citizens, as these entrepreneurs are implementing these ideas, and provide models for the transfer of ideas into practice (Mair et al., 2006; Richolls, 2006).

A number of researchers also believe that social entrepreneurship is the process by which a social and economic ends are created, for example Drucker believes that entrepreneur is always looking for change and taking advantage of opportunities, regardless of their nature.

Here we show that entrepreneurship studies focused only on profitability activities, while we find that the term social entrepreneurship primarily focuses on social goals and dimensional activities. In recent years, the evolution of the concept of social entrepreneurship was developed to describe the application of entrepreneurial activities within the social content, the Entrepreneurship seeks to generate wealth and interest in them, as the main engine for economic development, while the social

entrepreneurship attempted to make the world a better place to live and it has created and developed what is known as social capital (Mair et al., 2006; Richolls,2006).

According to the researchers Johanna and Jeffrey robin(2005),the social entrepreneurship as a cognitive field on one hand and researchable on the other side, is quite modern. The (James Austin) had an opinion which agrees to some extent with the above, where he presented practical definition for Social Entrepreneurship, and suggested three ways for future studies in this field which are: comparison, enterprise, and collaboration; so that a comparative analysis of the initiative on the five dimensions are:

- (1) Time.
- (2) Place.
- (3) The shape.
- (4) Actor.
- (5) Practice and application.

According to the sociologist (Perrini-Vurro) who has defined social entrepreneurship as "social entrepreneurs who seek change in society": social entrepreneur is a leader of innovation in the social sector; through the quality of the projects to break the routine ideas, and the readiness and capacity building, and its potential to cause a significant impact on the quality of the idea and measure the social impacts of(Johanna et al., 2005).

Finally, we can say that the concept of social entrepreneurship has evolved so much at the moment, there are a lot of changes that have occurred all around the world, and entrepreneurial organizations that were interested in spreading and dealing with it, and we show here, Bill Drayton the finder of 'Ashoka' in 2006, a non-profit organization which focused on finding and supporting entrepreneurs meetings around the world, as well as JeefSkoll, who founded the"Skoll" Foundation as an organization promoting and defending social entrepreneurship, is of the opinion that entrepreneurs are people who have motives and desires to promote and encourage civil societies growth and the achievement of equality between them, and therefore, these persons must be innovative, effective, they have a sustainable approaches to meet the needs of individuals or marginalized communities which do not have any incentives or benefits.

As we add that these entrepreneurs have a vision to create a better future, therefore, the concept of social entrepreneurship within this concept has become more

general and comprehensive according to Bornstein(2004). He noted that in his book how the world is changing, and the answer is through entrepreneurs or what is identified power of new ideas, and evolution in the concept of social entrepreneurship emerged according to some international business newspapers such as the Economist signals, which pointed to the importance of social entrepreneurs, though, we still find some of the studies in academic fields are still not successful, and a lot of shortages and uncertainty about the concept of social entrepreneurship, so Nichollas(2006) sees that innovation and entrepreneurship projects can achieve their potential, if comprehensive understanding provides about how to guide these projects and what are the assumptions stimulated.

### ***2.9.2.1 Elements of Social Entrepreneurship:***

Since the mid-eighteenth century the term Entrepreneurship has associated with the entrepreneurial concept, or avant-garde and the initiator, which is rooted in the French economy, as it was launched in its initial form as an economic concept, and meant the French word (Entrepreneur) that individual who has a project ,an important activity or any work that increases the value of the economic side and occupies a place in the production process, it means in the context of the business term (Undertake) which stands for entrepreneur, it is starting a business.

In the dictionary (Webster) where we find an explanation of this concept it represents Entrepreneur that individual who organizes, manages and assumes the risks of the business or project.

Entrepreneurs have represented the individuals of that era that concept, as they are searching for are eager for wealth, who bear the risks, and make the decisions for the management of available resources, in unfamiliar ways to invest opportunities thus they have become industry leaders in the world after that.

Hisrich and Kearney(2008)also noted that entrepreneurship is the process of the forming something different and valuable by devoting the necessary time and effort, assuming the financial, psychological and social risk accompanied, and earning the financial returns resulting, in addition to individual complacency. In other words, the entrepreneurship can be described, or as we call it: "the process of creating value through opportunity investment through the unique resources" (Gregory, 1998).

The following can talk about entrepreneurship components in this sense, as made up of three main dimensions as follows:

- (1) **Innovativeness:** This concept represents the creative and unfamiliar solutions is to solve problems and meet needs, which takes various versions of modern technologies; in the creation of a set of methods and ways to resolve the dilemmas or problems in innovative ways and new from what is familiar and prevalent.
- (2) **Risk:** a risk or a state of uncertainty which is calculated and administered usually in a rational manner, understood in terms of success and avoid the challenges facing the work, including the desire to provide basic resources; to invest opportunity or a group of opportunities with responsibility for the failure and cost.
- (3) **Proactiveness:** relates to studying the current situation and to avoid errors, and connected with the implementation of the work to be of little loss, and bigger success to be fruitful with good results.

Entrepreneurial process itself is composed of a set of elements that can be summarized as follows:

- (1) The opportunity.
- (2) Risk.
- (3) Innovation created by chance.
- (4) Entrepreneur that understands the opportunity.
- (5) Resources are invested in the opportunity and arise new organization or the development of the organization existed.

And it can be said that entrepreneurship represents a "behavior towards for dynamism, risk-taking and innovation and growth".

#### ***2.9.2.2 The Difference between Social Entrepreneurship & Social Responsibility:***

As stated previously the concept of social entrepreneurship as a concept combines a wide variety of activities and persons entrepreneurs, who devote themselves to different work, or work with a social dimension and adventure, in addition to profitable aspect motivating non-profit business. Studies show that they rework the way the community thinks about creating social values itself. A number of researchers also believe that social entrepreneurship is the process by which social and economic ends can be created, according to Drucker the Social entrepreneur always looks for change and take advantage of opportunities, regardless of their nature.

The concept of social responsibility has evolved significantly since it began taking place in 1950, until it became clear in the last decade in various business practices, and began to show its social responsibilities more seriously into their management, and social reporting to stakeholders, as well as pointing them in different names like (Corporate accountability), (Corporate ethics), (Corporate citizenship), and (Corporate obligations).

The World Bank defined social responsibility as businesses owners' commitment to contribute to sustainable development by working with employees, their families and the community, and society as a whole to improve people's living standards, in a manner that serves trade and serve the development at the same time (Ghalibi & Ameri, 2002, pp. 81-101).

As the World Chamber of Commerce defined social responsibility as all attempts that contribute to the corporate volunteering; to achieve development for moral and social reasons primarily, so the social responsibility relies on the good initiatives of companies, with no legally binding procedures (Kurdish, 2011, p. 15).

Ghalibi and Ameri(2002)see that it is "a contract between the organization and the community, by this contract the organization has a commitment to satisfy the community, so as to realize its interests, and seen as a commitment by the organization to the community in which they live, by doing its social activities such as: Fighting poverty, pollution control, and create a lot of jobs, solve a lot of problems with transportation, housing, health services ... etc (Jacqueline, & Shapiro,2006).

The American administrators association defined social responsibility as a "corporate administration response to a change in consumer expectations, the general interest of society, and continue to the completion of the unique contribution of commercial activities which aim at creating economic wealth (Sairafi, 2007, p. 17).

The Organization of Economic Co-operation and Development defined social responsibility as the organization's commitment to contribute to economic development while maintaining the environment and work with the workers and their families, community and society in general, in order to improve the quality of life for all these parties ((Marie-françoise, 2004, p. 5).

According to the World Bank, adding that the social responsibility of the institution represents the commitment to contribute to sustainable economic development, and through cooperation with workers and their families, community

and society as a whole to improve their standard of living in a useful way for business activity and economic development (Mullenbach, 2002, p. 5).

The World Chamber of Commerce defined social responsibility as: "All attempts that contribute to the volunteer organizations to achieve development with social and ethical considerations, so the social responsibility relies on the good initiatives of organizations, without the presence of binding procedures legally, therefore the social responsibility is achieved through persuasion and education (Alosrj, 2010, p. 4).

Finally, if we look at the previous definitions we find that social responsibility has not been given a concept specifically and categorically, acquires whereby the force of national or international legal obligation, and responsibility is still, in essence, optional and moral, that, it derives its strength, acceptance and deployment of optional voluntary nature, and accordingly, we look for social responsibility comprehensively as a moral obligation between the organization and the community, through which it seeks to strengthen ties between them and the community, which would strengthen its position in the minds of consumers and society in general, which in turn is reflected in the success and improve its performance in the future.

At the level of social entrepreneurship, it is considered, a cover or the broader umbrella and most enduring, it also contains within it the foundations and principles of social responsibility, but innovative elements, risk tolerance and proactive remain milestones that characterize the concept of social entrepreneurship for the concept of social responsibility, with a note that there is significant integration between both concepts. Entrepreneurship cannot have a role in the community without being accompanied by social responsibility.

The researcher suggests the following table to illustrate the difference between social entrepreneurship and social responsibility as follows:

**Table 2.1:**

*The Difference between Social Entrepreneurship and Social Responsibility*

<b>The Difference</b>	<b>Social Entrepreneurship</b>	<b>Social Responsibility</b>
Substantial purpose	Yes	Yes
Innovativeness	Always	Some times
Risk	Higher	Lower
Proactiveness	Yes	No

Objective measurement	Yes	Yes
Continuity	Yes	No

*Source: By the researcher in this study.*

The similarities between the social entrepreneurship and social responsibility are shown in the following table, which reflects the most prominent areas included in entrepreneurship and social responsibility concepts.

**Table 2.2:**

*The Similarities between Social Entrepreneurship and Social Responsibility*

<b>The Character</b>	<b>The Explanation</b>
Field	Some of what the entrepreneurial organization should be aware of as social role.
Owners	Protect the organization's assets, achieve the biggest profit possible, and draw a good picture of the organization, maximizing the value of the stock and the organization as a whole, increased sales volume.
Workers	Functional Justice, health care, paid salaries and wages, paid vacations, advancement and promotion opportunities, ongoing training, housing for workers and their transport, appropriate working conditions.
Consumers	Suitable prices, truthful declaration, safe products of good quality, guidance on the use of the product and then get rid of it or its remnants rates.
Competitors	Truthful information, not to withdraw workers from others by means other than fair, free and fair competition.
Suppliers	Fair prices, continuity in the processing, the payment of financial obligations and honesty in dealing.
Environment	Afforestation, green spaces, friendly products, reducing air, water and soil pollution, optimal use of resources, especially non-renewable ones.
Government	Compliance with the laws, rehabilitation and training, equal opportunities for employment, solving social problems, the payment of tax liabilities.
Lobbyists	True dealing with the press, respect for environmental protection

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groups, activities, good deal with consumer protection associations, to respect the role of trade unions and good handling.

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Source: Mohamed Serafi, op cit, pp: 70-72.

### **2.9.3 Entrepreneurial Organizations:**

Points of view have differed about the concept of entrepreneurial organizations, their attributes and characteristics, as KAO(1991)describes the entrepreneurial organizations as those organizations that deal with high degrees of uncertainty, and uncertainty in the environment in which they work.

In 1983,Miller has presented a concept for entrepreneurial organization includes marketing and entrepreneurial orientation that the organization commit creating a new marketing product, and initiate projects in the spirit of risk, and always brings innovation and useful products and ousts its rivals as stated in the study (Becherer & Maurer, 1997).

In 1995, Jelinek and Litterer describes entrepreneurial organizations in four interconnected characteristics which are:

- (1) Joint management.
- (2) An active interest.
- (3) Aware of unusual strange matters.
- (4) Distinctive capabilities in dealing with cases of ambiguity and uncertainty.
- (5) In 1995, Jelinek & et al., adds that these interrelated characteristics result from the purposeful use.

#### **2.9.3.1 Types of Corporate Entrepreneurship:**

Sharma and Chrisman(1999)have defined the concept of the (Corporate Entrepreneurship) as "the process by which an individual or group of individuals who are established within an existing Corporate, create a new one or renew or innovate the existing organization.

Entrepreneurship also describes that entrepreneurial behavior and work being done by individuals within the existing organization. Both of Guth and Ginberg(1990) have rated Corporate Entrepreneurship within two strategic options which are:

- (1) Corporate risk: it represents one of the means of re-strategic innovation in existing work, to include the creation of new jobs within the existing organizations, this may result or not result in the strategic renewal, and

therefore they turn away to the external Entrepreneurship as called in the description.

- (2) The strategic renewal: The result of this concept is redefining and systematic convert of the existed organization; in order to achieve a new wealth of innovative combination of resources by redirecting the product development, or restructure operations, and this type of entrepreneurship is called "strategic entrepreneurship " and turn away to the concept of internal entrepreneurship at the same time (Aaker, 2007).

### ***2.9.3.2 Social Entrepreneurship and Entrepreneurial Organizations:***

Many studies have pointed to the growing benefits earned by entrepreneurial organizations by the adoption of social responsibility in their work, within the organizational strategy, in response to internal and external pressure and challenges faced by those organizations. One of the main benefits of the application of social responsibility, we find the following (Al-Hamdi, 2003, pp. 43-44):

- (1) Benefits achieved by entrepreneurial organizations for their own:
  - High productivity of workers.
  - Consumer satisfaction.
  - Improve the reputation of the organization and thus increase sales.
  - High value of the stocks of the Organization.
  - High workers loyalty.
  - Low number of lawsuits.
- (2) Benefits achieved by entrepreneurial organizations for the community:
  - Promotion of fundamental rights (health, education, workers' rights... etc.
  - Contribute to the development and growth.
  - Protecting the environment and conserving natural resources

Kurdi(2010)summarizing the roles of entrepreneurial organizations deploy in achieving social responsibility through three directions as follows (Lyons, 2013):

- (1) Community volunteer contribution: It is possible that this contribution includes charitable donations, volunteer programs and long-term community investments in health, education or other community-yield initiatives. And a number of multinational companies commit to donate 1% of pretax profit to serve the community issues. Multinational companies can establish institutions

in large devotion and provide grants to non-profit international organizations, that operating in developing countries.

- (2) Essential processes for business and value chain: the vision and leadership of individuals and intermediary organizations are often necessary for the introduction of social entrepreneurship to organizations. Can any organization through active interaction with their workers, improve conditions and situations and expand professional development opportunities. The application of procedures to reduce energy consumption and waste is one of these processes. Entrepreneurial organizations can ensure that the honesty and ease of communication with their customers. In terms of indirect impacts across the value chain and codes of conduct in the management of the needs and capacity-building programs, and it can also help suppliers and distributors to improve the performance of the labor force and reduce environmental damage.
- (3) Mobilization of institutional support and policy dialogue and institution building: Internally, leaders of social entrepreneurship for entrepreneurial organizations put vision and create the general climate, which helps in achieving responsible balance between the conflicting requirements for increasing profits and principles of social entrepreneurship. On the external level, many heads of panels, directors and senior managers lead business participation in development issues in the widest sense and support the initiatives of social entrepreneurship activities and other initiatives.

#### ***2.9.3.3 The Need for Entrepreneurs:***

A successful business entrepreneur needs a set of features and characteristics that distinguish him from the others, and that makes him capable of perseverance and determination in the implementation of his entrepreneurial project and be patient until he gains its fruit, and the most important characteristics of effective entrepreneur are:

- (1) Readiness and tendency to risk: a successful entrepreneur should be courage and calculate risk that does not turn into a gamble, as the calculated risk is based on the hard work, take advantage of opportunities and avoid threats, other than gambling that rely on luck and coincidence(Najjar & Al-Ali, 2010, p. 33). It has been found that entrepreneur is often intrepid, and has a high potential for possible occurrence of risk. He is also capable of psychological

and economic confrontation, and takes the appropriate decision to overcome those (Ahmad & Barham, 2010, p. 12).

- (2) Perseverance: it means the entrepreneur's ability to put realistic goals which are achievable, and the availability of determination and long-term commitment to implement them (Almberek, 2009, p. 113).
- (3) The desire to succeed: it represents the ultimate goal of entrepreneurs who have the greatest degrees of enthusiasm, motivation and desire to succeed, and overcome the obstacles compared to ordinary people) (Najjar & Al-Ali, 2010, p. 33).
- (4) Competitiveness: the successful entrepreneur is the one who has the ability to compete through knowledge of " where", " when", " how" and " what" his project starts, in addition to mastering work in an innovative way in the light of his ability to withstand the repercussions of all new and self-confidence and his ambition and ability to creativity and innovation, as these features help on the effective competition and accept challenges and overcome difficulties(Ahmad & Barham, 2010, pp. 12-13).
- (5) The ability of persuasion: a successful entrepreneur has the ability to convince others, and make them to move in a specific direction in an atmosphere of cordiality, courtesy and flexibility (Almberek, 2009, p. 113).
- (6) Self-confidence: it helps entrepreneur to succeed in his work through the ability to overcome the problems, and not being afraid of making mistakes, work to correct the errors and distortions and do not repeat them, creativity and development and add new values to the community (Najjar & Al-Ali, 2010, p. 33).
- (7) Take responsibility: Entrepreneurs tend to autonomy in their work, so they perform and manage their business in a distinct manner with the spirit of high responsibility. This responsibility stems from the entrepreneurship that they enjoy and their ability to face problems and not escaping from them (Ahmad & Barham, 2010, p. 13).
- (8) Rush to business: entrepreneurs show a rush to work higher than others, so that this rush takes the form of defiance and stubbornness to practice hard and exhausting work tirelessly. They also have the willingness to work long hours, often on duty seven days a week, and working even during their illness, as they see that the work helps to speed recovery (Najjar & Al-Ali, 2010, p. 34).

- (9) Looking for new opportunities: entrepreneur is distinguished in the search for new opportunities to face the problems and get out of any trouble, he does not give up to the obstacles, not waiting for miracles, as he is constantly looking for new opportunities to improve business or marketing of products or develop them in an innovative way, he depends on multiple sources for new ideas (Ahmad & Barham, 2010, p. 13)
- (10) Dealing with failure and risk tolerance: entrepreneurs are good at dealing with the attitudes of failure and consider them lessons learned and experience gained, regardless of the losses, as they seek for calculated risk and see it as favorable opportunities to achieve success(Almberek, 2009, p. 113).
- (11) Commitment: Entrepreneurs learn from their mistakes and are committed to their goals. They do not give up planning their various activities. Business success, according to their opinion, depends on how they have their commitment and perseverance in work(Najjar & Al-Ali, 2010, p. 34).
- (12) Multifaceted: Due to the multiplicity of the entrepreneur's qualities and capacity of his culture, his behavior and economic behavior reflects his ability to find multiple alternatives to solve one problem and reach his goal of the shortest way, as he mastered the use of alternatives and find a number of cognitive and financing sources (Ahmad & Barham, 2010, p. 14).
- (13) The ability of innovative thinking and technical and scientific knowledge: Entrepreneurs are characterized by their ability of innovative thinking and strategic analysis of the critical situations they face, giving them the ability to use external resources and benefit from the experience of others and their aid in order to accomplish the set goals accurately and realistically in the light of their enjoyment of technical expertise to help them identify imbalances and defects, and to understand and absorb the financial and digital reports, and sensitivity in dealing with the money to put all sum of money in his shop, as well as enabling them to realize scientific knowledge and understand the basic processes and terminology of their fields(Almberek, 2009, p. 113).
- (14) The methodology and the organization: Entrepreneurs and owners of small and medium-sized businesses are characterized by their ability to arrange and organize their time well, they see the big picture size, and at the same time know all the accurate details, they have continuous methodology and

organization to face the difficulties and problems at work (Najjar & Al-Ali, 2010, p. 35).

It is clear from the previous that non-entrepreneurs leaders enjoy some of these qualities, but the demand for labor, facing the problems, the ability of innovative thinking, problem solving with deep understanding of things and the sharp vision, all of these, ensure to avoid losses and make profits even if the calculated risk of the most important attributes of entrepreneurs that differentiate them from others. Creativity and Innovation are of the most important features that make them able to achieve their goals.

#### ***2.9.3.4 Effect of Entrepreneur on Entrepreneurship:***

The concept of entrepreneurship has emerged in the seventeenth century and continued its development simultaneously with the concept of entrepreneurship itself, until it reached what is currently known when it turned to take the economic and social dimensions. We add that the entrepreneurship that emerged in the mid-eighteenth century in France, meant that the individual who holds an important project or activity. (1). Many of the individuals who think of establishing their own business, they must have thought that the successful entrepreneurship may include more than getting a brilliant idea, because a lot of entrepreneurial individuals believe that they are well once if they have new idea, even though it is only a small part of the entrepreneurship.

Studies also show that entrepreneur is a person who attempts to create a business in accordance with the creative ideas of creative and innovative ways, based on the risk and venture capital, and the entrepreneur is someone who has the will and the ability to turn a new idea or new invention into a successful innovation based on the power of entrepreneurship market in different industries to get products and new business models contribute to the industrial development and economic growth in the long term (Shamimri & Almberek, 2001, p. 25).

This is in line with what it is said by (Druid, 2001) that the concept of entrepreneurship means a person who has the ability to take the risk of buying goods or part of them at a certain price, and sell them in order to obtain profit, whether new or old goods.

Entrepreneur is a person who brings resources and labor and other assets by, to make the value greater than ever before, and the entrepreneur is a person who will be

pleased to secure wealth for others (Hisrich & Peters, 2010, p. 10), as Drucker adds that the entrepreneur is so a person who organizes and executes and achieves opportunities (Coulter,2001:7), and therefore the entrepreneur concept that has been reached in this century includes the following behavioral elements:

- (1) Take the initiative and move.
- (2) Accept the risk and failure.
- (3) Organizing and reorganizing economic and social mechanism.

Business Dictionary (Webster) sees that the leading (Entrepreneur) is the individual who organizes and manages and assumes business risk or project. (2) Entrepreneurs represent a group of individuals eager for wealth, who bear the risk, and make the decisions for the management of resources in unusual ways, in order to seize opportunities through this they become industry leaders in the world, (Drucker, 1970) has confirmed on the idea of risk-taking at the time as a condition for Entrepreneurship.

Al-Husseini(2006)defined entrepreneur as the one who creates something new in a scientific and holistic. Casson et al.,(2006)see that entrepreneurship is based on the financial risk calculation in conditions of uncertainty, so it must rely on entrepreneur skills in establishing an organization that is able to offer innovative products and services, and competitive capabilities in the areas of old or new job , to achieve profits and growth under conditions of risk and uncertainty.

Finally, we see that the concept of entrepreneurship involves a set of characteristics, listed as follows (Najjar & Al-Ali, 2010, p. 31):

- (1) Agent is the one who unites the means of production in order to provide new value that qualifies him to re-establish its financial resources, as well as to determine the wages, benefits and profits.
- (2) Revamped person who practices the change in the markets; by offering products and services of new patterns as follows:
  - Providing a new product or a new addition to an existing product.
  - Providing a new way of producing.
  - Contribute to the opening of new markets.
  - Access to resources or new suppliers.
  - The establishment of a new organization in the business work sectors.

- (3) A person who is trying to fill the gap or gaps in the market through various activities, these activities means to do a project in incomplete markets after, or in markets does not have full production requirements.
- (4) An individual who understands the market opportunities and respond to them.
- (5) The person who carries out the process of identifying, developing and formulating new visions of the business, with a new idea , new opportunities or new way of doing business.

We would add a very important topic lies in the integration of the relationship between the concept of entrepreneurship and the leading personal and in the following manner:

- (1) That success in entrepreneurship can be achieved through the people who have specific qualities and attributes that are called initiators.
- (2) That success in the practice of self-employment is not restricted to owning a number of features, but exceed to the development of many important skills.
- (3) Those projects of entrepreneurship are of the most important pillars of economic growth, and the most optimum use of resources tools in economic and social fields.

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#### **2.9.4 Business Performance:**

Performance is a multidimensional concept and the relationship between entrepreneurship and performance may depend upon the indicators used to assess performance (Lumpkin & Dess, 1996). The empirical literature reports a high diversity of performance indicators (cf., reviews by Combs, Crook, & Shook, 2005 ; Venkataraman & Ramanujam, 1986); a common distinction is between financial and non-financial measures.

Non-financial measures include goals such as satisfaction and global success ratings made by owners or business managers; financial measures include assessments of factors such as sales growth and ROI (Smith, 1976). Regarding financial performance, there is often a low convergence between different indicators (Murphy, Trailer, & Hill, 1996).

On a conceptual level, one can distinguish between growth measures and measures of profitability. While these concepts are empirically and theoretically related, there are also important differences between them (Combs et al., 2005). For example, businesses may invest heavily in long- 10 term growth, thereby sacrificing short-term profits.

The conceptual argument of the entrepreneurship performance relationship focuses mainly on financial aspects of performance. Businesses with high entrepreneurship can target premium market segments, charge high prices and “skim” the market ahead of competitors, which should provide them with larger profits and allow them to expand faster (Zahra et al., 1995).

The relationship between, the entrepreneurship construct and non-financial goals, such as increasing the satisfaction of the owner of the firm, is less straightforward. We argue that there is little direct effect of entrepreneurship on non-financial goals because this relationship is tenuous. For example, if non-financial goals are of prime importance, the uncertainty associated with the bold initiatives and risk taking implied by an entrepreneurship could potentially lead to agony, sleepless nights, and less satisfaction.

However, satisfaction may increase because of better financial performance. However indirect effects are usually smaller than direct effect. Therefore, it appears reasonable to assume that the relationship should be higher for entrepreneurship and financial performance than for entrepreneurship and nonfinancial performance. In

terms of financial performance, studies can rely on self-report or archival data collected from secondary sources.

While self-reported data may offer greater opportunities for testing multiple dimensions of performance, such as comparisons with competitors (e.g., Wiklund & Shepherd, 2005), such measures may be a subject to bias because of social desirability, memory decay and/or common method variance. Therefore, an important task of this meta-analysis is to establish the effect size of entrepreneurship on performance for self-reported financial performance, archival financial performance, and non-financial performance measures.

In 2000, Johnson has pointed out to the existence of some of the standards that are used to measure performance in business organizations, such as: the standard of historical comparison which is carried out through the study and analysis of performance trends during the previous years, compared with indicators of change, as well as what is so-called rates Industry (Industry Norms), which is implemented by measuring performance trends compared with the same organizations in the same industry, which enables to analyze the points of weakness and ability in the performance of the organization's resources.

As Simon(2000)pointed out to the standard of (Kaplan & Norton, 1996) which is called the standard of (Balanced Score Card Technique), which helps the organization to achieve effective performance in the future, and from this standpoint, the operational definition of performance for the purposes of this study is those standards which show the input and output of the organization, and the extent of its success and effectiveness in terms of growth, productivity, improving the organization's internal operations, development of employee trends and improve the level of service to customers, from here, the concept of the balanced Score card emerges.

We add that Simon(2001)has pointed that the performance is the organization's ability to use its financial, human, technological and cognitive resources, in the way that makes it able to achieve its objectives in an efficient manner, and thus the performance is measured by analyzing the relationships between inputs and different outputs, whereas performance increases whenever the amount of outputs increase using the same resources. Simon(2000)has selected several areas of performance evaluation, namely:

- (1) Market share: It refers to the available volume of business for each commodity with the volume of business and goods on the level of the market, often compared with one of the competitors in the market to determine the movement, and the location of the organization in the sector in which they operate, so it depends on the productivity scale (output / input), This is known as the total scale, and there are other measures, such as labor productivity, the raw materials productivity, and equipment productivity.
- (2) Profitability: it is one of the important indicators to determine the performance of business organizations, and it depends on the ratio of profitability that measures the effectiveness and management's ability to generate profits, and takes place during the return on investment (ROI) and it is calculated by the percentage of profits to the total investments, as well as through sales and the rights of shareholders.
- (3) Productivity: The productivity is one of the most accurate measurements of performance of the business organization standards, and that is found in the relationship between the input of the Organization from resources and commodities and the output of products and services. Productivity is considered a measure of how the optimal use of factors of production, including the content of the available resources and energies to the organization to help it achieve goals.
- (4) Developing workers trends: individuals development process is implemented by assembling a variety of reports; to provide the method which is followed by the organizations in bridging the financial and future needs of resources, through the selection of individuals, recruitment, training and development of their skills, as workers' attitudes towards the organization are measured by research manner indirectly through absenteeism and labor turnover data.
- (5) Social Responsibility: It is the responsibility of the organization towards all relevant authorities with the organization as the customers, suppliers, and employees, and responsibility towards the local community, which deals with the organization.
- (6) Products leadership: It is represented when the major departments in the organization provide the costs, quality and market share for each product from existing products and products planned for the future.

(7) Balance between the objectives of the short and long terms: The organization makes an in-depth study on the overlap between the key performance areas, to make sure that there is a convergence between the current objectives and achieve the level of required profits in the future.

(8) For The purpose of this study we add the competitive advantage as a measure for business performance.

#### ***2.9.4.1 The Competitive Advantage:***

The concept of competitive advantage is considered, a real revolution in the world of business administration at the academic and practical level. at the academic level, administration is no longer seen as internal interest or temporary confrontation with problems that do not have strategic dimension yet, but administration is seen as a dynamic and continuous process that aims to take up many of the internal and external concerns to achieve continued excellence of the institution on others ( competitors, suppliers and buyers and other parties who deal with them), and of course this achievement of excellence will not be temporary or short-term but permanent attempts to keep the balance of the institution towards the other parties in the market(Lumpkin et al., 1996).

Practically managers adhere to, according to the new concept, diligent and continuous work, analysis and discovery and to maintain investment in the competitive advantage of the institution, and we are to imagine how such work requires a lot of research, investigation, right judgment and insight, intelligence, creativity and innovation. There is a clear difference between success and excellence. Success is the result that everyone tries to achieve and it may be achieved once or twice but the excellence in an enterprise property granted by the continuity of the success and continuity of staying on top in the market that only grant superior to all others(Mohsen & Al-Najjar, 2004, p. 52).

In terms of meaning, competitive advantage refers to the property that distinguishes the organization from other competing institutions, and achieve strong attitude for this institution towards the various parties. Any organization Can achieve competitive advantage in many ways, but the most important of these methods at all is to be a low-cost enterprise (produced at competitive costs and sell at a low price) or that the institution will be able to distinguish their products physically (creativity in products) or impressionistically (such as advertising, name and fame).

Competitive advantage has two internal and external dimensions:

- (1) Internally competitive advantage for any institution is based on a number of distinctive capabilities and must be based on the institution well to recognize these capacities, capabilities and resources, and invest in a way that achieves competitive advantage. For example, the institution which exploits the amount of internal capabilities such as machinery or skills of workers or salesmen capabilities succeed ... etc., compared with the institution that does not recognize such capacity or does not appreciate it as it should be.
- (2) The external dimension of competitive advantage revolves around reality that there is no competitive advantage without the ability to restrain external parties and deal with them on the firm foundations of power, control and consistency.

For this purpose the word "competitiveness" is linked to advantage as a sign of the importance of the fact that a relationship of antagonism .This advantage collision with external parties, whether competitors or suppliers or buyers and others came. As an example, we note that a good competitive advantage is the feature that makes the institution has the strongest buyers attitude when it comes to negotiate a date about prices, quantities, discounts or quality of the products, and applies the same words on the feature that makes the institution excels in the market for other factories competition.

The importance of this concept increases in today's world with increased competition and increase of global trade conflict. This makes it imperative for the various institutions to differentiate it and gain new ground in the broader global market.

#### ***2.9.4.2 Definition of Competitive Advantage:***

Porter defines the competitive advantage that it arises as soon as the institution reaches the discovery of new ways to be more effective than those used by the competitors. That make it able to embody this discovery in the field, in other words once you bring the creativity process in its broadest sense.

Heizer and Render explain that the competitive advantage means a unique feature of the institution that makes it superior to competitors, in other words this competitive advantage that makes it a unique and distinct institution from other competitors.

Macmillan and Tampo confirm that institutions seek to excel in their work environment through the acquisition of competitive advantage and maintain it, so it is the mean by which the organization can win the rival on others.

Liu adds that the competitive advantage of the institution is the institution advantage in the perspective of the product market, which brings more than competitive position of the institution, which means that the competitive advantage means that the organization gains competitive outpost in the market.

Competitive advantage is also known as a feature or element of excellence of the institution which is achieved in the case of following a certain strategy to compete.

Jean Jackes Lambin has defined competitive advantage as the sum of characteristics or qualities that characterize the product or brand, which gives the institution some superiority over its direct competitors.

The first definition is more revealing and convincing, because it focuses on the core competitive advantage, namely creativity. The second definition is based on a source of competitive advantage and of competition strategy.

Mohsen and Najjar(2004)explains that competitive advantage aimed at building a system which has a unique or distinctive feature outperform its competitors through customer value in an efficient and sustainable manner which can be maintained continuously and displayed or presented better than others.

In 2005, Stevenson confirms that the competitive advantage aims, practically, to meet the needs and desires related to the customer for customer acquisition of item or service. Suleiman(2005)sees that competitive advantage is achieved when the company is able to accomplish its activities with lower cost or better effectiveness than the competitors through the proper use of resources, or to use its prowess and experience in the completion of its activities to achieve greater value for the customer relative to competitors. And Azzawi(2005)sees that competitive advantage is a property that differentiates the company from its competitors as a result of owning auxiliaries and resources which gives it inner strength that establishes a strong position towards the various parties of the beneficiaries that is reflected through, providing goods and services with unique valuable for its target customers.

Mustafa(2006)confirms that competitive advantage is to characterize the company over its competitors in a unique position which helps it to provide outstanding product or more in a successful manner and better profit.

Al-Ali and Najjar(2006)shows that senior management in industrial company is working to achieve competitive advantage through their operations and competitive advantage means the ability to achieve the customer's needs or the value which the customer wishes to obtain through that product, and the company can achieve competitive advantage by giving customers everything they want in a better way than any other company.

Evans and Collier(2007)indicated that competitive advantage is declaring the company's ability to excellence in the areas of marketing and finance, above all priorities which in turn requires an understanding of the general framework of the company through: The senior management must identify the needs and desires of the customer and how to deliver it to the customer through a series of processing in order to meet the customer's plugged in and handed over the goods or services in a timely manner, as well as take into account the operational capacity rate.

Depending on the previous we see that the company's competitive advantage means the ability to do something better than her competitors and gives it a competitive edge on them in the market, and this means the company's ability to produce and deliver products (goods or services) to customers seamlessly as provided by competitors.

#### ***2.9.4.3 Competitive Advantage Characteristics:***

Of the most important characteristics of competitive advantage the following:

- (1) To be continuous and sustainable in the sense that the organization achieves a head start on the long term and not just the short term.
- (2) The competitive advantages are characterized by relativism compared to competitors or compare them in different periods of time and this quality makes understanding advantages in absolute framework is difficult to achieve.
- (3) To be renewed according to the data of the external environment on the one hand and the capabilities and internal enterprise resources on the other.
- (4) To be flexible in the sense that the organization could replace competitive advantages easily with others according to the considerations of changes in the external environment or the development of resources, capabilities and competencies of the organization on the other hand.
- (5) The use of this competitive advantage matches the goals and results that the institution wants to achieve in the short and long term.

#### ***2.9.4.4 Competitive Advantage Sources:***

Multiple sources of competitive advantage of the organization include the following:

- (1) Creativity: The increasing decline in the number of institutions, and coupled with a competitive explosion at the national and global levels led to mounting interest in the institutions of creativity and focus on it to the extent it is considered minimal competitive priorities along with cost and quality, and the ability of creativity become a renewed source of competitive advantage example: British Airways, which used a fourth class on the plane called the "new world traveler".
- (2) Time: The time, either in production management or in the service management, is competitive advantage that is more important than it was in the past, Access to the customer faster than competitors is a competitive advantage, and here we refer to the importance of time in achieving a competitive advantage as follows:
  - Reducing the time of the introduction of new products to market by minimizing the product life cycle.
  - To reduce manufacturing cycle time for products.
  - Reducing the cycle time for the customer: the period between the request and the product delivery.
  - Commitment to Quality schedules for the delivery of components involved in the manufacturing process.
- (3) Knowledge: If knowledge is the result or the balance of experience and information and experiences and studies of individual or group of individuals at a specific time, we live inevitably the case of the "knowledge explosion", where the last one has become the most important in the creation of competitive advantage supplier, and it is successful organizations is to create new knowledge in advance and embodied through technology and methods, goods, and new services.

We also add that there are other sources of group singled out, including the following:

- (1) Internal sources and associated concrete foundation and non-tangible resources such as basic factors of production, energy and primary resources, distribution

channels ... and other assets, as well as the competitive advantage may come from administrative systems used and developed, administrative management methods, methods of stimulation, returns from research and development, and the creativity and knowledge .

- (2) External sources are multiple, and are formed from the external environment variables and change which leads to create opportunities and advantages which can be exploited by the enterprise and benefit from them, as the conditions of supply and demand for raw materials, finance, qualified human resources etc...Organization can establish a competitive advantage through strategic choices and relationship with others.

#### ***2.9.4.5 Competitive Advantage Dimensions:***

Senior management in the industrial company work to achieve the company's competitive advantage through their products that achieve the needs and desires of the customers or the value customers wish to obtain from those products. Al-Ali and Najjar(2000) sees that the function of processes that contribute to achieve the competitive advantage of the company performance objectives which represented through competitive priorities which the company seeks to achieve and which reflect the overall performance of the operations.

The book has touched the dimensions of the competitive advantage in the field of production and operations management through the poll of some sources in this area we found that there is some kind of congruence among the views of a number of writers about the most common dimensions and each of them represents an essential dimension to achieve a competitive advantage for the company and these dimensions are of cost, quality, flexibility and delivery (Davis et.al, 2003,33), (Slack et.al,2004:44), (Krajewsky & Ritzman, 2005, p. 62) , (Stevenson, 2007, p. 4), (Al-Azzawi, 2006, p. 24), (Evans & Collier, 2007, p. 127), and (Al-Lami, 2008, p. 20).

Considering the importance of these dimensions to achieve a competitive advantage for the company, they have been certified as subset dimensions of the variable based on the search and represented through the competitive advantage.

##### **2.9.4.5.1 The Cost Dimension:**

In 1996, Dilworth confirms that any company should focus on after the cost in order to make the production and marketing of their products lower than competitors. (Aquilano et al., 1996, p. 24) see that companies seeking to get a larger market share

as a basis for achieving success and excellence are offering their products at a cost lower than their competitors.

Slack et al.,(2004)show that the least cost is the main operational goal for companies that compete through cost and even companies that compete through other competitive advantages, they seek to achieve low-cost products that they produce. Krajewsky and Ritzman(2005)shows that reducing the price of products contributes to increase demand, as well as it could reduce the profit margin if the company did not produce its products in low costs. Evans and Collier(2007)show that the company can reduce its costs through efficient use of production capacity at its disposal as well as the continuous improvement of product quality and innovation in product design and technology operations, as it is an important basis to cut costs as well as helping managers to support the company's strategy and the assignment to be a leader in the field of cost .

Al-Azzawi(2006)shows that the operations management seeks to reduce the production costs compared with competitors, and access to competitive pricing enhance the competitive advantage of products in the market. Al-Lami(2008)confirms that that there is a part of the market within each industry buys specifically based on the cost of low-lying, and to compete in those markets, the company that produces the lowest possible cost, but that does not always guarantee the profitability and success, the company goes out of business due to its inability to cope with competition as happened to the company (Kmart), which declared bankruptcy in the year (2002) for its inability to compete in front of the company (Walmart) based on low-cost, in order to survive in the market it should differentiate the offer presented to the customer in a manner other than low cost.

Based on the foregoing, we see that the dimension of cost is one of the main pillars of the company's success and excellence by enabling them to stand in front of competitors and help it access to competitive prices which enhance the competitive advantage of the company's products in the market, and if the company does not pay interest in reducing cost, this may be the reason behind the degradation and The withdrawal from the existed products and markets.

#### **2.9.4.5.2 The Quality Dimension:**

Heizer and Render(2001)confirm that getting the expected value by the company which commensurate with its mission requires them to identify customer

expectations and desires for quality and work and implementing this (Slack et al., 2004, p. 45) show that quality is one of the important competitive advantages which points to doing things properly to make products compatible with the needs of customers.

Krajewsky and Ritzman(2005) point that the customers want products with quality that meets the characteristics required by them, which are characteristics that they expect or they see in advertising, companies that do not offer products with quality that meet the needs and desires of their customers and their expectations are not able to survive and succeed in the conduct of the competition.

And both Hindrikes et al.,(2006) and Zolghadar(2007)agree that The dimension of Quality means being able to offer products which match the needs and desires of customers. Atem and Yella,(2007)point that the quality means different look of individuals or a different outlook of the company compared to the different expectations of individuals, as the characteristics of the product will meet the customer satisfaction, as, for example, the products (goods or services) should be with reliable, efficient and effective in order to correspond to the needs demanded by the customer.

Evans and Collier,(2007)confirm on the high-quality products contribute to improve the company's reputation and achieve customer satisfaction as well as the company may have to impose higher prices in the case of providing high-quality products to meet customers' requirements. And Karahasanovic and Lonn(2007)see that quality means conformance with the requirements (Mohagheghi & Conradi, 2007), as Al-Lami and Al-Bayati(2008)see that high quality cares about everything and that means The productive system must be developed to reduce the defected products so that production conforms to the specifications and highly reliable, as well as the absence of the field to re-work which means re-checking and repair products(Mohagheghi & Conradi, 2007).

Ruslan(2007)sees that quality is the quality of the institution or company in order to improve and develop processes and performance, reduce costs, control the time, to achieve the desires of customers and market requirements, teamwork, and strengthen the sense of affiliation and all of these can be summarized in two main points: first in conformance with specifications and second satisfy and achieve the market requirements and or as the quality scientist Juran sums it, in fitness for use.

Consistent with the foregoing we see that the dimension of quality is one of the pillars of the company's success in the business world by providing customized products which achieve or exceed the requirements of customers to satisfy them and then make them happy and that contribute to strengthening the company's competitive advantage in the market.

#### **2.9.4.5.3 The Flexibility Dimension:**

Dilworth(1996)describes flexibility as the foundation for a company's competitive advantage through rapid response to changes that may occur in the product design, to suit the needs of customers. Russell and Taylor(1998)show that flexibility means the ability to produce a wide range of products and introduction of new products and modify existing products as well as respond quickly to customer needs.

Chase et al.,(2001)explain that flexibility dimension is one of the important dimensions and means the company portability to offer a variety of products in a timely manner, as well as the company's ability to develop existing products and improve its operations to provide new products. Slack et al.,(2004)show that flexibility means a company's ability to change operations to other methods and this may mean changing the performance of operations, as well as change the manner and time of the performance of operations, customer needs to change operations to provide four requirements which are:

- (1) Product flexibility: the ability of operations to provide new or modified products.
- (2) Mix flexibility: it means the ability of processes to produce a mixture of products.
- (3) Size flexibility: means the ability of processes to change in output level or at the level of production activity to provide different sizes of products.
- (4) Flexible Delivery: refers to the ability of operations to change the product delivery times.

Krajewsky and Ritzman(2005)point that flexibility regarding the company's operations which enable the company to respond rapidly to the needs of customers efficiently (Ali, 2006, p. 39) assures that flexibility has become an effective weapon in the competition among the companies, as it includes the ability to manufacture a wide variety of products and introduce new products on an ongoing basis as well as the

speed in the development of existing products as well as responding to the needs and desires of customers in general .

In the study by Lami(2008), the internal flexibility of the process includes the speed of response to the times required for delivery, saving time (reduce waste) in the processes of change and transformation and to maintain the reliability of production and delivery of products to customers. As William(2007) indicates that flexibility means the company's ability to rapid responding to changes on the characteristics of the product design related to the size of customer orders (Krajewsky & Ritzman, 2005).

According to the above, we see that flexibility dimension has become an important competitive advantage for any industrial company wants success, survival and growth in the business world through its change and respond to the needs and requirements of customers of products with minimal effort and time as possible.

#### **2.9.4.5.4 The Delivery Dimension:**

Bragmang(1990) shows the delivery dimension is a basic rule of competition among companies in the market by focusing on reducing ease times and speed in designing new products and present them to customers in the shortest possible time (Slack et al., 2004) add when you want to perform the work quickly this means reducing the time it takes upon receipt of customer orders for products and finally extradite those products (Krajewsky & Ritzman, 2005, p. 64)point that there are three priorities for the delivery dimension deal with time which are:

- A. Delivery speed: This speed is measured by the time it takes between the receipts of the customer's request and to meet the demand, which is called the wait time, it is possible to increase the speed of processing by reducing waiting time.
- B. Delivery on time: It means handling the demands of customers in time for them by the company.
- C. Development speed: speed to provide a new product and it is measured through the time between idea generation and even the final design of the product and submit it to the market.

Evans and Collier(2007)explain that the time in today's society is one of the main sources to achieve a competitive advantage for the company, customers want to respond quickly to their requests, as well as waiting for short periods, and many

companies know today how to use time as competitive weapon through delivery of products to customers in faster and better way. Lami(2008) sees that the growing importance of the time for the customer has led to increased competition between the companies on the basis of time which aims at the speed of introducing new products and the speed of getting into the market.

Thus we see that delivery dimension is one of the important dimensions of competition between companies, and refers to the delivery of products to customers on time by the company, and this dimension expresses the ability of operations to meet the demands of customers and deliver them on time and this contributes to enhance the company's competitive advantage in the market.

### **2.9.5 International Experiences in Entrepreneurship:**

Encouraging entrepreneurship and its promotion among young people in order to create more jobs and drive economic growths are a priority for developed and developing countries equally. In order to achieve this goal many countries adopt programs to encourage and support entrepreneurship among young people in schools, technical colleges, universities, and even through a semi-formal education.

Many countries have proceeded to lead the integration of entrepreneurship in the curriculum as optional trend or activity after the end of the school day. These activities include projects of management techniques, and training is usually done under the supervision of a group of volunteers with expertise in this area, through the establishment of employment units, virtual activities and competition.

As Many countries have developed school and university curricula to be in line with the new requirements of the labor market, with emphasis on the integration of technology materials and methods of modern marketing in the company's management and marketing of its product.

Many universities have established entrepreneurship circles to train students and teach them the skills of research and development, and at the same time, these departments provide advice and guidance to the students while actively pursuing their projects. Many universities have developed networks and strong ties with governments and industry sector, in order to encourage creativity and innovation. Also, many states design training programs in entrepreneurship, directed from time to time, in areas with high investment opportunities.

Finally, many of the countries have developed training programs targeted for the informal sector, in order to target that group, which was unable to complete its education and provide them with the necessary skills in the labor market. Providing financial support, cushions support, advice and guidance, and the competition for this segment of entrepreneurs are among the most important elements of these programs. It is noted that the programs which are offered, despite the difference in the educational phase or applied have the following common elements (Haftendorn,2004):

- All based on supporting innovation of the individual and help him develop the idea of his by convincing them that they can implement and manage their projects.
- Many of these programs combine training in the classroom , the supervision and guidance and practical training, in addition to the fact that these programs are flexible, so as to enable the joint to perform other duties.
- Many of these programs result from a true partnership between the various national institutions and donor countries.

#### **2.9.5.1 Programs Which Spread the Culture of Entrepreneurship in Schools:**

**1-Free Business Clubs-Botswana:** Free business clubs have been established in secondary schools in Botswana to train students enrolled in the school, and those who have graduated from it. The former graduates guide current students and provide them with information and experiences, as well as the design and choice of career path to students through these clubs. These clubs refine managerial and production skills to the students involved.

**2. Campaign of "Think Smart ... and Act Intelligently"--Thailand:** In another experiment in Thailand, the Ministry of Youth in coordination with the Ministry of Education and the Institute of Thailand to the productivity have implemented a campaign dubbed "Think smart ... and act intelligently" in order to strengthen skills of entrepreneurship among secondary school students. The campaign has adopted the principle of installing productivity and clarification of the term in the minds of students through the development of the skills they have, and simulate the skills and habits of people who are considered icons in the commercial success, and well-known with high productivity. Among the most important skills that have been focused in the

campaign: creative thinking, to measure progress in the project, and make the necessary adjustments to the project, and work within the team.

The campaign has been implemented in 37 schools in Bangkok and neighboring provinces, each school participates in the campaign was asked to do three tasks:

- (1) The founding of the club "Think smart ... And act intelligently," that the students take over the process of doing their club activity with teachers assume responsibility for supervision.
- (2) Which included dividing students into teams, each team consists of two students and a teacher, so that each team to attend training course related to productivity, and dissemination of knowledge that gained to the rest of the students who are members of this club.
- (3) Relates to be engaged in a project relates to the development of productivity.

#### ***2.9.5.2 Programs Encourage Entrepreneurship in Vocational and Technical Education Centers:***

**1- Competitions of Project Plan in Latvia (Business Plan):**The American Chamber of Commerce in Latvia organized a competition among the students about plan of work, and the purpose of this plan is to encourage students to develop entrepreneurial skills, and the opportunity is available to all students enrolled in technical education and university. In 2000, 65 students participated in the competition as seven of them were honored and rewarded, and the first was winner of a \$ 1,000 prize, in addition to the payment of one term in Riga University of business Management in the MBA program.

**2-Program of Training on Agricultural Machines and Entrepreneurship in the Countryside - Philippines:** Philippines started this project which targeted young people between the ages of 17-22 with agricultural background in the year 1999. The program focuses on the training young people on the repair, maintenance and manufacturing of small farming mechanisms. Modules have been manufactured for training in collaboration with other institutes and organizations in the Philippines, while the government has provided mechanisms laboratories. After the completion of training, the trainee has been linked to the functions of the local agricultural machinery factories beginning of rehearsal, and then permanent employees, as other people can establish their own business.

### ***2.9.5.3 Programs to Encourage Entrepreneurship In Universities:***

**1.Establishing a fund to support entrepreneurship-United Kingdom:** The first introduction of entrepreneurship education in the university curriculum in the United Kingdom was in Scotland in order to increase the number of commercial companies there, the National Council of the companies has supported five universities in the early nineties to establish entrepreneurship education centers in undergraduate and this Council works with universities to encourage and develop entrepreneurship education, and support entrepreneurial business culture that is based on the support of the technology in the first place.

In order to achieve this, of £ 28.9 million pounds has been allocated in the year 2000 to support 12 centers for entrepreneurship in the United Kingdom, and one of the most important objectives of this program was making entrepreneurial centers on the first rate for research marketing and adoption of scientific entrepreneurship and integrate the entrepreneurship culture in the scientific courses such as engineering. In 2001, £ 15 million additional has been pumped in order to promote the successes achieved in the previous year. In addition, the Ministry of Education in the United Kingdom in collaboration with the Ministry of Trade and Industry and Ministry of Finance to allocate grants for Entrepreneurship, in order to enable young people from poor backgrounds, to develop their managerial skills, enabling them to transform their business ideas into reality, and enhance their chances of success on the ground.

**2-Competitions Among Students "American Universities:** Many US universities, including the Massachusetts Institute of Technology organized competitions aimed at supporting the entrepreneurial spirit among students and in this context, the American University offers prizes of 50 thousand US dollars, targeting researchers and students alike. University requires at least one team member enrolled in the university full time.

As the Yale University in the US to has granted awards of up to \$ 50 thousand dollars through the project plan competitions at the university level, and this grant presents a sum of money to start the project, in addition to the advice, guidance and follow-up to university entrepreneurs.

**3-Project Register Procedures - Peru Experience :**The special initiatives and projects in Peru suffered from the difficult and long procedures, which consumes effort and money and sometimes hinder ideas, creativity and individual initiatives, if

the individual has not given up the idea for his knowledge of primitive procedures before the project. After that, a law of "streamline management" was enacted to reduce or remove unnecessary procedures, thus reducing transaction costs. This law contains several axes, including reducing procedures imposed before the start of activity to avoid creating obstacles to the law before the founding of the projects, and the low level of the cost of the legal procedures necessary for the beginning of the project, to avoid moving to the shadow economy or the informal sector, and the trend to decentralization in decision-making procedures relating to projects, commercial or industrial or other, and monitor the implementation of the law by experts, at the same time access to citizens' suggestions for re procedures and laws, and to facilitate the intellectual property registration and protection to encourage workers in the shadow economy or informal to move into the formal sector, and reducing tax rates and the number of taxes. Thus registration takes two days instead of 289 days.

**4-Laws and Procedures- the Experience of Egypt:** The Egyptian experience is one of the examples that can be emulated in the field of incentive laws, concessional procedures and entrepreneurial projects, there is a special law for small businesses themselves, back to the fourth item of exemptions article contained in the small Egyptian Enterprises Development Act, we find that all these projects are exempt from tax types all for ten years, and then be subjected to a unified tax rate of 10% on the surplus business processes (Murad, 2004) .

According to formal procedures, the official offices and branches of the General Authority for Investment, the so-called units of small projects service, all registration procedures and issuance of licenses and approvals cards imposed by legislation and necessary for activity practice that, during a period not to exceed thirty days from the submission of the application for formal point of date. These units include responsible for licensing procedures and delegates from companies ,tax, commercial register and other representatives from the corporate, and other relevant institutions, organizations, and these units are found in all provinces and municipalities.

**5- Prizes for Entrepreneurial Ideas-Jordan Experience :**Several official authorities and non-official in Jordan provide awards for youth competitions for the best entrepreneurial ideas through which they can create successful projects, and these awards are tangible directly, or the adoption of the project from the same authority or in coordination with other authorities, although the direct impact of these awards or

competitions is a limited number, they have other indirect effects in spreading a culture of entrepreneurship and change public thinking about creating projects and their importance, and the importance of the contribution of the youth thought in the economy and society in general. As such programs stimulate technological development of the country through making special Awards for technological areas and communications, such as the Princess Sumaya University for Technology Award.

Those who participate in this competition are not only necessary for building entrepreneurial skills, but they also gain experience and practical skills such as the ability to make decisions and solve problems within the framework of teamwork, and leadership skills and fair competition. Participants can also develop their personal skills through this competition to perform their role in the national economy application service.

#### ***2.9.5.4 The Project of Education for Entrepreneurship in the Arab States-May 2012:***

Entrepreneurship Education aims to create the mentality and culture of initiative that adopt innovation, problem solving and active citizenship, where we find individual believing in their ability to succeed in everything they choose. The aim of entrepreneurship education is to help young people to become innovators and active participants in the labor market. The entrepreneurship education is carried out through a range of different experiences that provide students with the ability and vision to take advantage of various opportunities. It is designed to raise the ability of individuals to explore the social changes and respond to them and encourage them to develop themselves and take initiatives to develop and take responsibility and risk. Not everyone who learnt or followed a course in entrepreneurship will be entrepreneur or the owner of his own business, but the acquired skills, especially practical ones, will contribute in raising the personal abilities and increase their ability to employment and citizenship.

Entrepreneurship Education is an effective strategy to deal with the demographic pressures and reduce unemployment among young people; it provides them with knowledge and skills that enable them to face social and economic challenges and changes in all phases of their lives. Entrepreneurship education promotes human development and social justice opportunities in high-risk communities, is expected that entrepreneurship education will help to engage in

income-generating activities of living which can lead them to overcome the problems of poverty, and to find ways to live a decent and sustainable life.

Which is a priority for UNESCO (EFA)? Entrepreneurship education also contributed to encourage and promote the achievements of campaign of the education for all in the field of education. In recent years, there have been extensive consultations, talks and re-think about the concept of education for all, and what can take advantage of it to achieve the education and training that contributes to prepare individuals for life and work. As more children and adults receive basic education and finish it, it is important to provide them with the necessary skills for the world of work which give them the ability to work properly, support themselves, their families and contribute to make them active and respected members of society. Entrepreneurship Education in particular contributes to achieve the goals of education for all, especially the third and sixth goals of the relevant life skills.

#### **2.9.6 The Previous Studies:**

- (1) The study of Sajilan, Tehseen, and Adeyinka-Ojo(2016), is set out to achieve two objectives. First to identify the impact of entrepreneurial competencies on the business performance or success of small and medium enterprises (SMEs) in the Malaysian hospitality and tourism industry (HTI). The second objective is to develop a framework for the SMEs entrepreneurial competencies and business performance indicators in the HTI. This is important because the bulk of the existing and new entrants into the HTI are mainly from the SMEs. To do so, this paper has adopted content analysis to analyze the existing studies on entrepreneurial competencies, business performance, and SMEs in HTI. Findings indicate that very few of these SMEs are successful while a large percentage are operating at survival stage and others are on the verge of collapsing due to lack of entrepreneurial competencies which impact negatively on their business performances. Findings also show that the SMEs' performance would depend greatly on internal and external factors, including financial and non-financial measures. The theoretical contribution and managerial implications are also suggested.
- (2) The study of Mayuran(2016)aimed at studying the impact of entrepreneurship training on performance of small enterprises. The

conceptual framework takes the form of a structural equation model where entrepreneurial behavior is seen as a product of the training program. Training on customer care, Quality maintenance, marketing and financial management have been considered under this model. Data were collected through questionnaires obtained from 60 employees from Small enterprises from Jaffna District. The study utilized correlation and regression statistics to analyze the data. The findings showed a significant positive impact of entrepreneurship training on performance of small enterprise. From the linear regression analysis, it can be concluded that entrepreneurship training contributed 85% towards the performance of small enterprises in Jaffna district. The result of the study has valuable implications for policy makers, researchers, existing and potential entrepreneurs.

- (3) The study of Mgeni(2015) attempts to explore the extent to which entrepreneurial leadership style is used by CEOs in Tanzanian SMEs. The study also attempts to determine the relationship between entrepreneurial leadership style of CEOs and business performance of small and Medium Enterprises (SMEs) CEOs in Tanzania. The research is based on primary data collected by mailed questionnaires and analyzed quantitatively using Pearson product moment correlation and simple regression by SPSS. The findings show that 68.88% of all CEOs in Tanzania use entrepreneurial leadership style. More over the findings showed that there is a significant strong positive correlation between entrepreneurial leadership style and business performance of SMEs in Tanzania
- (4) The study of Otache and Mahmood(2015)proposes a framework which illustrates the moderating and mediating role of external environment and organizational culture in the relationship between corporate entrepreneurship and business performance. The proposed framework is developed based on the review of extant literature. Based on the proposed framework, it is presumed that the effect of corporate entrepreneurship on business performance is dependent on whether external environment and organizational culture are supportive or not.
- (5) The study of Adamu et al.,(2015)aims at using the knowledge, awareness and readiness of entrepreneurs to patronize Islamic banking products in

Gombe State, which in turn assess the level of perceived relationship between Islamic banking products and entrepreneurship development. Although this is an ongoing research, the researcher is ready to go to the field for investigation about the propositions given. Field study survey design will be used in collecting information through a structured questionnaire targeting 200 respondents to test the relationship between and contribution of Islamic banking products and its ability to meet entrepreneurs' need of funding. Some propositions are made based on the issue at hand/current findings on the literature review, which are to be analyzed using SPSS20 software.

- (6) The study of Mazreku(2015) argues that customer satisfaction is the best way of gaining a sustainable competitive advantage and discusses the aspects of competitive advantage attained in this way. Customer-oriented companies have to consider several such as: how customer satisfaction is attained, how to control customer expectations and how to effectively manage customer feedback. All of these things are essential for the customer satisfaction approach to work properly on the verge of gaining.
- (7) The study of Danijela, Jasminka and Srećko(2015) researched the importance of the customer satisfaction and management relationship in corporate policy of an financial institution, bank from Serbia. For that purpose are presented the core values of the customer satisfaction index and theories, on which the framework of the research is based. Customer Satisfaction Survey was carried out throughout the 2014, targeting all client segments and covering geographical regions where bank operates, based on a random sample, including 700 loan clients of the bank. As the part of the survey an investigating of clients' drop out reasons, has been realized too. Main findings supported the importance and the possible impact of the Satisfaction customer research results on deign of future services, innovations in products and relationship management of the bank has adopted Client Experience Standards after the survey, as well as Corporate Social Performance policy as framework documents for further permanent improving of customers conditions, access to financial services, relationship management and social responsibility of the institution, and contribution to the society.

- (8) The study of Chung, Yu, Choi, and Shin(2015) explores how CSR factors influence customer satisfaction and loyalty and whether the moderating effects of corporate image in the relationships between CSR and customer satisfaction and customer loyalty are or not. There may be the difference of perceptions of CSR between consumers of developing and developed countries. This study used structural equation modeling (SEMs) to test the hypotheses. The findings show that CSR positively affects customer satisfaction and loyalty, and customer satisfaction positively affects customer loyalty. The importance order of CSR factors is as follows: consumer protection, philanthropic responsibility, legal responsibility, ethical responsibility, economic responsibility, and environmental contribution. The moderating effect of corporate image in the relationship between CSR and customer satisfaction is identified. Thus, managers should put CSR factors into action in the perspective of consumers, which will encourage customers to perceive the firms more favorably. The conclusion draws implications for marketing practice and future research.
- (9) The study of Krom(2015) seeks to evaluate the significance of innovation driven online entrepreneurship as well as the impact of innovation on brand trust, customer satisfaction and brand loyalty in the extent of service innovations. Global online entrepreneurship was explored on a theoretical basis and correlation as well as regression analyses were used in order to evaluate the impact of the innovations of Google on brand trust, customer satisfaction and brand loyalty. Furthermore, correlation and regression analyses were used in order to find out the relationship between brand loyalty and brand trust as well as the relationship between brand loyalty and customer relationship in the extent of service industry. The results show a direct and positive relationship between innovation and brand loyalty, a direct and positive relationship between innovation and brand trust and a direct and positive relationship between innovation and customer satisfaction. Furthermore, according to the research findings brand trust and customer satisfaction have a direct and positive relationship with brand loyalty. This research is limited to Google users, since it is the most popular search engine worldwide. In this article the impact of innovation on brand trust, customer satisfaction and brand

loyalty was evaluated. For future research, the impact of innovation on other variables of brand loyalty can be studied. The findings of this study inform the readers about the impact of brand trust, customer satisfaction and brand loyalty on innovation in the extent of service innovations driven by global online entrepreneurship.

- (10) The study of Wulleman and Hudon(2015) seek to improve the understanding of social entrepreneurship models based on empirical evidence from Mexico, where social entrepreneurship is currently booming. It aims to supplement existing typologies of social entrepreneurship models. To that end, building on (Zahra et al., 2009) typology, it begins by providing a new framework classifying the three types of social entrepreneurship. A comparative case study of ten Mexican social enterprises is then elaborated using that framework. Findings suggest that these distinct typologies are evolving in a dynamic manner determined by the resources and ambitions of social entrepreneurs. Starting either as social bricoleurs or as social constructionists, social entrepreneurs aspire to become social engineers. Moreover, social constructionists usually present hybrid business models.
- (11) The study of Thaib and Bharuddin(2014) explores the importance of the social dimensions of business modeling for sustained growth and profitability by highlighting the potential of the Islamic economic framework. It examines common business models and identifies those areas of strength and weakness conducive to sustainability. In this, the potential of the Islamic system is highlighted. The paper argues that the Islamic system is largely socially oriented but that should not be misunderstood as a compromise in profitability. Rather, that sustainable growth is not a single person (or firm) journey, but a gradual, yet lasting, cooperation with society for achieving sustainable growth to the mutual benefit of all parties. By this, it is hoped that the value of social entrepreneurship is highlighted.
- (12) The paper of Almarri et al.,(2014)explores the multifaceted nature of social entrepreneurship within the Islamic GCC context through three qualitative research papers. The strong role and influence of social entrepreneurship was seen as the connecting theme between these three

papers. Social entrepreneurship comes in many shapes and sizes and is visible at many levels of organization. Nation states display it as do even wider, shared belief systems. The multifaceted nature of social entrepreneurship is revealed when approached from several perspectives. The first paper approaches it from a social and commercial perspective, utilizing a case study method. The second paper is a conceptual paper that approaches social entrepreneurship from more religious and philanthropic perspective by focusing on zakat. In the third paper, social entrepreneurship is studied from the perspective of leadership and state using a historical case study. The findings of these three papers reveal that the interaction between the different functions of social entrepreneurs is both complex and multifaceted. One of the reasons for this is that the boundaries within which the social entrepreneurs operate are highly multidimensional. The Islamic context encompasses both institutional entrepreneurship and Islamic philanthropy, and sees them as essential and often also inseparable parts of it - perhaps even more so than in a Western context. This research shows that the state has a strong supporting role in social entrepreneurship and even acts as social entrepreneur. Thus, in the Islamic context, the effects of social entrepreneurship (through zakat institutions) actually foster the interaction and spread of social entrepreneurs, institutional entrepreneurs and Islamic philanthropists across multiple institutional spheres.

- (13) The study purpose of Nur, Surachman, Salim and Djumahir(2014) was to measure and analyze the effect of Entrepreneurship Orientation, Market Orientation, Business Strategy and Management Capabilities on Business Performance at Printing Small and Medium Enterprises (SMEs) in Kendari. Research objects are Printing SMEs in Kendari. This study uses primary data. Total population is 103 printing SMEs. Sampling technique is census method. Data analysis is SEM (Structural Equation Model) with AMOS 16 program. Research results show that: Orientation Entrepreneurship plays an important role to improve market orientation, business strategy, management capabilities and business performance. High market orientation can improve business performance. Appropriate business strategies can improve business performance. Management

capabilities can affect business performance although at insignificant level.

- (14) The study of Hove, Sibanda, & Poee(2014) examined the impact of Islamic banking on entrepreneurial motivation, firm competitiveness and business performance of SMEs in South Africa. To this end, a survey was carried out and data was gathered by means of questionnaires on a sample of 150 SME owners/managers in the Eastern Cape and Gauteng Provinces. Structural equation modeling was employed to analyze data using the Smart Partial Least Squares (PLS) software. The findings reveal that Islamic banking has a positive impact on both entrepreneurial motivation and firm competitiveness while the relationship between entrepreneurial motivation and the business performance of SMEs was found not to be significant. Furthermore, the study found that firm competitiveness has a highly significant and strongly positive impact on business performance of SMEs. In view of these findings, the paper concludes with some implications and policy recommendations for both the banks and the government.
- (15) The study of Johnson(2013) seeks to add to the literature by empirically analyzing the economic growth determinative power of Islamic banks. Confirming past research, Muslim prevalence in a population is found to be the most significant determinant of the diffusion of Islamic banks. Using this exogenous instrument in 2SLS regressions, results show that Islamic banks are not significantly correlated with economic growth. Most notably, including the Islamic banking instrument affects the strength of beta-convergence. Basic Solovian specifications show that convergence occurs; countries with higher initial GDP per capita grow more slowly. After accounting for the intensity of Islamic banking, this effect becomes much less statistically significant, suggesting that some of the effect of convergence may operate through the propensity to adopt Islamic banking. Empirical analysis disaffirms the hypothesis that Islamic banks minimize the explanatory power of legal origin on economic growth due to their independent implementation of Shariah law; the results show that accounting for Islamic banks has no effect on the determinative power of legal origin. Finally, the correlation of Islamic banking and financial

deepening is largely dependent on legal origin, resulting in negative effects for countries with British legal origin and positive for those with French legal origin.

(16) A study of Delpachitra(2013) provides an overview of the Islamic banking system and its product ranges, and examines their ability to meet Corporate Social Responsibility obligations while maintaining efficiency and managing risk. The growing literature on Islamic banking products, including their derivatives indicates that Islamic banking is popular worldwide and has global attention. Similarly, the diversity of banking options is growing in Middle Eastern countries with some banks offering separate windows for conventional and Islamic banking options to customers. Due to the unique nature of Islamic banking, which is constrained not only by the standard operating regulations of the respective countries, but also by Islamic law, the Sharī'ah, there are significant differences in the philosophy behind its finance transactions, the nature of transactions, goals and the obligations between the two types of institutions. Whether these differences lead to changes in risk preferences, lending decision-making processes, and the ultimate efficiency of operations are some of the key empirical questions yet to be fully answered. The paper introduces a theory based on classical utility theory, and then extends it to show its relevance to Islamic banking. In particular this paper shows that Islamic banking may not only improve operating performance, but also increases profitability for all parties concerned.

(17) The paper of Salwa, Azahari and Tamkin(2013) aims to explore the profile of successful microcredit entrepreneur and to examine the key factors contributing to the success. The sample of this study comprises 250 entrepreneurs who joined the scheme of I-Wawasan in Perak. In this study, the total assets owned which are employed to measure success of microcredit entrepreneurs are used as the dependent. The independent variables that measure success factors however the total amount of microcredit comprises financing, education, government support and experience. The result of multiple regressions (stepwise) indicated that, all the factors related to the success of microcredit entrepreneurs are

significant. This suggests that, those factors are important element towards the success of microcredit entrepreneurs. All the other three variables are positively related to success of microcredit entrepreneurs with the exception of experience which was negatively related. Some recommendations are proposed along with some limitation of the study.

(18) Al-Qasem's study(2013)aims at investigating the impact of Entrepreneurial Characteristics in Adopting Strategic Orientation in the Private Schools in Amman. The study's population consists of all employees in the Private Schools in Amman those include 500 students and more (44) School. The study sample, includes all principals, head of departments in the Private Schools in Amman, which includes 500 students and more of (230) individual. To achieve the objectives of the study, the descriptive analytical approach was used. A number of results were received: there was a significant impact of Entrepreneurial Characteristics (Self-confidence; initiative; achievement; independence and responsibility; innovation; risk) in Adopting Strategic Orientations in the Private Schools in Amman at level (0.05), there was not significant differences of Entrepreneurial Characteristics (Self-confidence; initiative; achievement; independence and responsibility; innovation; risk) in the Private Schools in Amman due to Age at level (0.05), there was a significant different of Entrepreneurial Characteristics (Self-confidence; initiative; achievement; independence and responsibility; innovation; risk) in the Private Schools in Amman due to Experience years and Job Position at level (0.05), The study recommended is definitely on the entrepreneurial characteristics in schools surveyed in order to promote and spread the spirit of innovation among its employees.

(19) The study of Trentini and Koparanova(2013)tries to contribute to our understanding of entrepreneurs' corrupt behavior by looking at two questions: (1) Does gender matter in corrupt behavior? and (2) Can corruption be an explanatory factor for gender gaps in firm growth? While it is often argued that female entrepreneurs face gender-specific challenges and might have different behaviors based on different ethics and moral standards, it is crucial to seek for empirical evidence at microeconomic level. Our results indicate that women entrepreneurs do have a significant

lower propensity to bribe as compared to men entrepreneurs. Looking at the impact of corruption on employment growth, we do find a general negative impact of administrative corruption especially for micro enterprise but a positive one for women entrepreneurs. This is consistent with the fact that the majority of women are micro entrepreneurs; for them it is easier to escape the attention of corrupt officials, but greasing the wheels of state bureaucracy might become necessary and facilitate their firm's growth.

- (20) The study of Armesh, Ghalandarzahie and Shahnevazie(2013) described that the present age is the age of competition over resources and capitals. Great industrial countries and even developing countries attempt to utilize resources and capitals through benefiting from educated and expert persons and develop their growth and development cycle and achieve innovation. Accessing to these innovations that leads to reviving economy of each country depends on entrepreneurship. In fact, entrepreneurship is a concept that has always accompanied human and plays key role for economic growth and development of countries, so that within competitive economy based on market, it has crucial importance; therefore, it guarantees survival for requirement to innovation and creation of new products and services. Thus, economic development in today's world is based on innovation, creation and applying knowledge and entrepreneurship. Developing entrepreneurship is a key important issue which leads to improving organizational performance. Nevertheless, corporate entrepreneurship is influenced on organization and environmental factors and is regarded as preventive and progressive factor. Therefore this paper identifying, the relationship between environmental and organizational factor with corporate entrepreneurship and the relationship between these variables with organizational performance .Certainly paying attention to effective environmental and organizational factors on Corporate Entrepreneurship leads to practical solutions for better developing entrepreneurship and finally improves organizational performance.

**Table 2.3:**  
*Summary of Previous Studies*

Year	Author (s)	Objectives	INDV	DV	Survey and Collecting Data	Results	Recommendation
2015	Adamu et al	assess the level of perceived relationship between Islamic banking products and entrepreneurship development.	Islamic banking products	Entrepreneurship	Field study survey, structured questionnaire targeting 200 respondents	There is a positive relationship between contribution of Islamic banking products and its ability to meet entrepreneurs' need of funding.	
2014	Almarri et al	explores the multifaceted nature of social entrepreneurship within the Islamic GCC Context .	social entrepreneurship	N.A	Expletory Method	the effects of social entrepreneurship actually foster the interaction and spread of social entrepreneurs, institutional entrepreneurs and Islamic philanthropists across multiple institutional spheres.	
2014	Al-Qassem	investigating the impact of Entrepreneurial Characteristics in Adopting Strategic Orientation in the Private Schools in Amman	Entrepreneurial Characteristics	Strategic Orientation	Field Study	there was a significant impact of Entrepreneurial Characteristics (Self-confidence; initiative; achievement; independence and responsibility; innovation; risk) in Adopting Strategic Orientations in the Private Schools in Amman .There was not significant differences of Entrepreneurial Characteristics in the Private Schools in Amman due to Age. There was a significant different of Entrepreneurial Characteristics in the Private Schools in Amman due to Experience years and Job Position.	The study recommended is definitely on the entrepreneurial characteristics in schools surveyed in order to promote and spread the spirit of innovation among its employees.
2013							
2012	Armes	identifying , the relationship	Environmental	Organizational	Descriptive Study	There is a relationship between environmental and	Certainly paying

	h ,Gh alan darz ahie and Sha hne vazi e	between environmental and organizational factor with corporate entrepreneurship and the relationship between these variables with organizational performance.	Factor Organizat ional Factor	Perform ance		organizational factor with corporate entrepreneurship and there is a relationship between these variables with organizational performance.	attention to effective environmenta l and organizational factors on Corporate Entrepreneur ship leads to practical solutions for better developing entrepreneurs hip and finally improving organizational performance that the high employment growth firms are not necessarily newly founded entrepreneuri al startups, but rather tend to be larger and more mature firms.
2014	Audr etsch	provide a review of the literature concerning the determinants of high-growth firms.	Entrepren eural Facto	Busines s Growth	Descriptive Research	suggest that high growth firms, while reflecting just a small share of the overall firm population, still manage to account for a considerable share of the employment created.	
2015	Bhar uddin et al	explores the importance of the social dimensions of business modelling for sustained growth and profitability.	social dimensio ns	growth and profitab ility.	Qualitative Method	the value of social entrepreneurship is highlighted.	
2015	Chun g ,Yu, Choi, and Shin	explores how CSR factors influence customer satisfaction and loyalty and whether the moderating effects of corporate image in the relationships between CSR and customer satisfaction and customer loyalty are or not.	CSR factors	custom er loyalty	structural equation modeling (SEM)	CSR positively affects customer satisfaction and loyalty, and customer satisfaction positively affects customer loyalty. The importance order of CSR factors is as follows: consumer protection, philanthropic responsibility, legal responsibility, ethical responsibility, economic responsibility, and environmental contribution. The moderating effect of corporate image in the relationship between CSR and customer satisfaction is identified.	managers should put CSR factors into action in the perspective of consumers, which will encourage customers to perceive the firms more favorably. The conclusion draws implications for marketing practice and future research. Main findings supported the
2013	Danij ela , Jasmi	e of the customer satisfaction and relationship	customer satisfactio n	financia l institut	Customer Satisfaction Survey was	Customer Satisfaction Survey was carried out throughout the 2014,	

	nka and Srecko	management in corporate policy of an financial institution, bank from Serbia		on	carried out throughout the 2014, targeting all client segments and covering geographical regions where bank operates, based on a random sample, including 700 loan clients of the bank	targeting all client segments and covering geographical regions where bank operates, based on a random sample, including 700 loan clients of the bank	importance and the possible impact of the Satisfaction customer research results on design of future services, innovations in products and relationship management of the bank.
2015	Hess & Johnson et al	add to the literature by empirically analyzing the economic growth determinative power of Islamic banks	economic growth	power of Islamic banks	Using exogenous instrument in 2SLS regressions	Islamic banks are not significantly correlated with economic growth.	Islamic banks has no effect on the determinative power of legal origin. The correlation of Islamic banking and financial deepening is largely dependent on legal origin, resulting in negative effects for countries with British legal origin and positive for those with French legal origin. For future research, the impact of innovation on other variables of brand loyalty can be studied. The findings of this study inform the readers about the impact of brand trust, customer satisfaction and brand loyalty on innovation in the extent of service innovations driven by global online
2015	Krom	evaluate the significance of innovation driven online entrepreneurship as well as the impact of innovation on brand trust, customer satisfaction and brand loyalty in the extent of service innovations	entrepreneurship	brand trust, customer satisfaction and brand loyalty	Global online entrepreneurship was explored on a theoretical basis and correlation as well as regression analyses were used.	a direct and positive relationship between innovation and brand loyalty, a direct and positive relationship between innovation and brand trust and a direct and positive relationship between innovation and customer satisfaction. Furthermore, according to the research findings brand trust and customer satisfaction have a direct and positive relationship with brand loyalty.	For future research, the impact of innovation on other variables of brand loyalty can be studied. The findings of this study inform the readers about the impact of brand trust, customer satisfaction and brand loyalty on innovation in the extent of service innovations driven by global online

2015	Mazr eku	Argues that customer satisfaction is the best way of gaining a sustainable competitive advantage and discusses the aspects of competitive advantage attained in this way.	customer satisfaction	competitive advantage	Descriptive research	Customer-oriented companies have to consider several such as: how customer satisfaction is attained, how to control customer expectations and how to effectively manage customer feedback.	entrepreneurship The need for customer relationship marketing strategies
2014	Mgeni	explore the extent entrepreneurial leadership style is used by CEOs in Tanzanian SMEs. determine the relationship between entrepreneurial leadership style of CEOs and business performance of small and Medium Enterprises CEOs	entrepreneurial leadership	business performance	primary data collected by mailed questionnaires and analyzed quantitatively using Pearson product moment correlation and simple regression by SPSS.	68.88% of all CEOs in Tanzania use entrepreneurial leadership style. That there is a significant strong positive correlation between entrepreneurial leadership style and business performance of SMEs in Tanzania.	SMEs need for more support and interest .
2015	Nur , Surachman , Salim and , Djumahir	measure and analyzing effect of Entrepreneurship Orientation, Market Orientation, Business Strategy and Management Capabilities on Business Performance at Printing Small and Medium Enterprises (SMEs) in Kendari	Entrepreneurship Orientation, Market Orientation,	Business Strategy and Management Capabilities	primary data. Total population is 103 printing SMEs. Sampling technique is census method. Data analysis is SEM (Structural Equation Model) with AMOS 16 program.	Orientation Entrepreneurship plays an important role to improve market orientation, business strategy, management capabilities and business performance. High market orientation can improve business performance.	Appropriate business strategies can improve business performance. Management capabilities can affect business performance although at insignificant level.
2014	Otache and Mahmood	illustrates the moderating and mediating role of external environment and organizational culture in the relationship between corporate entrepreneurship and business performance.	external environment , organizational culture	business performance	Exploratory Study	Based on the proposed framework, it is presumed that the effect of corporate entrepreneurship on business performance is dependent on whether external environment and organizational culture are supportive or not.	The necessity for more regulations and formal rules by top management
	Pooe	examined the	entrepreneur	business	data was gathered	Islamic banking has a	with some

	et al	impact of Islamic banking on entrepreneurial motivation, firm competitiveness and business performance of SMEs in South Africa	entrepreneurial motivation	business performance	by means of questionnaires on a sample of 150 SME owners/managers. Structural equation modeling was employed to analyse data using the Smart Partial Least Squares(PLS) software.	positive impact on both entrepreneurial motivation and firm competitiveness while the relationship between entrepreneurial motivation and the business performance of SMEs was found not to be significant. The firm competitiveness has a highly significant and strongly positive impact on business performance of SMEs.	implications and policy recommendations for both the banks and the government
2016	Sarath et al	provides an overview of the Islamic banking system and its product ranges, and examines their ability to meet Corporate Social Responsibility obligations while maintaining efficiency and managing risk.	ability to meet Corporate Social Responsibility	efficiency and managing risk	Descriptive Research	Islamic banking may not only improve operating performance, but also increase profitability for all parties concerned.	Making the differences lead to changes in risk preferences, lending decision-making processes, and the ultimate efficiency of operations are some of the key empirical questions yet to be fully answered.
2013	Sajilan, Tehseen and Adeyinka-Ojo	achieve two objectives. First is to identify the impact of entrepreneurial competencies on the business performance or success of small and medium enterprises (SMEs) in the Malaysian hospitality and tourism industry (HTI).	entrepreneurial competencies	business performance	Descriptive Research	that very few of these SMEs are successful while a large percentage are operating at survival stage and others are on the verge of collapsing due to lack of entrepreneurial competencies which impact negatively on their business performances. Findings also show that the SMEs' performance would depend greatly on internal and external factors, including financial and non-financial measures.	The theoretical contribution and managerial implications are also suggested
2013	Salwa, Azahari and Tamkin	explore the profile of successful microcredit entrepreneurs; second, to examine the key factors contributing to the success	microcredit entrepreneurs	business success	Descriptive Research	all the factors related to the success of microcredit entrepreneurs are significant. This suggests that, those factors are important element towards the success of microcredit entrepreneurs. All the other three variables are positively related to success of microcredit entrepreneurs with the exception of experience which was negatively related.	Some recommendations are proposed along with some limitation of the study.
	Trentini & Ko	To contribute to our understanding of	Gender	entrepreneurs' corrupt	Qualitative Research	women entrepreneurs do have a significant lower propensity to bribe as	

	paran ova	entrepreneurs' corrupt behavior by looking at two questions: (1) does gender matter in corrupt behavior and (2) can corruption be an explanatory factor for gender gaps in firm growth		behavio r		compared to men entrepreneurs. Looking at the impact of corruption on employment growth, we do find a general negative impact of administrative corruption especially for micro enterprise but a positive one for women entrepreneurs
2015	Wull eman and Hudo n	improve the understanding of social entrepreneurship models based on empirical evidence from Mexico	social entrepren eurship	bussine ss success	A comparative case study of ten Mexican social enterprises is then elaborated using that framework	Starting either as social bricoleurs or as social constructionists, social entrepreneurs aspire to become social engineers. Moreover, social constructionists usually present hybrid business models.

## 2.10 Research Hypotheses Development:

The conceptual arguments of previous research converge on the idea that firms benefit from highlighting newness, responsiveness, and a degree of boldness. Extensive discussion of the arguments can be found in Lumpkin and (Dess, 1996). Indeed, these suggestions form the basis for the interest in studying the relationship between entrepreneurship and performance (Miller, 1983).

In an environment of rapid change and shortened product and business model lifecycles, the future profit streams from existing operations are uncertain and businesses need to constantly seek out new opportunities. Therefore, firms may benefit from adopting entrepreneurship .Such firms innovate frequently while taking risks in their product market strategies (Miller & Friesen, 1982). Efforts to anticipate demand and aggressively position new product/service offerings often result in strong performance (Ireland, Hitt, & Sirmon, 2003).

Thus, conceptual arguments suggest that entrepreneurship leads to higher performance. However, the magnitude of the relationship seems to vary across studies. While some studies have found that businesses that adopt a strong entrepreneurial orientation perform much better than firms that do not adopt an entrepreneurial orientation (with an  $r > .30$ , 9 e.g., Covin & Slevin, 1986; Hult, Snow, & Kandemir, 2003; Lee, Lee & Pennings, 2001; Wiklund & Shepherd, 2003). Other studies reported lower correlations between entrepreneurship and performance (e.e., Dimitratos, Lioukas, & Carter, 2004; Lumpkin & Dess, 2001; Zahra, 1991) or were

even unable to find a significant relationship between EO and performance (George, Wood, & Khan, 2001; Covin, Slevin, & Schultz, 1994).

Generally the relationship between entrepreneurship and business performance has been researched intensively. The entrepreneurship research started in the United States of America (USA) and until the year 2000 most studies are conducted in this country setting. Later, researchers performed studies in, among other places, Sweden (Wiklund and Shepherd 2003, 2005), Slovenia (Antoncic and Hisrich, 2001, 2004; Antoncic, 2006), South Africa (Goosen et al., 2002), China (Chen et al., 2005), Greece (Dimitratos et al., 2004), Finland (Jantunen et al., 2005), Germany (Walter et al., 2006), Vietnam and Thailand (Swierczek and Ha, 2003), Netherlands (Kemelgor, 2002; Stam and Elfring, 2008), United Kingdom (Hughes and Morgan, 2007) and Turkey (Kaya, 2006). Among the legacy of studies that have taken place over the years, the business performance consequences of EO have not always been clear.

Recently, Rauch et al. (2009) performed a meta-analysis of the relationship between entrepreneurship and business performance. Their study included 51 articles and showed a significant positive relationship between EO and business performance. The control variable for cultural differences between continents included by the authors turned out to be statistically insignificant, meaning that the relationship between entrepreneurship and business performance is “of similar magnitude in different cultural contexts” (Rauch et al., 2009, p. 779). Of the 51 papers included, only four other studies reported mixed or no significant findings. Slater and Narver (2000) did not find a significant relation between entrepreneurial orientation and business performance at all. Swierczek and Ha (2003) found only a partial positive relationship and Walter et al. (2006) found that entrepreneurship is not directly related with business performance.

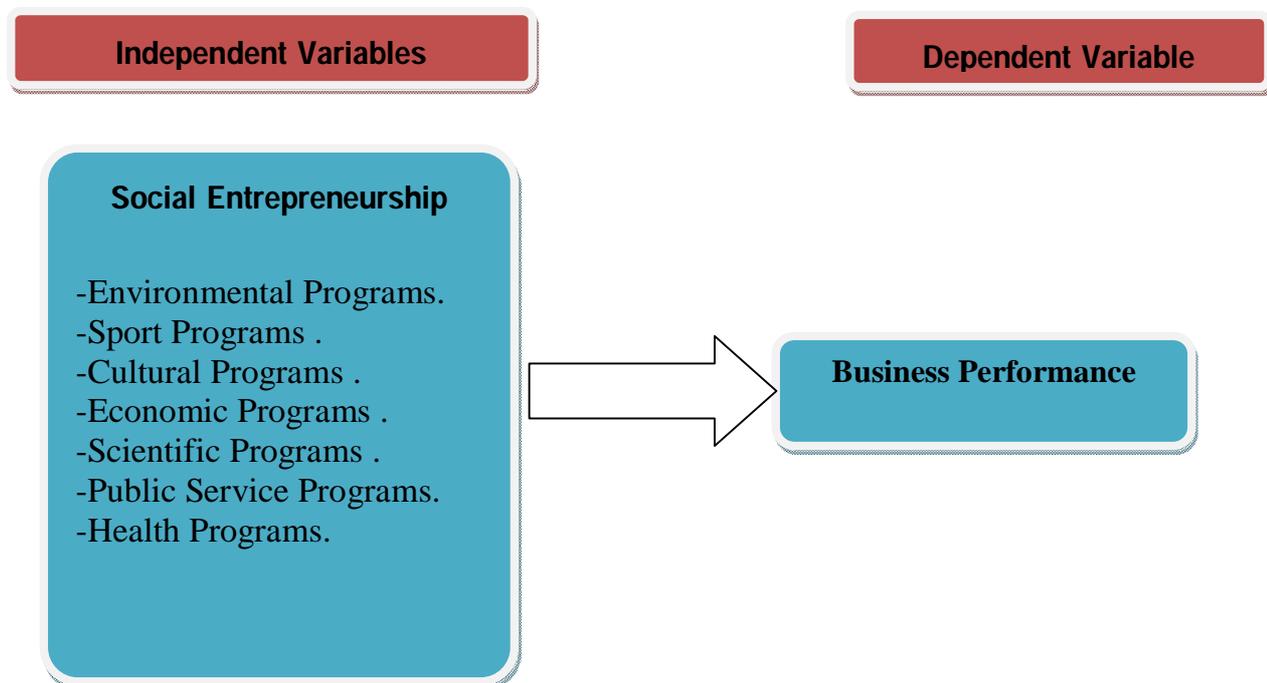
Covin and Slevin (1989) found that there is a larger positive effect of entrepreneurship on business performance in hostile environments, while there seems to be no significant relation in benign environments. Also, other researchers have included environment as a moderator or as a control variable in their models. Lumpkin and Dess (2001) found environmental hostility to be a significant moderator in the relationship between entrepreneurship and firm profitability. Wiklund and Shepherd (2003) use environmental munificence and heterogeneity as control variables within their research on knowledge-based resources and entrepreneurship.

Within their research, environmental munificence emerged as a significant control variable.

According to last discussions, to achieve the objectives of the study and attempt to answer its questions, therefore the following hypotheses have been formulated:

- (1) The Environmental Programs have a significant effect on Business Performance.
- (2) The Sport Programs have a significant effect on Business Performance.
- (3) The Cultural Programs have a significant effect on Business Performance.
- (4) The Economic Programs have a significant effect on Business Performance.
- (5) The Scientific Programs have a significant effect on Business Performance.
- (6) The Public Service Programs have a significant effect on Business Performance.
- (7) The Health Programs have a significant effect on Business Performance.

## 2.11 Research Model :



### Source:

1. Lumpkin&Dess,2011.
2. Sakarneh,2008.
3. Chow,2006.
4. Anderson, Dana & Dana, 2006.
5. Brock & Kim, 2008.
6. Manju,2013.

## **2.12 Summary:**

In this chapter we discussed the social Entrepreneurship and its importance in the economies according to international literatures and experiences. The concept of social entrepreneurship in developed countries is still limited and mixed in. The social entrepreneurship is found in the form of inclusions in the economic system, designed to create new industries, create new models of business, the allocation of resources on neglected community areas, and these developments began receiving light by some who wish to apply this concept, and began using the research and books, and they focus the process of research and writing on the concept of social entrepreneurship during the past few years.

On the one hand, some studies confirmed a positive relationship between entrepreneurship and business performance. On the other hand, other studies affirmed a negative relationship. In addition there are divergent arguments concerning the impact of entrepreneurship on business performance.

According to literatures, entrepreneurship theories and studies, we try to achieve the objective of this study, which is trying to propose a framework that shows the effects of social entrepreneurship on business performance. According to the debate and discussion among Previous Studies mentioned in this chapter, the researcher formulated seven hypotheses, which will be used to answer the study questions.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Introduction:

The concept of social entrepreneurship emerged as strategies seek to achieve social goals and establish sustainable solution, which facing neglected social problems in countries. The roles of social entrepreneurship are considered as an important role to achieve sustainable development through employment opportunities and creating jobs for disadvantaged groups in society, and training, as the study showed that this concept generates a lot of social innovation in facing health, scientific, and environmental problems, and institutional development.

The roles of social entrepreneurship are considered as an important role to achieve sustainable development through employment opportunities and creating jobs for disadvantaged groups in society, and training, as the study showed that this concept generates a lot of social innovation in facing health, scientific, and environmental problems, and institutional development. That social entrepreneurship offered radical solutions for job seekers and more job training and new employment opportunities.

In conclusion, though previous studies, it confirm the positive effect of social entrepreneurship on the organization performance, and there are plenty of studies still consider this concept as closer to the theoretical side compared to applied, and this point has been utilized in the development of the current study model which try to fill the gap in studies and look at the overall problems faced by communities such as health, sports, cultural, scientific entrepreneurship and finally the entrepreneurship of services. In addition to what has been discussed in previous studies of environmental, educational and economic entrepreneurship.

#### 3.2 Research Design:

This study is descriptive. This study aimed at the beginning to determine the level of social entrepreneurship programs in Islamic banks operating in Jordan, and investigate the effect of such programs on performance of Islamic banks expressed by competitive advantage. These programs consist of seven pillars: the environmental

programs, the sports Programs, the cultural programs, the economic programs, the scientific programs, the public service programs and the health programs.

The descriptive research is used to describe characteristics of a population or phenomenon being studied. It does not answer questions about how/when/why the characteristics occurred. Rather it addresses the "what" question (what are the characteristics of Minnesota state population or situation being studied?) The characteristics used to describe the situation or population are usually some kind of categorical scheme also known as descriptive categories. Descriptive research generally precedes explanatory research (Shields & Rangarajan, 2013).

Hence, descriptive research cannot describe what caused a situation. Thus, descriptive research cannot be used as the basis of a causal relationship, where one variable affects another. In other words, descriptive research can be said to have a low requirement for internal validity. The description is used for frequencies, averages and other statistical calculations. Often the best approach, prior to writing descriptive research, is to conduct a survey investigation (Shields & Rangarajan, 2013).

### **3.3 Unit of Analysis:**

The unit of analysis varies according to the population study as follows:

- (1) **Customers:** customer who deals with any of the Islamic banks operating in Jordan is the unit of analysis.
- (2) **Employees:** all employees in Islamic banks operating in Jordan at various functional levels (executive director, branch manager, unit manager, head of department, employees).

### **3.4 Research Population:**

This study contains a couple of populations, and these populations were chosen because both of them involved a hypothesis about certain questions in the questionnaire, which were used later to analyze the objectives of the study and answer its hypotheses as follows:

**3.4.1 Population of Employees:** This population consists of all executives and department managers and employees at all levels of management, in Islamic banks operating in Jordan and licensed by The Central Bank of Jordan in 2016 and they were about 36422 employees ( Jordanian banks associations ,2015).

**3.4.2 Population of Customers:** This population consists of all customers in banks in Jordan (Islamic and commercial), and they are about 4083427 customers in

2015 (Jordanian banks associations, 2015). To find out how many dealers with Islamic banks, an exploratory study of 500 clients was conducted, they were asked what kind of banks they are dealing with currently. The final result was that 54.5% of them tend to deal with Islamic banks (45.5% of them tend to deal with commercial banks) based on that the study population was recalculated to about 2225468 (the overall number of customers \* Islamic banks share =  $4083427 * 0.545 = 2225468$ ).

### 3.5 Sample: Unit, Frame, Size and Technique:

#### 3.5.1 Sample of Employees:

Simple random sampling method has been used to collect data about the performance of Islamic banks expressed as a competitive advantage, to calculate the study sample among employees of Islamic banks in the city of Amman only. Referring to sampling tables as well as using specialized websites in the calculation samples (to be sure please use sample size calculator) and use the following location according to the following parameters (<http://www.surveysystem.com/sscalc.htm>).

Simple random sample advantages include ease of use and accuracy of representation. No easier method exists to extract a research sample from a larger population than simple random sampling. There is no need to divide the population into sub-populations or take any steps further than plucking the number of research subjects needed at random from the larger group. Again, the only requirements are that randomness governs the selection process and that each member of the larger population has an equal probability of selection (De Persio, 2015).

**Table3.1:**

*Calculating Sample size of Employees*

<b>The Parameters</b>	<b>The Value</b>
Confidence Level	95%
Confidence interval	5
Population	3744
Sample Size Needed	348

*Source: By the researcher in this study.*

Selecting subjects completely at random from the larger population also yields a sample that is representative of the group being studied. Even sample sizes as small

as 40 can exhibit low sampling error when simple random sampling is performed correctly. For any type of research on a population, using a representative sample to make inferences and generalizations about the larger group is critical; a biased sample can lead to incorrect conclusions being drawn about the larger population. Simple random sampling is as simple as its name indicates, and it is accurate. These two characteristics give simple random sampling a strong advantage over other sampling methods when conducting research on a larger population(De Persio, 2015).

**Table 3.2:**

*Sample Distribution among Islamic Banks in Jordan*

<b>Bank</b>	<b>No. of Employees</b>	<b>% of Total Employees</b>	<b>Number of Questionnaires Distributed</b>
Jordan Islamic bank	2184	59.05	206
Jordan Dubai Islamic Bank	852	23.2	81
Islamic International Arab Bank	424	11.5	40
Al-Rajhi Bank	284	7.7	27
Total	3744	100	384

Source: Association of banks of Jordan, annual report, 2015.

### 3.5.2 Sample of Customers:

The study sample has been taken from customers dealing with Islamic banks in Amman city only, in order to calculate the sample of customers; we used the same previous method used in calculating employees sample and using the same previous data specified by the following table, it was found that the sample size is 384, and the simple random sampling method was used to collect data from the sample survey calculated.

**Table 3.3:**

*Calculating Sample size of Customers*

<b>The Parameters</b>	<b>The Value</b>
Confidence Level	95%
Confidence interval	5
Population	2225468
Sample Size Needed	384

Source: calculated By the researcher according to E-programs on Web.

### 3.6 Variables and Measurement:

#### 3.6.1 Business Performance:

For The purpose of this study we use the competitive advantage as a measure for business performance. Depending on the previous we see that the company's competitive advantage means the ability to do something better than its competitors and give it a competitive edge on them in the market, and this means the company's ability to produce and deliver products (goods or services) to customers seamlessly as provided by competitors. There is some kind of congruence among the views of a number of writers about the most common dimensions and each of them represents an essential dimension to achieve a competitive advantage for the company and these dimensions are of cost, quality, flexibility and delivery.

**Table 3.4:**

*Measures of Competitive Advantage*

No.	Competitive Advantage Dimensions	Questions
1	Cost Elements	31-35
2	Quality Elements	36-41
3	Flexibility Elements	42-46
4	Delivery Elements	47-49

#### 3.6.2 Social Entrepreneurship:

The previous studies confirm the positive effect of social entrepreneurship on the business performance, and the plenty of studies still consider this concept as closer to the theoretical side compared to applied, and this point has been utilized in the development of the current study model and which try to fill the gap in studies and look at the overall problem faced by communities such as health, sports, cultural, scientific entrepreneurship and finally the entrepreneurship of services. In addition to what has been discussed in previous studies of environmental, educational and economic entrepreneurship.

**Table 3.5:**

*Measures of Social Entrepreneurship*

No.	Independent Variables	Questions
1	Environmental Programs	1-5
2	Sports Programs	6-9

3	Cultural Programs	10-14
4	Economic Programs	15-18
5	Educational Programs	19-22
6	Health Programs	23-26
7	Public Service Programs	27-30

### 3.7 Developing The Questionnaire:

we have benefited from a study by the researcher Sakarneh(2005)and researchers Bharuddin et al.,(2014)to evaluate the dimensions of entrepreneurship in general and social entrepreneurship especially, we also have taken advantage the study of Almarri et al.,(2014) and Sarath et al.,(2013) to explore the nature of social entrepreneurship in Islamic banks, and to measure the impact of entrepreneurship characteristics on the strategic direction according to a study Al-Qasem(2013), and to link the former variables to consent of customers, we have been using the study of Chung, Yu ,Choi, and Shin(2015) in this field, while the rest of the variables covered by the study has been preparing its own measure by the researcher, relying on what brought him the other studies, which dealt with those variables or causes sporadically.

Measures the general appearance of the questionnaire in terms of overall output, and clarity of statements and terms contained in it, for the purposes of this study and to test the reliability and validity of the scale, we have relied on the following:

- Review a number of previous studies to benefit from some of the scales used to measure the development of research.
- Scale was tested by some of the professors who are specialized in the field of statistics and statistical assessment, to ascertain the extent of the scale to meet the requirements of scientific questionnaire design, in terms of evaluation and action and formulating questions included.
- The questionnaire was discussed with the professor supervisor to ensure that the scale ability to express the problem of the study variables and hypotheses.
- The questionnaire was presented to five professors who are specialized in business management in Jordanian and Saudi universities (see Annex: arbitrators of questionnaires), so as to ensure the accuracy and validity of

statements contained in it and the extent of its ability to measure the variables of the study.

- Upon the suggestions shown by the arbitrators of the questionnaire, appropriate adjustments have been done to some questions and paragraphs, by adding or deleting some unnecessary paragraphs, or that carry misconceptions or duplicates or unclear.

### **3.7.1 Designing The Questionnaire:**

The employee's questionnaire consists of two parts, Part I is formed of the phrases that represent the performance of Islamic banks expressed in the four dimensions of competitive advantage (cost, quality, flexibility, delivery), and the second part of the questions related to the demographic characteristics of the population. While the customer's questionnaire is formed of four main parts, Part I contains the questions concerning the extent of the application of social entrepreneurship programs in Islamic banks operating in Jordan, and the second part represents the level of customer satisfaction for Islamic banks performance in the field of social entrepreneurship, and the third part was the general information which reflects the proposals and mechanisms for the development of social entrepreneurship programs, while The fourth and final part included questions related to demographic or characteristics of the population.

### **3.8 Pilot Study:**

Pilot study involves the random selection of a small number of representative individuals from a group, who agree to be available over an extended period - often one to three years. During that period, they serve as a stratified random sample of people from whom data can be elicited on a variety of topics.

To enhance the belief in the problem statement, and to ensure that questionnaire is suitable and clear for respondents, the researcher conducted a pilot study on workers and customers of Islamic banks. The pilot study size of workers and customers about 15% of total samples, which reached to 52 and 58 respectively (Connelly, 2008, p. 411)<sup>1</sup>.

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<sup>1</sup>According to Connelly (2008), extant literature suggests that a pilot study sample should be between 10%- 15% of the sample projected for the larger parent study. However, Hertzog (2008) cautions that this is not a simple or straight forward issue to resolve because these types of studies are influenced by many factors. Nevertheless, Isaac and Michael (1995) suggested 10 – 30 participants; Hill (1998) suggested 10 to 30 participants; Hill (1998) suggested 10 to 30 participants for pilots in survey

### 3.9 Data Collection Techniques & Methods:

There are two types of data, i.e. primary data and secondary data. The data collection methods of these two types of data differ, because, in the case of primary data, the collection of data must be original, while in secondary data, data collection is much like a compilation. The different methods of collecting primary data, like observation, interview, questionnaire, schedule and so on. Many think that questionnaire and interview are one and the same thing, but there are a lot of differences between these two. While questionnaires are mailed to the respondents, to be answered, in the manner specified in the cover letter. The interview is a one to one communication; wherein the respondents are asked questions directly. The data sources in this study are:

- (1) **The Secondary Data:** It was through a review of various literatures on the subject of the study, published in books and Arab and foreign theses, in addition to niche electronic sites, statistics issued by the relevant local and international institutions.
- (2) **The Primary Data:** aiming to reach a solution to the problem of the research and testing of hypotheses, appropriate measurement tool has been developed (questionnaire) to collect the necessary Preliminary data for this purpose.

The scale application process has passed the following steps:-

- (1) Collecting information about the study population (employees, customers) by reviewing the statistics issued by the Jordanian Association of Banks.
- (2) Excluding incomplete questionnaires to a large extent, in which answers were repeated from the same source, or those that did not fulfill the terms of the statistical evaluation.
- (3) Reservation to the answers that may have one format, especially those that may be received from a particular branch because of the close similarity, shortages resulting has been offset from other branches.

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research; Julious (2005) in the medical field, and van Belle (2002) suggested 12; Treece and Treece (1982) suggested 10% of the project sample size. This is in line with the recommendation by Malhotra (2008) that the sample size for pre-test is normally small, ranging from 15-30 respondents but it must be increased substantially if the test involves several stages.

### 3.10 Data Analysis:

#### 3.10.1 Data Screening:

The scale application process has passed the following steps:-

- (1) Collecting information about the study population (employees, customers) by reviewing the statistics issued by the Jordanian Association of Banks.
- (2) Excluding incomplete questionnaires to a large extent, in which answers were repeated from the same source, or those that did not fulfill the terms of the statistical evaluation.
- (3) Reservation to the answers that may have one format, especially those that may be received from a particular branch because of the close similarity, shortages resulting has been offset from other branches.

The following table shows the distribution of the obtained answers of the study sample:

**Table 3.6:**

*Samples' Answers According to the Population*

<b>The Population</b>	<b>Total Distributed</b>	<b>Respond</b>	<b>Rate %</b>	<b>Removed</b>	<b>Final Number</b>
Employees	348	332	95.4	11	321
Customers	384	371	96.6	0	371

#### 3.10.2 Normality:

It measures the extent of distributing the data collected normally, as a prelude to conduct statistical tests required to prove the hypotheses of the study, this test is based on the following hypothesis:

Ho: data is not distributed normally.

H1: data is distributed normally.

Statistical rule states to accept the null hypothesis H0 if the level of moral tests is greater than (5%), and therefore the results of this test were in table 3.7.

Based on the results of the table below, all the data used are distributed normally, and therefore tests can be conducted to prove the study hypotheses.

**Table 3.7:***Normal Distribution Test of Independent Variables*

<b>No.</b>	<b>Independent Variables</b>	<b>K-S</b>
1	Environmental Programs	0.00
2	Sports Programs	0.00
3	Cultural Programs	0.00
4	Economic Programs	0.00
5	Educational Programs	0.00
6	Health Programs	0.00
7	Public Service Programs	0.00

**3.10.3 Validity:**

Before the adoption of scale research (questionnaire), and its contents of questions, it was necessary to test the quality of this scale through a test called the validity and reliability testing. Validity is defined as the average difference in the outcome of the scale at different responders' individuals, and the extent of the meter's ability to measure what it is purported to measure (Sekaran & Bougie, 2013).

The reliability is the degree to which we can get the same results if the test is repeated using the same conditions, it also measures the consistency and harmony of the paragraphs of the scale (Zikmund, 2003), reliability and validity of the model has been tested through a group of tests as follows:

- (1) The Content Validity : measures the degree to which the study reflect the practical real dimensions of its content, which depends on the procedures and steps for setting up the scale search, and the extent of the paragraphs of the scale's ability to express variables of the study and representing it accurately.
- (2) The Face Validity: measures the general appearance of the questionnaire in terms of overall output, and clarity of statements and terms contained in it, for the purposes of this study and to test the reliability and validity of the scale, we have relied on the following:
  - A. Review a number of previous studies to benefit from some of the scales used to measure the development of research.
  - B. Scale was tested by some of the professors who are specialized in the field of statistics and statistical assessment, to ascertain the extent of the scale to meet

the requirements of scientific questionnaire design, in terms of evaluation and action and formulating questions included.

- C. The questionnaire was discussed with the professor supervisor to ensure that the scale ability to express the problem of the study variables and hypotheses.
- D. The questionnaire was presented to five professors who are specialized in business management in Jordanian and Saudi universities (see Annex: arbitrators of questionnaires), so as to ensure the accuracy and validity of statements contained in it and the extent of its ability to measure the variables of the study.
- E. Upon the suggestions shown by the arbitrators of the questionnaire, appropriate adjustments have been done to some questions and paragraphs, by adding or deleting some unnecessary paragraphs, or that carry misconceptions or duplicates or unclear.

### 3.10.4 Reliability Analysis:

The test of the quality of the collected data has been tested through following reliability and validity test:

#### 3.10.4.1 Guttman Split- Half test:

It is used to measure the degree of internal consistency and coherence between the paragraphs of the scale, this test is done by dividing the responses obtained in two parts, and then calculate the correlation coefficient between them and the high value of the correlation coefficient indicates the fact that the two parts are similar responses to a large extent.

**Table 3.8:**

*Split- Half Test*

The Questionnaire	The First Part Equal-Length Spearman-Brown	The Second Part Unequal-length Spearman-Brown	Correlation Between Forms	Guttman Split-half
Employees	0.908	0.909	0.832	0.908
Customers	0.928	0.928	0.866	0.926

### 3.10.4.2 Cronbach's Alpha:

It measures the degree of validity and reliability of the scale; we have been testing each variable of the study variables separately. Statistical rule for this test is that the acceptable ratio is (60%) or more (Sakaranh,1984:225), the results came as follows:

**Table 3.9:**

*Cronbach's Alpha Values for The Study Variables*

No.	Study Variables	the value of coefficient
<b>Overall Social Entrepreneurship Programs</b>		0.975
1	Environmental Programs	0.904
2	Sports Programs	0.882
3	Cultural Programs	0.896
4	Economic Programs	0.882
5	Educational Programs	0.913
6	Health Programs	0.903
7	Public Service Programs	0.909
<b>Overall Elements of Competitive Advantage</b>		0.96
	cost elements	0.847
	Quality elements	0.931
	elements of flexibility	0.909
	delivery elements	0.929
<b>Overall Questionnaire</b>		0.979

The previous table shows that all the independent and dependent variables showed high levels of reliability, reached (97.5%) in the overall social entrepreneurship programs, and about 96% of the elements of competitive advantage, while reliability reached rate of 97.9% in the overall of the questionnaire.

### 3.10.5 Variance Inflationary Factor Test (VIF):

This test measures what is known Co-Linearity, which refers to the degree of correlation of internal independent variables in the model with each other, making it difficult to separate the effect of each independent variable on the dependent one. And the statistical decision-making rule provides on the acceptance of the test base if the

value of VIF is less than five, which indicates that the value to the lack of overlap between the independent variables included in the model, the following table shows the results of this test:

**Table 3.10:**

*Value of the VIF test according to the study population*

<b>Population</b>	<b>Highest Correlation Coefficient</b>	<b>VIF</b>
Customers	0.831	2.865
Employees	0.873	4.240

"r" represents the value of each variable from the independent variables included in the model's correlation coefficient, and to conduct this test, the highest value for the correlation coefficient has been taken, for all the independent variables included in each model separately, and applied as follows:

$$VIF = 1 / (1 - r^2) \text{ ----- (3)}$$

The decision-making rule provides on if VIF value is less than five, it means that there is no relationship between the independent variables in the model.

After testing, it was found that all data obtained is lower values for (5), this means there is no overlap between the independent variables in those population

### **3.10.6 Descriptive Analysis:**

The following tables indicate the results of the descriptive statistics for independent and dependent variables.

**Table 3.11:**

*Descriptive Statistics for the Application of Social Entrepreneurship Programs in Islamic Banks*

<b>No.</b>	<b>Phrase</b>	<b>S.D</b>	<b>Mean</b>	<b>Statistical Decision</b>
<b>First, overall environmental programs</b>		<b>0.92609</b>	<b>1.7958</b>	<b>Rejected</b>
1	your organization provides programs for attention to the natural reserves and wildlife	0.78935	1.5944	rejected
2	Your organization provides campaigns and programs about the attention to environmental and climatic changes	0.83430	1.6853	rejected
3	your organization offers programs about energy efficiency and the search for alternative solutions	1.01936	1.9441	rejected

4	Your organization offers programs on how to preserve the national heritage	0.96853	1.8601	rejected
5	your organization contributes to providing campaigns on how to use water resources and conservation	1.01893	1.8951	rejected
<b>Second: overall sports programs</b>		<b>0.92502</b>	<b>1.8759</b>	<b>rejected</b>
1	Your organization provides financial programs and campaigns to support sports and youth clubs	0.89968	1.9790	rejected
2	your organization cares about Incubators to look after sports and youth emerging talent	0.89710	1.7832	rejected
3	Your organization implement campaigns to support national sporting events (such as the Women's World Cup)	0.95424	1.9301	rejected
4	Your organization provide campaigns to support the Jordanian sports Posts abroad	0.94906	1.8112	rejected
5	Your organization provides financial programs and campaigns to support sports and youth clubs	0.89968	1.9790	rejected
<b>Third: overall cultural programs</b>		<b>1.0311</b>	<b>2.0881</b>	<b>rejected</b>
1	Your organization contribute to the programs and campaigns to raise traffic safety awareness	0.93611	2.0629	rejected
2	Your organization implement programs on the phenomenon of firing bullets at events	0.97046	1.8741	rejected
3	The institution providing programs about the phenomenon of extravagance and opulence at events	1.01452	1.9231	rejected
4	Provided your institution's programs and campaigns to encourage and support marriage	1.19699	2.5455	rejected
5	Your organization provides programs to take care of creators and thinkers Jordanians	1.03742	2.0350	rejected
<b>Fourth: overall economic programs</b>		<b>1.08269</b>	<b>2.24</b>	<b>rejected</b>
1	Your organization has provided programs for the operation and employment of Jordanian youth	1.17137	2.2238	rejected
2	Your organization has adopted implementing programs and campaigns to improve the lives of the poor level	1.04579	2.1608	rejected
3	your institution Provided programs and campaigns to create a great benefit to the local economy projects	1.10905	2.4126	rejected
4	your institution Provided programs and educational campaigns in the field of financial and banking security	1.00457	2.1608	rejected
<b>Fifth: overall educational programs</b>		<b>1.0093</b>	<b>1.8933</b>	<b>rejected</b>
1	Banks offered programs to take care of extracurricular activities in schools and universities	0.97613	1.9301	rejected
2	The banks create educational centers for people with special needs	1.07788	1.8811	rejected
3	Banks have to establish learning centers in poor and remote areas	0.99990	1.8322	rejected
4	Banks have incentives for scientific innovation activities in universities	0.98331	1.9301	rejected
<b>Sixth: overall health programs</b>		<b>1.01103</b>	<b>1.9405</b>	<b>rejected</b>
1	Your organization has provided programs on health behaviors and habits pathogenic	0.86961	1.7692	rejected
2	your organization has provided financial support for medical conferences and campaigns, community health	1.02692	1.9580	rejected
3	Your organization has adopted special programs supporting the disabled and those with special needs	1.07774	1.9790	rejected
4	Your organization carried out blood donation campaigns, free medical days for the needy and the poor	1.03988	2.0559	rejected

<b>Seventh: overall public service programs</b>		<b>0.93561</b>	<b>1.9738</b>	<b>rejected</b>
1	Your organization has adopted programs and campaigns to promote social responsibility among citizens	0.90312	1.9091	rejected
2	Your organization carried out the clean-up campaigns in the cities and streets in the cities	0.88894	1.8881	rejected
3	Your organization has implemented campaigns related to planting trees in the desert and remote areas	0.93815	1.8811	rejected
4	your organization provided contributions of stationery, books and clothing for the poor and needy students	1.09506	2.2168	rejected
<b>Overall social entrepreneurship programs</b>		<b>0.99166</b>	<b>1.9725</b>	<b>rejected</b>

The results of the previous table (4.1) points out that the respondent sample individuals have rejected all phrases of the scale, which means that social entrepreneurship programs are not available in Islamic banks, and all Islamic banks operating in Jordan lack these programs, and that was the result of comparing the arithmetic mean of these variables with the arithmetic mean of scale of (3).

**Table 3.12:**  
*Descriptive Statistics of Competitive Advantage Dimensions*

No.	Phrase	S.D	Mean	Statistical Decision
First: Dimension of cost		<b>0.93454</b>	<b>2.8266</b>	
1	Bank provides banking products at a cost different from competitors (usually less)	1.05081	2.3143	rejected
2	The Bank attempts to exploit human resources optimally	1.08310	2.9429	rejected
3	Bank products directed to certain social strata (retired and employees)	1.22440	2.8286	rejected
4	The Bank uses the technology in its administrative practice	1.19663	3.2571	accepted
5	The Bank uses advanced banking technology	1.18322	3.2000	accepted
Second: Dimension of Quality		<b>0.96163</b>	<b>2.7797</b>	rejected
1	Bank provides high quality banking products compared to competitors	1.03955	2.9143	rejected
2	The Bank provides banking services to customers in a distinctive way	1.14128	2.8571	rejected
3	Bank cares complaints and suggestions made by customers	1.02736	2.6571	rejected
4	Featuring banking employment available is professional and skillful	0.70174	3.0857	accepted
5	There is speed in the provision of banking services to customers	0.89066	2.8286	rejected
6	There is accuracy in providing banking services to customers	0.90098	3.2000	accepted
<b>Third : dimension of flexibility</b>		<b>0.98294</b>	<b>2.9469</b>	<b>rejected</b>

1	Bank supports the provision of banking products that meet the market need constantly	1.01087	3.0857	rejected
2	The Bank has the advantage diversity in the provision of banking services to clients	0.98134	2.9143	rejected
3	The Bank has the ability to provide banking outlets wherever found customers	0.97014	3.0000	accepted
4	The Bank has the ability to deal with emergency conditions (events and holidays)	1.30094	3.1143	accepted
5	The possibility of providing sophisticated new banking services	1.08852	3.1429	rejected
Fourth: dimension of delivery		<b>1.04512</b>	<b>2.9510</b>	rejected
1	The client gets banking services in the right place	1.13611	3.0571	accepted
2	The customer can get a banking service right time	1.18251	2.8857	rejected
3	The customer can get the service appropriately to their needs	1.03307	2.8571	rejected
<b>Overall Dimensions of Competitive Advantage</b>		<b>0.9806</b>	<b>2.876</b>	

As the results of the previous table (3.12) points out the low level of competitive advantage because the sample refused many of the scale phrases, and this is consistent with the results of the previous tables, customers satisfaction is a main reason to form the competitive advantage, but as long as there is a decrease in the level of satisfaction achieved, it means that Islamic banks operating in Jordan have low degree of competitive advantage, and that result was by comparing the arithmetic mean of these variables with the arithmetic mean of the scale of (3).

### **3.11 Summary:**

In this chapter we discuss the research design, and it showed that this study is descriptive. The unit of analysis is divided into two types: the customer who deals with the Islamic banks in Jordan and the employee who working in such banks.

In addition we discuss the study population, which divided into two, the first segment consists of all executives and department managers and employees at all levels of management reached to 36422 employees, and the other segment consists of all customers dealing with Islamic banks which calculated to about 2225468 customers. Based on these calculations we select the sample size of employees and customers segments, which reached to 348 and 384 respectively. Simple random sampling method has been used to collect the data. For The purpose of this study we use the competitive advantage as a measure for business performance, and the social entrepreneurship consist of health, sports, cultural, scientific, environmental, educational and economic entrepreneurships.

We use the previous studies to evaluate the dimensions of entrepreneurship in general and social entrepreneurship especially, and to explore the effect of entrepreneurship variables on the dependent variable.

To collect the data, the researcher visits Islamic banks, branches and headquarters, and she regained 332 of all employees' sample, 11 questionnaires were excluded, and 371 forms were taken back of customers' samples. The pilot study was conducted. The measures of normality, validity, reliability, and correlations are conducted, and it is approved that the data collected are suitable to test the hypotheses. The results of the descriptive previous table shows that the respondent sample individuals have rejected all phrases of the scale, which means that social entrepreneurship programs are not applied in Islamic banks. Besides that the results points out the low level of competitive advantage for such banks.

## CHAPTER FOUR

### TEST THE HYPOTHESES

#### 4.1 Introduction:

This chapter exhibits the research finding based on the statistical analysis performed on the data. It begins with the response rate, followed by the discussion about the data preparation and screening result includes detection of Missing Data and detection of outliers. Next, the data validity is tested determined by the factor analysis as well as reliability tests results, followed by the descriptive analysis of the study variables, the result of correlations of the study variables as well as the result of multiple and hierarchal regression analysis. Lastly, the results of tested hypotheses were highlighted and briefly summarized.

#### 4.2 Profile of Respondents:

Depending on the results of questionnaires distributed to the population of the study, the researcher shows that Islamic banks contained the most original characteristics of the population of the study and showed some sort of correspondence, such as demographic characteristics to them, like gender, age level, the school level, the nature of the work, and the functional level. Weak response of executive managers and managers of the units in private Islamic banks when dealing with a financial nature or personal questions, and their unwillingness to disclose elements of competitive advantage in each bank accurately and objectively.

Similarity of demographic characteristics and defining data for the study sample, to a large extent with the known characteristics of the original population, which means that there is a high rate of consistency and reliability that can be invoked for the dissemination of the results of the study. The general framework, that the various populations of the study have, was as follows:

- (1) The study sample of customers showed that all Islamic banks operating in Jordan do not differ from commercial ones. On the one hand they are comparable in the banking services they provide, as they are all subject to the law of the banks under the supervision and management of the central bank in a way that reduces the difference in the policies and programs implemented.

- (2) All Islamic banks operating in the city of Amman, are the most able to attract customers and provide banking services to clients.
- (3) The Bank of Jordan Dubai got 8.2% of the total dealers of customers of Islamic banks; while Al Rajhi Bank had the lowest ratio amounted to 7.1% of the entirety.
- (4) Jordanian Islamic banks got a high percentage of market demand amounted to 52% and 32.7% for each of the Jordan Islamic Bank and Arab Islamic Bank, respectively.

In addition, the scale application process has passed the following steps:-

- (1) Collecting information about the study population (employees, customers) by reviewing the statistics issued by the Jordanian Association of Banks in 2015.
- (2) Excluding incomplete questionnaires to a large extent, in which answers were repeated from the same source, or those that did not fulfill the terms of the statistical evaluation.
- (3) Reservation to the answers that may have one format, especially those that may be received from a particular branch because of the close similarity, shortages resulting has been offset from other branches.

**Table 4.1:**

*Answers' Frequencies of Employees*

Character	Variable	Frequency	Percentage
Gender	Male	229	71.4
	Female	92	28.6
Age Level	20-30	37	11.4
	31-40	110	34.3
	41-50	92	28.6
	51-60	64	20.0
	+60	18	5.7
Education Level	Bachelor	174	54.3
	Master	46	14.3
	PhD	101	31.4
Work Type	Government	147	45.7
	Private	55	17.1
	Family	18	5.7
	Voluntary	9	2.9
	Army Forces	18	5.7

	Other	74	22.9
Occupational Level	Employee	83	25.7
	Head of Division	74	22.9
	Unit Manager	18	5.7
	General Director	46	14.3
	Other	101	31.4

The last Table shows that the most sample is males reached to 71.4% of the total of sample, comparing with 28.6% as females. The most age level of the sample is ranged between 31-40 years, then the age level between 41-50 years. This result shows that 74.3% of the samples are youths, which is a reflection to the original population characteristics. The age more than 60 years has less percent reached to 5.7%.

In attrition, the bachelor holders are the large percent of the total sample reached to 54.3%. The graduate degrees have 44.7% only. The governmental employees are largest segment reached to 45.7% of total sample, then the private sector employees reached to 17.1%. The volunteers are too little of the total reached to 2.9% only. Finally, 25.7% of the total samples are employees, and then the head of divisions reached to 22.9%. The units' managers have the lowest percent reached to 5.7% of total the sample

**Table 4.2:**  
*Answers' Frequencies of Customers*

Character	Variable	Frequency	Percentage
Gender	Male	304	82
	Female	67	18
Age Level	20-30	46	12.5
	31-40	141	38
	41-50	78	21
	51-60	67	18

	+60	39	10.5
Education Level	Bachelor	249	67
	Master	96	26
	PhD	26	7
Work Type	Government	174	47
	Private	89	24
	Family	30	8
	Voluntary	30	8
	Army Forces	48	13
	Other	0	0
Occupational Level	Employee	234	63
	Head of Division	82	22
	Unit Manager	52	14
	General Director	37	10
	Other	4	1

### 4.3 Frequency Analysis:

#### 4.3.1 Social Entrepreneurship Frequency Analysis:

**Table 4.3:**

*Social Entrepreneurship Programs Frequencies*

No	Phrase	Very Low%	Low%	Neutral%	High %	Very High %
	<b>First, overall environmental programs</b>	38.84	39.98	17.82	1.74	3.12
1	your organization provides programs for attention to the natural reserves and wildlife	42.9	42.9	14.3	0	0

2	Your organization provides campaigns and programs about the attention to environmental and climatic changes	45.7	37.1	17.1	0	0
3	your organization offers programs about energy efficiency and the search for alternative solutions	37.1	37.1	17.1	2.9	5.7
4	Your organization offers programs on how to preserve the national heritage	37.1	37.1	22.9	2.9	0
5	your organization contributes to providing campaigns on how to use water resources and conservation	31.4	45.7	17.1	2.9	9.9
<b>Second: overall sports programs</b>		<b>38.37</b>	<b>33.57</b>	<b>22.85</b>	<b>4.3</b>	<b>0.725</b>
1	Your organization provides financial programs and campaigns to support sports and youth clubs	37.1	28.6	34.3	0	0
2	your organization cares about Incubators to look after sports and youth emerging talent	40	37.1	20	2.9	0
3	Your organization implement campaigns to support national sporting events (such as the Women's World Cup)	31.4	34.3	25.7	8.6	0
4	Your organization provide campaigns to support the Jordanian sports Posts abroad	45.7	34.3	11.4	5.7	2.9
5	Your organization provides financial programs and campaigns to support sports and youth clubs	30.86	34.88	24.6	5.74	4.02
Third: overall cultural programs		30.86	34.88	24.6	5.74	4.02
1	Your organization contribute to the programs and campaigns to raise traffic safety awareness	22.9	42.9	22.9	8.6	2.9
2	Your organization implement programs on the phenomenon of firing bullets at events	40	34.3	22.9	2.9	0
3	The institution providing programs about the phenomenon of extravagance and opulence at events	37.1	34.3	22.9	2.9	2.9
4	Provided your institution's programs and campaigns to encourage and support marriage	22.9	28.6	31.4	8.6	8.6
5	Your organization provides programs to take care of creators and thinkers Jordanians	31.4	34.3	22.9	5.7	5.7
<b>Fourth: overall economic programs</b>		<b>33.55</b>	<b>30.7</b>	<b>24.27</b>	<b>10.02</b>	<b>1.45</b>
1	Your organization has provided programs for the operation and employment of Jordanian youth	37.1	28.6	17.1	14.3	2.9
2	Your organization has adopted implementing programs and campaigns to improve the lives of the poor level	34.3	31.4	25.7	8.6	0
3	your institution Provided programs and campaigns to create a great benefit to	31.4	22.9	28.6	14.3	2.9

	the local economy projects					
4	your institution Provided programs and educational campaigns in the field of financial and banking security	31.4	40	25.7	2.9	0
	<b>Fifth: overall educational programs</b>	40	35.7	15	7.15	2.15
1	Banks offered programs to take care of extracurricular activities in schools and universities	34.3	37.1	17.1	11.4	0
2	The banks create educational centers for people with special needs	40	34.3	14.3	2.9	8.6
3	Banks have to establish learning centers in poor and remote areas	45.7	34.3	14.3	5.7	0
4	Banks have incentives for scientific innovation activities in universities	40	37.1	14.3	8.6	0
	<b>Sixth: overall health programs</b>	38.55	39.22	12.12	8.575	1.45
1	Your organization has provided programs on health behaviors and habits pathogenic	37.1	51.4	5.7	5.7	0
2	your organization has provided financial support for medical conferences and campaigns, community health	31.4	42.9	17.1	8.6	0
3	Your organization has adopted special programs supporting the disabled and those with special needs	48.6	28.6	8.6	11.4	2.9
4	Your organization carried out blood donation campaigns, free medical days for the needy and the poor	37.1	34.3	17.1	8.6	2.9
	<b>Seventh: overall public service programs</b>	38.77	34.62	18.77	6.5	1.475
1	Your organization has adopted programs and campaigns to promote social responsibility among citizens	34.3	37.1	20	8.6	0
2	Your organization carried out the clean-up campaigns in the cities and streets in the cities	45.7	31.4	20	2.9	0
3	Your organization has implemented campaigns related to planting trees in the desert and remote areas	45.7	37.1	8.6	8.6	0
4	your organization provided contributions of stationery, books and clothing for the poor and needy students	29.4	32.9	26.5	5.9	5.9
	<b>Overall social entrepreneurship programs</b>	36.02	35.52	19.34	6.29	2.055

**The last table (4.3) shows that:**

- (1) 71.5% of respondents have agreed that social entrepreneurship programs offered by Islamic banks in Jordan are applied in low level, while only 8.3% of respondents whom believe that social entrepreneurship programs were in high level. More details show the following:-

- (2) 11.5% of respondents who have agreed that economic programs were high in Islamic banks against 64.2% whom refuse that.
- (3) 5% of respondents who have agreed that sport programs were high in Islamic banks against 72% who refuse that.
- (4) 9.8% of respondents who have agreed that cultural programs were high in Islamic banks against 65.7% who refuse that.
- (5) 9.3% of respondents who have agreed that educational programs were high in Islamic banks against 75.5% whom refuse that.
- (6) 10.6% of respondents who have agreed that health programs were high in Islamic banks against 75.5% who refuse that.
- (7) 7.9% of respondents who have agreed that public service programs were high in Islamic banks against 73.3% who refuse that.

Finally, we find that the level of applying social entrepreneurship and all of its elements or components of the seven levels (environmental, sporting, cultural, economic, educational, health, public) were done in a weak level of Islamic banks operating in Jordan. Here the arithmetic mean of all programs and campaigns have registered value ranged between 1.7958 - 2.24, that value fit the weak performance level in accordance with the former relative scale.

Confirming the above, we find that a small percentage of the sample amounted to 3.5% indicated that the highly application level of those programs, while the largest percentage, amounting to 82.6% showed that there is a clear reduction by Islamic banks in the provision of social programs and campaigns directed to serve the community in which they operate within .

The high profit levels achieved by Islamic banks in Jordan, are not commensurate with the efforts made in the area of social responsibility, which is one of the basics of the concept of social entrepreneurship, due to the absence of the scientific concept of social entrepreneurship in those banks, and the lack of units or competent authorities within those banks to formulate social programs and campaigns of interest to the community and provide innovative solutions to the issues which face the society.

### 4.3.2 Competitive Advantage Frequency Analysis:

The frequencies below indicate that the four dimensions of competitive advantage (cost, quality, flexibility, delivery), were at average level (acceptable) in Islamic banks operating in Jordan. The analysis shows that a third of respondents indicated that this feature is available to a high level in the Islamic banks operating in Jordan, and other two folds were equally distributed low and neutral levels.

**Table 4.4:**

*Descriptive Statistics of Competitive Advantage Dimensions*

No	Phrase	Very Low %	Low %	Neutral %	High %	Very High %
<b>First: Dimension Cost</b>		<b>10.5</b>	<b>28</b>	<b>28</b>	<b>21.2</b>	<b>10.86</b>
1	Bank provides banking products at a cost different from competitors (usually less)	20	48.6	14.3	14.3	2.9
2	The Bank attempts to exploit human resources optimally	5.7	34.3	28.6	22.9	8.6
3	Bank products directed to certain social strata (retired and employees)	17.1	22.9	28.6	22.9	8.6
4	The Bank uses the technology in its administrative practice	8.6	17.1	31.4	25.7	17.1
<b>Second: Quality Dimension</b>		<b>8.6</b>	<b>21.4</b>	<b>42.36</b>	<b>19.3</b>	<b>8.44</b>
1	Bank provides high quality banking products compared to competitors	11.4	14.3	54.3	11.4	8.6
2	The Bank provides banking services to customers in a distinctive way	14.3	22.9	31.4	25.7	5.7
3	Bank cares complaints and suggestions made by customers	17.1	20	45.7	14.3	2.9
4	Featuring banking employment available is professional and skillful	0	20	51.4	28.6	0
5	There is speed in the provision of banking services to customers	5.7	31.4	37.1	25.7	0
6	There is accuracy in providing banking services to customers	2.9	20	34.3	40	2.9
<b>Third : Flexibility Dimension</b>		<b>8.58</b>	<b>20.02</b>	<b>37.74</b>	<b>25.2</b>	<b>8.5</b>
1	Bank supports the provision of banking products that meet the market need constantly	8.6	14.3	42.9	28.6	5.7
2	The Bank has the advantage diversity in the provision of banking services to clients	8.6	22.9	40	25.7	2.9
3	The Bank has the ability to provide banking outlets wherever found customers	5.7	22.9	42.9	22.9	5.7

4	The Bank has the ability to deal with emergency conditions (events and holidays)	14.3	17.1	28.6	22.9	17.1
5	The possibility of providing sophisticated new banking services	5.7	22.9	34.3	25.7	11.4
<b>Fourth: Delivery Dimension</b>		<b>10.5</b>	<b>27.6</b>	<b>25.7</b>	<b>30.5</b>	<b>5.7</b>
	The client gets banking services in the right place	8.6	25.7	25.7	31.4	8.6
	The customer can get a banking service right time	14.3	25.7	22.9	31.4	5.7
	The customer can get the service appropriately to their needs	8.6	31.4	28.6	28.6	2.9
	The overall dimensions of the competitive advantage	<b>9.85</b>	<b>24.3</b>	<b>33.45</b>	<b>24.</b>	<b>8.38</b>

#### 4.4 Construct Measures:

The researcher takes into consideration the formal aspects for the design of questionnaires as the answer of some questions has been measured on the gradual scale for "Likert" which consists of five-points, (1) its trend means very low - approval, and the point (5) indicate to very high approval. To analyze the results of study sample views, we have been guided by the results of the descriptive statistical analysis (arithmetic mean, standard deviation, and relative frequencies), whereas elements of social entrepreneurship were evaluated, according to the values of the arithmetic mean of the answers of study sample, relative scale was used as follow:

- 5 - 4.2 is very high.
- Less than 4.2 - more than 3.4 is high.
- 3.4 -more than - 2.4 is medium or acceptable.
- Less than 2.4 - more than 1.6 is weak.
- Less than 1.6 is very weak.

#### 4.5 SPSS:

The statistical analysis process has been done by using statistical package SPSS program, as descriptive statistics tools were used which are marked by the measures of central tendency such as the arithmetic mean, median, and standard deviation, and frequency tables were used, in addition to statistical necessary to test hypotheses methods such as test "t", and test " F", the correlation coefficient " r" and Scheffe test to find differences between the different variables, the following table shows statistical tests and their objective.

**Table 4.5:***Statistical Tools Used and Objective of Use*

<b>Test</b>	<b>The Objective</b>
F	To test the suitability of the model used for independent variables it contains, and comparing it to the calculated value for the test with its spreadsheet value as a base for acceptance or rejection.
T	To test the effect of each independent variable separately, and comparing it to the calculated value for the test with its spreadsheet value as a base for acceptance or rejection.
R	Measuring directional relationship between the independent variable and dependent variables, ranging in value between (1, -1), and shows both the positive and negative full link respectively.
R <sup>2</sup>	To measure the ability of the independent variable to explain the variation in the dependent variable, ranging between values (zero 0.1).
Scheffe	To determine differences in the independent variables.

**4.6 Data Screening:****4.6.1 Replacing Missing Values:**

According to Hair, Black, Babin, Anderson and Tatham (2006) who defined missing data as "information not available for a case about whom other information is available". In this study the electronic mail survey was used as a method of data collection, to ensure that the questions were fully answered and to prevent missing data, uncompleted answers were blocked automatically from being submitted. To ensure that the data was "clean", frequency distribution and missing value analysis for each variable's understudy were conducted. There was no missing data reported. Table 4.6 summarized the result of missing data.

To collect data on competitive advantage (the performance of Islamic banks) of employees in Islamic banks, we point out that visits to those banks (branches) during working hours, experiencing congestion often pressed into their work, which caused a delay in obtaining responses from those in Islamic banks, as the researcher aims to collect as many questionnaires with precision and high quality packaging. Researcher regained 332 forms overall of what were distributed, 11 forms of questionnaires were excluded from returned ones for reasons which refers to: inadequate statistical evaluation requirements, or not packaged in an objective manner or to problems in packing method. Thus the final number subjected to statistical analysis becomes 321 questionnaires, or accounted for 92.2% of the total study population.

Going to the customers to collect data on social entrepreneurship programs, the study has faced difficulty which was the lack of access to a large number of customers dealing with Islamic banks, due to the refusal of many of them fill in the questionnaire, and this is explained by the researcher as weakness of culture of research among a large part of the individuals who were asked to fill the questionnaire, and this required to double the efforts to achieve the required number of the sample, and here we show that the distribution of the questionnaire process consisted of two phases:-

1. The customer is asked whether he deals with Islamic banks or not.
2. In case he is customer of Islamic bank he is asked to fill in the questionnaire.

Also we add, that the questionnaire was distributed to customers who want it and who have accounts in Islamic banks, and to access the sample size required, visits were paid to some of the Islamic banks branches that permit us to meet customers face to face, it has been observed some of the customers apologized to fill in the questionnaire on the grounds because of:

- (1) Lack of the time available to him.
- (2) Or busy doing some of the banking business.
- (3) Some of them expressed lack of knowledge or familiarity with the details of the questionnaire.

Jordan Islamic Bank has got the highest percentage of questionnaires distributed stood at 59.5%, followed by the Islamic International Arab Bank by 23.2%, while the share of other Islamic banks (SAFWA,AlRajhi) about 19.2%. This means that the Jordanians customers have tendencies and preferences for dealing with the Jordanian Islamic banks more than foreign Islamic banks. Generally 384 forms were distributed, 371 forms were taken back, or a rate of 96.6% all of them underwent for statistical analysis.

**Table (4.6):**

*Missing Values of the Variables*

Variable	Sub –Variables	No. of Items	Missing Data
Social	Environmental Programs	5	0
Entrepreneurship	Sports Programs	4	0
	Cultural Programs	5	0
	Economic Programs	4	0
	Educational Programs	4	0

	Health Programs	4	0
	Public Service Programs	4	0
Competitive	Cost	5	0
Advantage	Quality	6	0
Dimensions	Flexibility	5	0
	Delivery	3	0

It can be seen in last table 4.6, that the percentage missing data for each variables in this study are 0. This means that there is no missing data of dependent and independent variables used in this study.

#### 4.6.2 Removing Outliers:

Univariate outliers are cases that have an unusual value for a single variable (Tabachnick & Fidell, 2007). One way to identify univariate outliers is to convert all of the scores for a variable to standard scores (Tabachnick & Fidell, 2007). Standardized Z-score method was used in this study for detection univariate outliers. Following (Hair et al, 2006) who stated that if the sample size is larger than 80 cases, a case is an outlier if its standard score is  $\pm 3.0$  or beyond. There for any Z-score greater than 3 or less than -3 is considered to be an outlier.

**Table 4.7:**

*Outlier Detection Based on Z-Score Values*

Variable	Sub -Variables	Z-Score Values
Social	Environmental Programs	-1.00613 - 2.05103
Entrepreneurship	Sports Programs	-1.10104 - 2.98446
	Cultural Programs	-1.25065 - 2.19747
	Economic Programs	-1.32919 - 2.69213
	Educational Programs	-0.99298 - 2.17521
	Health Programs	-1.06146 - 2.17057
	Public Service Programs	-1.14426 - 2.96850
Competitive	Cost	-1.95451 - 1.89764
Advantage	Quality	-1.85074 - 1.78893
Dimensions	Flexibility	-1.98064 - 2.08878
	Delivery	-1.86683 - 1.96050

So the Z-score values in this study have indicated that there is three variables exceeded 3 and -3. This means that there is no outliers were found in this study. For more information please see SPSS output in Appendices.

#### 4.6.3 Assessment The Normality of Data:

(Hair et al., 2010) indicated that Skewness and Kurtosis value must be in the range of  $\pm 2$ . Table below shows the range of Skewness and Kurtosis for all the dependent and independent variables used in this study.

**Table 4.8:**

*Skewness & Kurtosis Values of the Variables*

Variable	Sub -Variables	Skewness	Kurtosis
Social	Environmental Programs	1.334	1.112
Entrepreneurship	Sports Programs	0.807	0.039
	Cultural Programs	0.620	-0.369
	Economic Programs	0.526	-0.219
	Educational Programs	0.959	0.404
	Health Programs	0.726	-0.230
	Public Service Programs	0.720	0.078
Competitive	Cost	-0.354	-0.833
Advantage	Quality	-0.265	-0.966
Dimensions	Flexibility	-0.540	-0.453
	Delivery	-0.345	-0.897

#### 4.7 Factor Analysis:

Factor analysis serves the purpose of attaining data reduction, or preserving their original state and character, as well as to remove items that had lower factor loadings and cross loadings. (Hair, et al., 2006). However, several statistical assumptions in factor analysis were taken into account to determine whether the items of variable are suitable for factor analysis or not. First, the values of Measure of Sampling Adequacy (MSA) for the individual items should be higher than 0.50 (Hair et al., 2006). Second, the “Kaiser-Meyer-Olkin (KMO)” values must be greater than 0.60 (Blaikie,2003). Finally, another measure to quantify the suitability of factor analysis is the “Bartlett's Test of Sphericity”.

The test of Bartlett's is supposed to be significant at  $p < .05$  to present the adequacy of the correlations among variables and thus provide a reasonable basis for

factor analysis (Ho, 2006). The Principal components (PC) Varimax rotation” is a commonly used rotational method and is often flaw-free; it was utilized as the factoring method to reduce the data to a smaller amount of variables.

In addition, Scree plots and Eigen values were examined to ensure that the factors number is mainly liable for the data variation (Tabachnick & Fidell, 2001). In the case of Eigen values, For Eigen values, the Kaiser Criterion value 1.00 was the determining measure to decide on the number of factors. The variance, as illustrated by the factor result, was taken into account with an objective level of 60 percent and/or more of its entire variance. It has also been proved to be adequate for a factor resolve in the field of social sciences. (Hair, et al., 2006).Diekhoff (1992) and Heck (1988) considered 50 percent of the described total variance as its entry/verge.

A sum of three factor analyses was conducted in separation for each variable in the study (Social entrepreneurship elements and competitive advantage dimensions). We conclude that the formulation of the variable was taken into account. Hence, the loading values are a significant matter and the manner in which the factors were formulated is also a crucial one (Hair, et al., 2006). Reliability test was then performed after doing the factor analysis.

#### 4.7.1 Factor Analysis on Social Entrepreneurship:

##### 1. Correlation Matrix:

**Table 4.9:**

*Correlation Matrix*

<b>Variables</b>	<b>Envir n.</b>	<b>Sport</b>	<b>Cult</b>	<b>Econ.</b>	<b>Educa.</b>	<b>Healt h</b>	<b>Publi c</b>
Environment	1.000	.710	.666	.613	.709	.691	.638
Sport	.710	1.000	.763	.695	.719	.677	.659
Cultural	.666	.763	1.000	.830	.769	.790	.757
Economic	.613	.695	.830	1.000	.811	.813	.787
Educational	.709	.719	.769	.811	1.000	.863	.811
Health	.691	.677	.790	.813	.863	1.000	.875
Public Service	.638	.659	.757	.787	.811	.875	1.000

The last table shows that the correlations among all of dependent and independent variables are positive.

## 2.KMO and Bartlett's Test:

**Table 4.10:**

*KMO and Bartlett's Test*

The Test		The Value
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.918
Bartlett's Test of Sphericity	Approx. Chi-Square	1023.113
	df	21
	Sig.	0.00

This test is used to test if  $k$  samples are from populations with equal variances.

Normally,  $0 < KMO < 1$

If  $KMO > 0.5$ , the sample is adequate.

Here,  $KMO=0.918$  which indicates that the sample is adequate, and we may proceed with the Factor Analysis.

## 3.Communalities:

**Table 4.11:**

*Communalities*

Sub –Variables	Extraction	Initial
Cost	.649	1.000
Quality	.705	1.000
Flexibility	.813	1.000
Delivery	.808	1.000
Environment	.846	1.000
Sport	.856	1.000
Cultural	.802	1.000
Economic	.649	1.000
Education	.705	1.000
Health	.813	1.000
Public service	.808	1.000

## 4.Total Variance Explained:

**Table 4.12:**

*Total Variance Explained*

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Environment	5.48	78.292	78.292	5.48	78.292	78.292
Sport	.503	7.179	85.471			
Cultural	.356	5.087	90.557			

Economic	.221	3.151	93.708
Education	.190	2.708	96.416
Health	.144	2.063	98.480
Public Service	.106	1.520	100.000

According to last table, there are only one factor which has value greater than 1 (Environmental), and the table shows the variance explained for each factor.

### 5. Scree Plot:

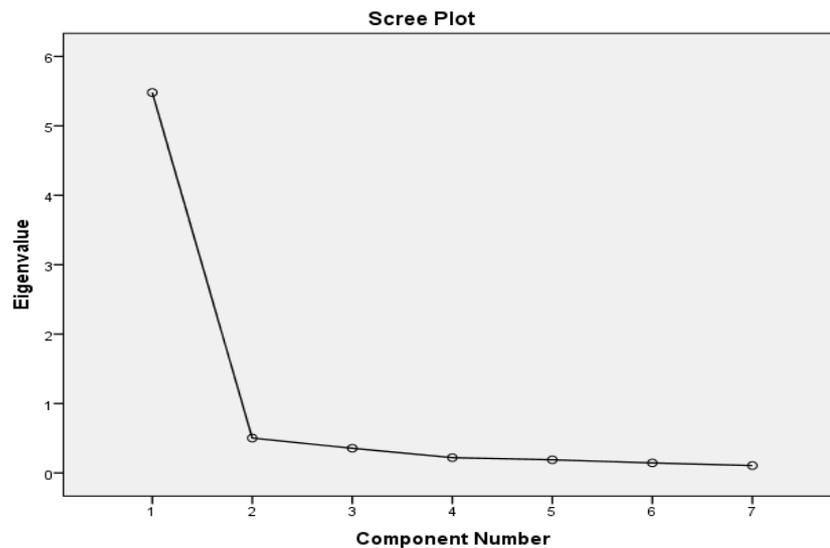


Figure 4.1 : Scree Plot of Social Entrepreneurship

### 6. Component Matrix:

Table 4.13:

Component Matrix

Variables	Component
	1
Environmental	.806
Sport	.840
Cultural	.902
Economic	.899
Educational	.920
Health	.925
Public Service	.896

According to the tables mentioned in the factor analysis above especially the component matrix, we conclude that there is no discrimination among the factors:-

- (1) Environmental Programs.
- (2) Sport Programs.
- (3) Cultural Programs.
- (4) Economic Programs.
- (5) Education Programs.
- (6) Health Programs.
- (7) Public Service Programs.

#### 4.7.2 Factor Analysis on Competitive Advantage:

##### 1. KMO and Bartlett's Test:

**Table 4.14:**  
*KMO and Bartlett's Test*

The Test	The Value
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.849
Bartlett's Test of Sphericity	Approx. Chi-Square
	Df
	Sig.
	402.141
	6
	.000

This test is used to test if  $k$  samples are from populations with equal variances. Normally,  $0 < KMO < 1$ . If  $KMO > 0.5$ , the sample is adequate.

Here,  $KMO=0.849$  which indicates that the sample is adequate, and we may proceed with the Factor Analysis.

##### 2. Communalities:

**Table 4.15:**  
*Communalities*

Sub –Variables	Extraction	Initial
Cost	0.769	1.000
Quality	0.820	1.000
Flexibility	0.801	1.000
Delivery	0.818	1.000

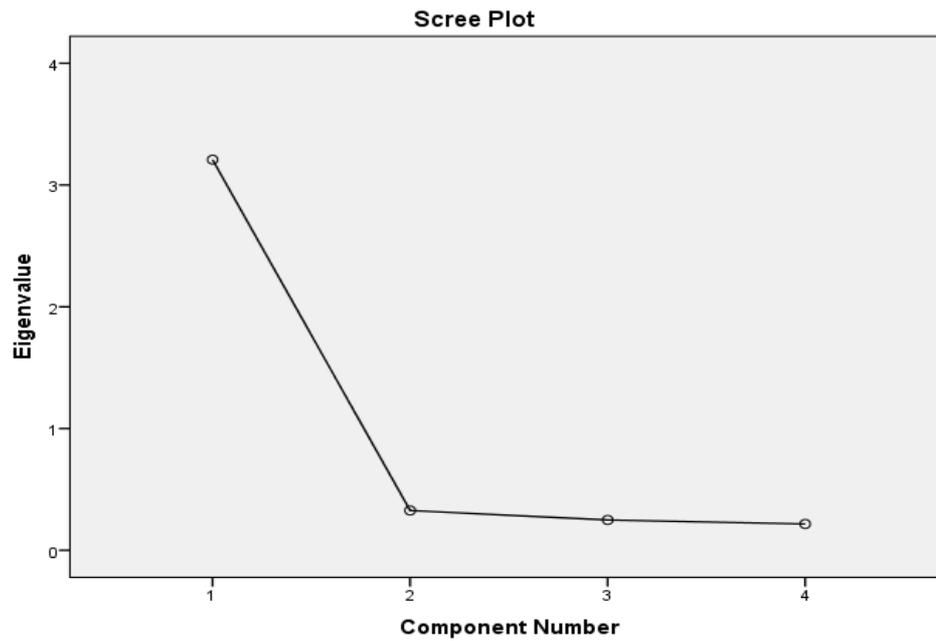
### 3.Total Variance Explained:

**Table 4.16:**  
*Total Variance Explained*

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Cost	80.209	80.209	3.208	80.209	80.209	3.208
Quality	88.374	8.166	.327			
Flexibility	94.601	6.226	.249			
Delivery	100.000	5.399	.216			

According to the last table, there are only one factor which has value greater than 1 (Cost), and the table shows the variance explained for each factor.

### 4. Scree Plot:



**Figure 4.2 :** *Scree Plot of Competitive Advantage*

## 5. Component Matrix:

**Table 4.17:**  
*Component Matrix*

Variables	Component
	1
Cost	0.877
Quality	0.905
Flexibility	0.895
Delivery	0.905

In conclusion, according to factor analysis on dependent and independent variables, we can summarize Number of Items before and after Factor Analysis on innovation.

**Table 4.18:**  
*Number of Items Before & After Factor Analysis*

Variable	Before Factor	After Factor	Number of Dropped Items
	Analysis	Analysis	
Social	7	1	6
Entrepreneurship			
Competitive	4	1	3
Advantage			
Total	11	2	9

### 4.8 Testing The Hypotheses:

In order to test the hypotheses of the study, multiple regression F test was used to measure the quality of model conciliation, or the so-called moral level of the relationship between the independent variables included in the regression model and the dependent variable, and statistical rule of this test is to reject the null hypothesis if the calculated value of the test " F" is larger than its tabulated value, so when level of significance is less than 5% (Sekaran & Bougie, 2013). To test the statistical relationship between each independent variable alone with the dependent variable, the "t" value has been calculated for each variable expense, and statistical rule of this test is to reject the null hypothesis and accept the alternative hypothesis, if the calculated "t" value larger than Tabulated value when the degrees of freedom (n-2) and The level of significance is less than 5% (Sekaran & Bougie, 2013).

Pearson correlation coefficient was used to determine the directional relationship between the independent variable dependent variable, and the modified selection coefficient  $R^2$  was used to measure the contrast ratio in the dependent variable, which is attributed to the independent variable, as this factor takes into account greater degrees of freedom than the coefficient of determination, which gives it greater accuracy in the interpretation of the dependent variable (Sifo, 1988, p. 43).

The values of arithmetic mean and standard deviation have been calculated to know the extent of sample individuals' acceptance or rejection to each question from the questionnaire distributed, as the rule sees to accept the independent variable, when its arithmetic mean is high above the arithmetic mean value of the scale of the five-used which is (3), due to the level of approval included answers from (1) to (5).

#### 4.8.1 First Hypothesis:

##### **H1: The Environmental Programs have a significant effect on Business Performance.**

The results of table (4.19) points out that there is a positive statistical relationship between environmental programs and campaigns carried out by Islamic banks operating in Jordan, and the performance of Islamic banks expressed by competitive advantage, all of them are associated with a relationship reached (37.8%), as interpreted by these programs (about 14.3%) of the variation in Islamic banks performance.

By comparing the significance level for the study as a whole and of 5% with a significance value calculated for multiple test F (0.00), hypothesis has been accepted which sees that there is a significant effect of environmental programs offered by Islamic banks, on the performance of these banks expressed by competitive advantage.

**Table 4.19:**

*Multiple regressions to the variable environmental programs and their effect on Business Performance*

Dependent variable	$R^2$	r	B	Calculated F	Sig.	Statistical decision
<b>Business performance</b>	0.143	0.378	0.42 (4.842)	23.443	0.00	<b>There is a significant positive effect H1 accepted</b>

Level of significance for the study as a whole is 5%. The value in brackets is t-test for independent variable value.

#### 4.8.2 Second Hypothesis:

##### **H2: The sport Programs have a significant effect on Business Performance.**

The results of table (4.20) points out that there is a positive statistical relationship between the programs and sports, and youth campaigns carried out by Islamic banks operating in Jordan, and the performance of these banks expressed as a competitive advantage, as all of them are associated with an acceptable relationship reached (46.6%), as interpreted by these programs about (21.8%) of variation in the performance of Islamic banks.

By comparing Level of significance for the study as a whole which reached 5% with a significance value calculated for multiple test F (0.00), the second hypothesis which sees the sports programs has a significant effect on the performance of Islamic banks expressed by a competitive advantage, this hypothesis has been accepted.

**Table 4.20:**

*Multiple regression test for the variable of sport programs and its effect on Business Performance (Islamic banks performance)*

<b>Dependent variable</b>	<b>R<sup>2</sup></b>	<b>R</b>	<b>B</b>	<b>Calculated F</b>	<b>Sig.</b>	<b>Statistical decision</b>
<b>Business performance</b>	0.218	0.466	0.515 (6.261)	39.205	0.00	<b>There is a significant positive effect H2 accepted</b>

level of significance for the study as a whole is 5%. The value in brackets is the value of t-test for independent variable.

#### 4.8.3 Third Hypothesis:

##### **H3: The Cultural programs have a significant effect on Business Performance.**

The results of table (4.21) points out that the existence of statistical positive medium relationship between the application of environmental programs and campaigns by Islamic banks operating in Jordan, and the competitive advantage of these banks, all of them are associated with a relationship reached (52.6%), as interpreted by those programs about (27.7%) of the variation in the performance of Islamic banks.

By comparing Level of significance for the study as a whole which reached 5% with a significance value calculated for multiple test F (0.00), we accept the hypothesis which sees that there is a significant effect of cultural programs offered by

Islamic banks, and the performance of these banks expressed as a competitive advantage.

**Table 4.21:**

*Multiple regression test for the variable of cultural programs and its effect on business performance*

<b>Dependent variable</b>	<b>R<sup>2</sup></b>	<b>R</b>	<b>B</b>	<b>Calculated F</b>	<b>Sig.</b>	<b>Statistical decision</b>
<b>Business performance</b>	0.277	0.526	0.532 (7.352)	54.048	0.00	<b>There is a significant positive effect H3 accepted</b>

level of significance for the study as a whole is 5%. The value in brackets is the value of t-test for independent variable.

#### **4.8.4 Fourth Hypothesis:**

#### **H4: The Economic Programs have a significant effect on Business Performance.**

The results of table (4.22) points out the Positive statistical relationship appeared between the level of economic programs and campaigns offered by Islamic banks in Jordan, and the competitive advantage achieved by these banks, they are all associated with medium relationship of (58.4%), and those programs interpreted an acceptable degree of variation in Islamic banks performance expressed by competitive advantage and amounted to (34.1%).

By comparing the Level of significance for the study as a whole (5%) with the level of significance calculated to test F (0.00), we accept the hypothesis which sees that there is a significant effect of economic programs offered by Islamic banks, and the performance of these banks expressed by competitive advantage.

**Table 4.22:**

*Multiple regression tests for the variable of economic programs and its effect on business performance*

<b>Dependent variable</b>	<b>R<sup>2</sup></b>	<b>R</b>	<b>B</b>	<b>Calculated F</b>	<b>Sig.</b>	<b>Statistical decision</b>
<b>Business performance</b>	0.341	0.584	0.551 (8.546)	73.032	0.00	<b>There is a significant positive effect H4 accepted</b>

level of significance for the study as a whole is 5%. The value in brackets is the value of t-test for independent variable.

#### 4.8.5 Fifth Hypothesis:

**H5: The Educational Programs have a significant effect on the Business Performance.**

The results of Table (4.23) points out that there is a positive statistical relationship between the level of educational programs and campaigns in Islamic banks operating in Jordan and the competitive advantage achieved by these banks, as these variables are associated with relationship of (48.1%), and these programs interpreted about (23.2%) of the variation in Islamic banks performance expressed by a competitive advantage.

Accepting the hypothesis which sees that there is a significant effect of educational programs offered by Islamic banks, and the business performance of these banks expressed by competitive advantage.

**Table 4.23:**

*Multiple Regressions to the Variable of Educational Programs and its Effect on Business Performance*

Dependent variable	R <sup>2</sup>	R	B	Calculated F	Sig.	Statistical decision
Business performance	0.232	0.481	0.47 (6.519)	42.503	0.00	<b>There is a significant positive effect H5 accepted</b>

level of significance for the study as a whole is 5%. The value in brackets is the value of t-test for independent variable.

#### 4.8.6 Sixth Hypothesis:

**H6: The Public Service Programs have a significant effect on Business Performance.**

The results of table (4.24) points out that there is a positive statistical relationship between the level of public service programs and campaigns in Islamic banks operating in Jordan and the competitive advantage achieved by these banks, as correlation coefficient between them reached (57.1%), and these programs interpreted about (32.6%) of the variation in Islamic banks performance expressed by a competitive advantage.

**Table 4.24:**

*Multiple Regression to the Variable of Public Service Programs and Its Effect on Business Performance*

Dependent variable	R <sup>2</sup>	R	B	Calculated F	Sig.	Statistical decision
Business performance	0.326	0.571	0.589 (8.253)	68.112	0.00	There is a significant positive effect <b>H6 accepted</b>

level of significance for the study as a whole is 5%. The value in brackets is the value of t-test for independent variable.

By comparing the Level of significance for the study as a whole (5%) with the level of significance calculated to test F (0.00), we accept the hypothesis which sees that there is a significant effect of public service programs offered by Islamic banks, and the performance of these banks expressed by competitive advantage.

#### **4.8.7 Seventh Hypothesis:**

**H7: The Health Programs have a significant effect on Business Performance.**

The results of table (4.25) points out that there is a positive statistical relationship between the level of health programs and campaigns in Islamic banks operating in Jordan and the competitive advantage achieved by these banks, which reached (52.3%), and these programs interpreted about (27.3%) of the variation in Islamic banks performance expressed by competitive advantage.

This hypothesis has been accepted which sees the existence of a statistical significant effect of health programs offered by Islamic banks on business performance of these banks expressed by competitive advantage.

**Table 4.25:**

*Multiple Regression to the Variable of Health Programs and its Effect in Business Performance*

Dependent variable	R <sup>2</sup>	R	B	Calculated F	Sig.	Statistical Decision
Business performance	0.273	0.523	0.519 (7.283)	53.04	0.00	There is a significant positive effect <b>H7 accepted</b>

level of significance for the study as a whole is 5%. The value in brackets is the value of t-test for independent variable.

**Table 4.26:**  
*summary of accepted and rejected hypothesis*

<b>The Hypotheses</b>	<b>Statistical Decision</b>
The Environmental Programs have a significant effect on Business Performance.	<b>Accepted</b>
sport Programs have a significant effect on Business Performance.	<b>Accepted</b>
The Cultural programs have a significant effect on Business Performance.	<b>Accepted</b>
The Economic Programs have a significant effect on Business Performance.	<b>Accepted</b>
The Educational Programs have a significant effect on the Business Performance.	<b>Accepted</b>
Public Service Programs have a significant effect on Business Performance.	<b>Accepted</b>
The Health Programs have a significant effect on Business Performance.	<b>Accepted</b>

level of significance for the study as a whole is 5%. The value in brackets is the value of t-test for independent variable.

The correlations between social entrepreneurship programs offered by Islamic banks operating in Jordan, and the performance of these banks expressed by competitive advantage. In more detail all sub-hypotheses were accepted, which see the existence of a statistical relationship between the independent variables and the dependent one in this study. In order to test the effect of all independent variables on dependent variable, it has been put in a linear equation in the following form:

$$Y = A + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7$$

Whereas:

Y: the dependent variable and reflects the performance of Islamic banks expressed in the four dimensions of competitive advantage (cost, quality, flexibility, delivery).

$X_1, X_2, X_3, X_4, X_5, X_6, X_7$ : They are elements of social entrepreneurship in this study, or the so-called independent variable and they are programs (environmental, sporting, cultural, economic, educational, health, public service), respectively. The A and B are the capabilities of the model. Using a statistical program SPSS Version 23 to estimate the previous model on the first hypothesis and using the Enter the model becomes estimated as follows:

$$Y = 1.491 - 0.058 X_1 + 0.124 X_2 + 0.034 X_3 + 0.363 X_4 - 0.0172 X_5 - 0.024 X_6 + 0.377 X_7$$

The following table (4.27) shows that relation analyses noted the relationship between the seven social entrepreneurship programs with the dependent variable (competitive advantage), that five of these campaigns failed statistically to have

significant effect on the dependent variable, while the economic programs and public service have succeeded in effect, and that was by comparing the level of significance of each test with significance of 5%. This kind of campaigns is important in attracting the attention of customers, and the formation of competitive advantage for those banks.

It was found that the economic programs and campaigns are the source of the relationship between social entrepreneurship and the performance of Islamic banks operating in Jordan, if Enhancing these programs is increased by one unit, it improves competitive advantage by 0.55 units, and these programs have interpreted on their own 33.7% of the change in the competitive advantage, and linked in positive medium relationship that reached 58.4%.

To test the text of the seven hypothesis ,we have relied on the results of variance analysis F in the following table, and using the regression analysis "Stepwise" which coincided perfectly with the findings of the analysis in " Enter" approach, the text of the first major hypothesis has been accepted ,this hypothesis sees that there is a significant statistical relationship between social entrepreneurship and the performance of Islamic banks operating in Jordan, it has been accepted by comparing the calculated level of significance (0.00) with the level of the test (0.05).

**Table 4.27:**

*Analysis of the effect of social entrepreneurship programs on business performance using Enter approach*

<b>Variables</b>	<b>B</b>	<b>t</b>	<b>Sig.</b>	<b>Statistical Indicators</b>
division A	1.491	8.644	0.000	F=12.148
Environmental programs	0.058 -	0.0484 -	0.629	Sig.=0.00
Sports and youth programs	0.124	.958	0.340	r=0.622
Cultural Programs	0.034	.239	0.811	R <sup>2</sup> = 0.355
Economic programs	0.363	2.675	0.008	
Educational programs	0.0172 -	0.1151 -	0.252	
Health programs	0.024 -	0.0142 -	0.887	
Public service programs	0.377	2.491	0.014	
Regression analysis results for the first main hypothesis				
Economic programs	0.551	8.546	0.00	F= 73.032
				Sig.=0.00
				r=0.584
				R <sup>2</sup> = 0.337

Finally, to determine the correlation relationships between the seven elements of social entrepreneurship, and the four dimensions of competitive advantage, the following table shows the correlation matrix between them as follows:

**Table 4.28:**

*The correlation matrix between social entrepreneurship programs and the dimensions of competitive advantage*

Variable	The Dimensions of Competitive Advantage			
	Cost	Quality	Flexibility	Delivery
Environmental programs	0.364	0.379	0.257	0.354
Sport programs	0.407	0.467	0.367	0.43
Cultural Programs	0.453	0.501	0.452	0.48
Economic programs	0.484	0.526	0.533	0.547
Educational programs	0.404	0.481	0.383	0.454
Health programs	0.443	0.461	0.47	0.496
Public service programs	0.499	0.379	0.484	0.536

#### **4.9 The Differences Test :**

##### **4.9.1 The First Hypothesis:**

Ho: There are no statistical significant differences in the level of the application of social entrepreneurship in Islamic banks, according to the bank size (large, medium, small), the bank type (Islamic, non- Islamic), the scope of work (a local bank, international bank).

H0:  $M1 = M2$

Ha: There are significant differences in the level of the application of social entrepreneurship in Islamic banks, according to the bank size (large, medium, large), the bank type (Islamic, non- Islamic), the scope of work (a local bank, international bank).

Ha:  $M1 \neq M2$

Statistical rule states to reject the null hypothesis in the case of the value of calculated F is greater than its Tabulated value, or the level of significance of the test is less than the significance level of Sig. (0.05), and to accept the alternative hypothesis (Sekran & Bougie, 2013).

**Table 4.29:**

*F values of ANOVA test for Social Entrepreneurship in different organizational factors*

<b>Independent Variables</b>	<b>Calculated F</b>	<b>Sig.</b>	<b>Statistical decision</b>
The Bank Size (large, medium, small)	0.792	0.456	H0 is accepted
The Bank Type (Islamic, non-Islamic)	3.782	0.054	H0 is accepted
The Scope of Work (local, international .	5.239	0.024	Ha is accepted

It is noted in the previous table (4.29) that there are differences in the level of application of social entrepreneurship and that depending on the scope of work of the Islamic Bank (a local bank, international bank), while it was found that the level of entrepreneurship in Jordan, is not much different between Islamic banks and non-Islamic, and the bank size element is statistically ineffective to make any statistical differences in this position.

In order to determine the direction of these differences depending on the scope of the Islamic Bank of work which was accepted statistically as an effective factor, and by taking "Scheffe" test it turns out that the statistical differences in the level of applying social entrepreneurship in Islamic banks operating in Jordan, trends toward the international banks or those with branches and operates on the basis of competition in international markets and this is illustrated in table(4.29).

**Table 4.30:**

*Scheffe" test*

<b>Size</b>	<b>N</b>	<b>Subset for Alpha = 0.05</b>
1.0	46	2.0247
2.0	32	2.1475
Sig.		0.22

#### **4.9.2 The Second Hypothesis:**

H0: There are no statistical significant differences in the level of competitive advantage in Islamic banks, according to the bank size (large, medium, small ), the bank type (Islamic, non- Islamic), the scope of work (a local bank, international bank).

H0: M1 = M2

Ha: There are significant differences in the level of competitive advantage in Islamic banks, according to the bank size (large, medium, small), the bank type (Islamic, non-Islamic), the scope of work (a local bank, international bank).

Ha: M1 ≠ M2

Statistical rule states to reject the null hypothesis in the case of the value of the calculated F is greater than Tabulated value, or the level of significance of the test is less than the significance level of Sig (0.05), and to accept the alternative hypothesis (Sekran and Bougie, 2013).

**Table 4.31:**  
*ANOVA test of Competitive Advantage According to Organizational Factors*

Independent Variables	Calculated F	Sig.	Statistical Decision
The Bank Size (large, medium, small)	2.99	0.045	Ha is accepted
The Bank Type (Islamic, non-Islamic)	1.526	0.219	H0 is accepted
The Scope of Work (local, international).	1.1	0.297	H0 is accepted

It is noted in the previous table (4.31) that there are differences in the level of competitive advantage which the Islamic banks operating in Jordan have, and that according to Islamic bank size (large - medium - small), while it was found that the competitive advantage in Jordan does not differ much among Islamic banks or non-Islamic, and the scope of work is not an effective element in statistical terms in this position.

In order to determine the direction of these differences by the Islamic Bank size which was accepted statistically as an effective element, by taking "Scheffe" test it turns out that the statistical differences in the level of competitive advantage in Islamic banks operating in Jordan, trends towards the big banks operating in the market, specifically Jordan Islamic Bank and this is illustrated in table number (4.31).

**Table 4.32:**  
*Scheffe" test*

Size	N	Subset for Alpha = 0.05	
		1	2
3.0	17	2.4760	
1.0	46	2.9444	2.9444
2.0	32		3.0945
Sig.		0.044	3.822

## CHAPTER FIVE

### DISCUSSION & CONCLUSION

#### 5.1 Introduction:

In this chapter we discuss the research findings. To achieve this purpose, it is structured as follows: first, it starts by reviewing the research aims. Then, not only it discusses the outcomes of each research question. Nut also highlights the implications of the findings, besides mentioning the research limitations. Finally, this chapter ends with some concluding remarks about the present study.

#### 5.2 Research Review:

In problem statements, previous studies confirm the positive effect of social entrepreneurship on the organization performance, and there are a plenty of studies still consider this concept as closer to the theoretical side compared to applied, and this point has been utilized in the development of the current study model which try to fill the gap in studies and look at the overall problem faced by communities such as health, sports, cultural, scientific entrepreneurship and finally the entrepreneurship of services. In addition to what has been discussed in previous studies of environmental, educational and economic entrepreneurship.

Based on the research problem, it can be highlighted by trying to answer the key question which says' What is the effect of social entrepreneurship on the Business Performance?'. The social entrepreneurship consists of seven derived variables related to research hypotheses. The environmental programs, sport programs, cultural programs, economic programs, scientific programs, public service programs and health programs are independent variable and the business performance is dependent variable. Based on the research objectives of the study, a total of seven specific objectives were put forward and seven hypotheses tested.

The study provides explanations to social entrepreneurship concept from the existing works in both of managerial and social fields. According to managerial theories of entrepreneurship, The social entrepreneurship is the entrepreneurial activity which includes social goal, it has been an important economic phenomenon within the national and international scopes. But the other theories of entrepreneurship looking to entrepreneurship within the social nature of the activities of social

businessmen, and young people who are leading initiatives and volunteer work, thus play a role in the change in the social sector.

This study is descriptive and it is aimed at the beginning to determine the level of social entrepreneurship programs in Islamic banks operating in Jordan, and investigate the effect of such programs on performance of Islamic banks expressed by competitive advantage. This study contains a couple of populations, and these populations were chosen because both of them involved a hypothesis about certain questions in the questionnaire, which were used later to analyze the objectives of the study and answer its hypotheses. We have benefited from a study by the researchers to evaluate the dimensions of entrepreneurship in general and social entrepreneurship especially; we also have taken advantage of the studies to explore the nature of social entrepreneurship in Islamic banks, and to measure the impact of entrepreneurship characteristics on the strategic direction.

The employee's questionnaire consists of two parts, Part I is formed of the phrases that represent the performance of Islamic banks expressed in the four dimensions of competitive advantage (cost, quality, flexibility, delivery), and the second part of the questions related to the demographic characteristics of the population. While the customer's questionnaire is formed of three main parts, Part I contains the questions concerning the extent of the application of social entrepreneurship programs in Islamic banks operating in Jordan, and the second part represents the general information which reflects the proposals and mechanisms for the development of social entrepreneurship programs, while The third part included questions related to demographic or characteristics of the population. Pilot study was conducted on small number of representative individuals from a group. There are two types of data, i.e. primary data which aiming to reach a solution to the problem of the research and testing of hypotheses; appropriate measurement tool has been developed (questionnaire) to collect the necessary Preliminary data for this purpose. The primary data was through a review of various literatures on the subject of the study.

A number of statistical techniques were performed to analyze the data. Descriptive statistics and frequency analysis were run to profile the participants and to describe the "character" of the main variables. Then, factor and reliability analyses were run to test the goodness of measures before correlation analysis was conducted to examine the inter-correlations of the main variables. Finally, multiple regression and hierarchical regression analyses were performed to test seven research

hypotheses. The statistical analysis process has been done by using statistical package SPSS program version “23”.

### **5.3 Discussion of the Research Results:**

#### **5.3.1 Overview of Result:**

In this research, we find that the level of applying social entrepreneurship and all of its elements or components of the seven levels (environmental, sporting, cultural, economic, educational, health, public) were done in a weak level of Islamic banks operating in Jordan. Confirming the above, we find that a small percentage of the sample indicated that the highly application level of those programs, while the largest percentage, showed that there is a clear reduction by Islamic banks in the provision of social programs and campaigns directed to serve the community in which they operate within. This result differed with the findings of the study of Adamu et al., (2015) which showed that there is a positive leading role for Islamic banks in their ability to provide products that are capable of meeting the needs and requirements of customers. Also it disagreed with the study of Almarri(2014)which showed that social entrepreneurship has an important role in accelerating the deployment of social innovators within the Islamic banking market environment.

Despite the high profit levels achieved by Islamic banks in Jordan, they are not commensurate with the efforts made in the area of social responsibility, which is one of the basics of the concept of social entrepreneurship, due to the absence of the scientific concept of social entrepreneurship in those banks, and the lack of units or competent authorities within those banks to formulate social programs and campaigns of interest to the community and provide innovative solutions to the issues which face the society. The study of Al-Qasem(2014)showed that entrepreneurship has an important role in strengthening the entrepreneurial orientation and entrepreneurial characteristics among private schools in Jordan, unlike what Islamic banks offer in Jordan as well. But our current study agreed with the study of Sarath et al.,(2013) which indicated that the Islamic banks are still not able to improve their operational performance, but at the same time they care about increasing profitability rates.

The study also find that the four dimensions of competitive advantage (cost, quality, flexibility, delivery), were at average level in Islamic banks operating in Jordan. Confirming the above, we find that a small percentage of the sample amounted indicated that this feature is available to a high degree in the Islamic banks

operating in Jordan, and on the contrary, the largest percentage of respondents considered that the competitive advantage of those banks is low-grade. The performance level is highly affected by rates of growth and sustainable profits achieved by the institutions at Bharuddin et al.,(2014)and the low satisfaction rate lowers the loyalty rate, all of which negatively affect the growth and profits (Chung, Yu, Choi & Shin, 2015), and innovation is considered another advantage that institutions may benefit from it to overcome the problems of low level performance (Krom, 2015).

The Relation analyses noted the relationship between the seven social entrepreneurship programs with the dependent variable (competitive advantage), that five of these campaigns failed statistically to have significant effect on the dependent variable, while the economic programs and public service have succeeded in effect. This kind of campaigns is important in attracting the attention of customers, and the formation of competitive advantage for those banks. Also it was found that the economic programs and campaigns are the source of the relationship between social entrepreneurship and the performance of Islamic banks operating in Jordan, if Enhancing these programs is increased by one unit, it improves competitive advantage by 0.55 units, and these programs have interpreted on their own 33.7% of the change in the competitive advantage, and linked in positive medium relationship that reached 58.4%.

Comparing our findings in this research with other studies, the relation between the performance and entrepreneurship depends on indicators that are used to measure this performance. Lumpkin & Dess(1996)studies have shown a clear diversity in the indicators used to measure performance (Combs,2005), this diversity extends between financial and non-financial metrics. Rahim, Abidin, Mohtar and Ramli(2015)study found that there is a positive statistical effect of entrepreneurial social behavior towards improving organizational performance for companies surveyed.

There is no doubt that the previous studies have shown the importance of social entrepreneurship in economies that adopted it seeing it as an effective strategy in achieving growth and development, and its ability to absorb labor and providing opportunities for employment and increasing the benefits, in harmony with the guidance sought by businesses in promoting social contribution of terms of social responsibility in the communities in which it operates.

Finally, we note that there are a lot of studies that linked the entrepreneurship concept to many variables, we find that Robert and Juan(2001)linked it to the characteristics of strategic management, and a study by Huose(2000)linked it to resources ,characteristics and decisions that managers of these entrepreneurial organizations enjoy, as Danny(2000)has clarified the correlation in the entrepreneurial organizations and the leading elements in these organizations through three variables , these variables are risking, creativity and entrepreneurship.

Generally, a lot of studies have tried to find and identify the impact and the relationship between the concept of entrepreneurship, and a lot of administrative and marketing regulatory variables, and those studies differed in reaching an agreed outcome. According to the concept of social entrepreneurship still there are a limited number of those studies that have tried to search what this concept and its association with certain variables, which is considered an important justification for adopting this study.

### **5.3.2 The Environmental Programs and Business Performance.**

The first objective of the study was to investigate the effect of environmental programs on business performance. The results point that there is a positive statistical relationship between environmental programs carried out by Islamic banks operating in Jordan, and the performance of Islamic banks expressed by competitive advantage. The result sees that there is a significant effect of environmental programs offered by Islamic banks, on the performance of these banks expressed by competitive advantage.

Santos(2009)shows that this entrepreneurship is considered sustainable solutions that are reflected positively on the local environment. Alwafy(2012) has confirmed that environmental entrepreneurship is one of the problems that faced the contemporary organizations therefore they have tried to find ways to strengthen the culture of friendship with the Surroundings in order to achieve a distinct niche market and relatively better performance in the market. Those organizations have responded to the environmental requirements imposed by local and international legislation and laws, the study demonstrated the experience of Nokia Corporation, which provided a variety of conscious programs and plans toward the climate and the environment, which enabled it to achieve the lead in environmental performance without compromising the market gains they seek.

In a relevant subject to first question, a study by (Huffman, 2003) in recognition the role of creativity in achieving sustainability and continuity in the performance of the organization as measured by the competitive advantage, the study suggested that the environment associated with that organization and creativity, could lead to improved performance and that study was conducted on nearly 200 companies working in the US market.

There are plenty of studies that tried to look at the impact of the characteristics and trends on the performance of the organization (Adeyemi- Bellom, 2003). The performance of the Honda company owners was linked to how they deal with workers of the company and equality between the staff, they eat in the same restaurant, and wear the same uniform in the work, but Culahan (2003) showed no relationship between entrepreneurs trends and performance of the organizations in which they work, it turns out that there is influence between entrepreneurship and strategic operations, and regulation in those organizations and, more detail, a study Robert et al. (2001) tried to identify the extent of the effect of gender on the entrepreneurial trends in the field of taking risk for entrepreneurs, the study showed that the risk-taking for entrepreneurial projects is equal between men and women.

Finally, A study of Dimitratos, Spyros, and Carter (2004) has tried to know the effect of environmental elements in the entrepreneurial model and performance, this study has found a positive relationship between the impact of the environment and the organization with performance entrepreneurship model, and he also showed that there is a positive relationship between the indeterminate environment and performance entrepreneurship at the international level.

### **5.3.3 The Sport Programs and Business Performance.**

The second objective of the study was to investigate the effect of sport programs on business performance. The result showed that there is a positive statistical relationship between the sport programs carried out by Islamic banks operating in Jordan, and the performance of these banks expressed as a competitive advantage. The second hypothesis sees that the sports programs have a significant effect on the performance of Islamic banks expressed by a competitive advantage.

### **5.3.4 The Cultural Programs and Business Performance.**

The third objective of the study was to investigate the effect of cultural programs on business performance. The result shows that the existence of statistical

positive medium relationship between the application of environmental programs and campaigns by Islamic banks operating in Jordan. The study approved that there is a significant effect of cultural programs offered by Islamic banks, and the performance of these banks expressed as a competitive advantage.

### **5.3.5 The Economic Programs and Business Performance.**

The fourth objective of the study was to investigate the effect of economic programs on business performance. The result points out the positive statistical relationship appeared between the level of economic programs and campaigns offered by Islamic banks in Jordan, and the competitive advantage achieved by these banks. The hypothesis approved that there is a significant effect of economic programs offered by Islamic banks, and the performance of these banks expressed by competitive advantage.

In 2012, a study by a group of researchers showed the needs of social entrepreneurship. After the stage of so-called Arab Spring, the social and economic conditions in the Arab world in particular have been affected as the overall of the countries that suffered of that have witnessed increased unemployment rates and decreased foreign investment and tourism rates and exports stopped. Even though, those states witnessed an increase in awareness of the population and their desire to take responsibility for the social, economic and political future and move away from the public sector to work the study also showed that the concept of social entrepreneurship, at current time is one of the innovative models which deals with persistent poverty problems, inequality and unemployment, which appeared in Arab societies during that period, and this concept to harness the potential of young people to support the economic and social growth in those countries, because it depends on the application of the principles of non-traditional work to confront the intractable development challenges that faced local communities, and were not solved specifically by the public sector (Zimmer, Bräuer, 2014). Study by Mor & Smart (2005) adds that social entrepreneurship is the way to bring about social change, and a method to identify the urgent social needs, as it considered a method of preference to non – financial resources produced by entrepreneurial behavior of persons or institutions. This concept has also given priority to developing the concepts of development and social value rather than confined to the concept of economic value.

The experimental studies confirm statistical positive effect which social entrepreneurship has on the economies of different countries, the study of Ziena and Al-Habeb(2014)found that social entrepreneurship has an important role in the achievement of social responsibility through statistical positive effect which social entrepreneurship has on that responsibility, it was also found that the correlations between the two variables are function from a statistical stand point. Also the study by Nasser and Al-Omari(2011)confirmed the importance of entrepreneurship jobs on entrepreneurial business in a comparative study between the Jordanian and Syrian universities, it was found that there is a positive relationship between the entrepreneurship characteristics and doing entrepreneurial business, and it was found that the entrepreneurship of one unit of the entrepreneurship characteristics increase entrepreneurship level by 33%.it was also found that there is a statistically significant effect of the characteristics of a entrepreneurship position on entrepreneurial work carried out by those universities.

Finally, The study of Henning et al.,(2004)has shown that human capital is considered a necessary and important element for any organization wishing to continue and growth in entrepreneurship, and the scientific background is high for entrepreneurs especially in marketing aspect and technical skills, this study has tried to find out the variables which affects entrepreneurial organizations such as capital , human resources and social elements and Tcno(2004)adds how creativity affects entrepreneurial organizations , it was found that the effect of business development and utilization of research and technology have improved the services provided to customers.

### **5.3.6 The Educational Programs and Business Performance.**

The fifth objective of the study was to investigate the effect of educational programs on business performance. The result shows the positive statistical relationship between the level of educational programs and campaigns in Islamic banks operating in Jordan and the competitive advantage achieved by these banks. The study found also that there is a significant effect of educational programs offered by Islamic banks, and the business performance of these banks expressed by competitive advantage.

At the level of educational entrepreneurship, a study by UNESCO and British Foundation storREAL(2010) showed that the educational entrepreneurship emerges as an educational attempt to enhance the appreciation of self and self-confidence for students by promoting individual talent and creations, and at the same time, values and skills related and that help students expand their knowledge and familiarity with the needs of the internal environment in the school building, and even on the level of activities associated with the local community, the study has showed that there is an urgent need to develop the role of the private sector in order to contribute to the promotion of this concept in its institutions.

### **5.3.7 The Public Service Programs and Business Performance.**

The sixth objective of the study was to investigate the effect of public service programs on business performance. The result points out the positive statistical relationship between the level of public service programs in Islamic banks operating in Jordan and the competitive advantage achieved by these banks. There significant effect of public service programs offered by Islamic banks, and the performance of these banks expressed by competitive advantage was proved.

### **5.3.8 The Health Programs and Business Performance.**

The seventh objective of the study was to investigate the effect of health service programs on business performance. The results points out the positive statistical relationship between the level of health programs and campaigns in Islamic banks operating in Jordan and the competitive advantage achieved by these banks. This hypothesis has been accepted which sees the existence of a statistical significant effect of health programs offered by Islamic banks on business performance of these banks expressed by competitive advantage.

### **5.3.9 The Differences Test:**

#### **5.3.9.1 The Differences in application level of Social Entrepreneurship In Islamic Banks.**

This question was to investigate the differences in the application level of social entrepreneurship in Islamic banks, according to the bank size (large, medium, small), the bank type (Islamic, non- Islamic), the scope of work (a local bank, international bank). The study noted that there are differences in the level of application of social entrepreneurship and that depending on the scope of work of the

Islamic Bank (a local bank, international bank), while it was found that the level of entrepreneurship in Jordan, is not much different between Islamic banks and non-Islamic, and the bank size element is statistically ineffective to make any statistical differences in this position. In order to determine the direction of these differences depending on the scope of the Islamic Bank of work which was accepted statistically, the statistical differences in the level of applying social entrepreneurship in Islamic banks operating in Jordan, trends toward the international banks.

#### **5.3.9.2 The Differences in The Level of Competitive Advantage In Islamic Banks:**

This question was to investigate the differences in the level of competitive advantage in Islamic banks, according to the bank size (large, medium, small ), the bank type (Islamic, non- Islamic), the scope of work (a local bank, international bank).It is noted that there are differences in the level of competitive advantage which the Islamic banks operating in Jordan have, and that according to Islamic bank size (large - medium - small), while it was found that the competitive advantage in Jordan does not differ much among Islamic banks or non- Islamic, and the scope of work is not an effective element in statistical terms in this position. The statistical differences in the level of competitive advantage in Islamic banks operating in Jordan, trends towards the big banks operating in the market, specifically Jordan Islamic Bank.

#### **5.4 Implications of The Study:**

So, what do the findings mean in theory and practice? What implications do they have towards the existing body of knowledge and to management and organizations? This section provides answers to the questions.

##### **5.4.1 Theoretical Implications:**

According to the definitions of Johanna and Jeffrey robin(2005), the concept of social entrepreneurship in practice, is the concept that combines gentle or a wide variety of activities and entrepreneurs who devote themselves to different work, or work with a social adventure dimension, dedicated by adding profitable motivated feature to non-profit work, where you have a lot of new trends in support of venture capital investments.

The Social Entrepreneurship is a meaning of with social purpose (Austin et al, 2006), studies insist that this concept is still limited in the literature theory and will not be defined clearly (Mair et al., 2006), to develop social entrepreneurship field, some

researchers link this concept (curriculum) to a number of approaches that support the link between the process of social entrepreneurship and the rest of the academic fields, including: constructivist theory, institutional entrepreneurship, and social movements, which will be discussed later in this chapter (Mair et al., 2006).

Social entrepreneurship describes group of extraordinary behaviors that should be encouraged and provide motivation and reward, to those who have the ability and effort to do that, and here we use one or more of these behaviors to rate or calibrate (Mair & marti, 2006; Richolls, 2006). We show that there is a process which keep up with innovative solutions to social problems, and more to identify the entrepreneurs serve to intensify their mission to create and sustain social values, and are exploiting the available opportunities to serve the message, and continue to adapt and learn, and this would plan or link orientations businesses of different large and small types, new and old, religious and civil, profit and non-profit, so with the emergency and chronic needs of community (Mair & marti, 2006; Richolls, 2006).

The theoretical framework of this study was derived from the literature, underpinned by theories. So in this part we clarify a set of ideas, experiences, or general knowledge held by a sociologist and academicians about social entrepreneurship. This theoretical framework provides explanations to this concept from the existing works in both of managerial and social fields. Personal introduction theory based on the assumption that the entrepreneur success largely depends on the nature of his mental and behavioral qualities, as it is clear from our previous chapters that entrepreneur is a unique human being in his work and his actions; he enjoys superior ability of management, creativity and innovation (Mintzberg et al., 1998, p. 124). While the community introduction theory based on a fundamental assumption that providing incentives and institutionalization, support and encouragement found in any society, was focused towards the creation of small businesses, and its entrepreneurship. (Bygrave & Minniti, 2000, p. 25).

The cultural introduction theory adds the assumption that the prevailing culture encourages entrepreneurship in any society; lead to the secretion of many entrepreneurial activities and demonstrate entrepreneurial behavior for many individuals who live in that society, and if we look at many cultures, in a holistic manner we find clearly that some of these cultures produce entrepreneurs greater than other communities, as some statistics indicate that the percentage of the Asians who own small projects is four times higher than what is owned by the black Americans

(Busentiz & Lau, 1996). Finally, the educational introduction theory based on the assumption that entrepreneurship education, and the availability of educational and training programs in universities, colleges and training centers in the country; creates an entrepreneurial effective orientation for individuals in the early years (18 and 20), which is reflected on their ambitions in the future and reinforced these ambitions positively (Bolton & Thompson, 2000, p. 247) and the social relations network introduction theory is based on the assumption that social relations which are being built by the entrepreneur, play a significant role in facilitating the establishment of the project, access to many resources, information and knowledge, and ideas about the market, consumers, workers and the opportunities that exist in the market, appropriate capital for the project, and many other activities associated with the establishment of the project (Grave & Janet, 2003, p. 2).

On the other hand other theories of entrepreneurship are focused on giving the role and value to the social nature of the activities of social businessmen, and young people who are leading initiatives and volunteer work, thus play a role in the change in the social sector. school of social change proposed the concept of entrepreneurship and social initiatives, but the elite theory believes that there is a fundamental tendencies inherent in human nature, made human develops with time a set of rules, they were and still the factors that designed his actions, and these tendencies which "Pareto" called "sediment" he also sees them as the source of control over human behavior and the source which keeps the social province and social values in order. The functional constructivism represents the most popular contemporary psychological theories (Sociology) and prevalent not only in the European societies, but its basic tenets reached to many countries of the world in the forefront of the so-called third countries, and the name "functional constructivism" returns to the use of concepts of construction and function so that the function runs from the several interrelated issues ; lead each one particular job for the goals of society as a whole service, and this means that society is only the format which includes a group of supporting elements that contribute to the achievement of integration, and here the idea of social entrepreneurial initiatives may meet with this concept and the community role that the initiative serves Total goals in individuals and not an individual. The saying (Social System) is one of the basic functional categories of constructivism, and this is clearly reflected in analyzes of leading American sociologist "Talkotbarsons".

#### **5.4.2 Practical Implications:**

The emergent framework indicates that the level of applying social entrepreneurship and all of its elements or components of the seven levels (environmental, sporting, cultural, economic, educational, health, public) were done in a weak level of Islamic banks operating in Jordan. Here the arithmetic mean of all programs and campaigns has registered value ranged between 1.7958 - 2.24, that value fit the weak performance level in accordance with the former relative scale.

Confirming the above, we find that a small percentage of the sample amounted to 3.5% indicated that the highly application level of those programs, while the largest percentage, amounting to 82.6% showed that there is a clear reduction by Islamic banks in the provision of social programs and campaigns directed to serve the community in which they operate within. This result differed with the findings of the study of Adamu et al., (2015) which showed that there is a positive leading role for Islamic banks in their ability to provide products that are capable of meeting the needs and requirements of customers. Also it disagreed with the study of Almarri et al., (2014) which showed that social entrepreneurship has an important role in accelerating the deployment of social innovators within the Islamic banking market environment.

Despite the high profit levels achieved by Islamic banks in Jordan, they are not commensurate with the efforts made in the area of social responsibility, which is one of the basics of the concept of social entrepreneurship, due to the absence of the scientific concept of social entrepreneurship in those banks, and the lack of units or competent authorities within those banks to formulate social programs and campaigns of interest to the community and provide innovative solutions to the issues which face the society. The study of Al-Qasem (2014) showed that Entrepreneurship has an important role in strengthening the entrepreneurial orientation and entrepreneurial characteristics among private schools in Jordan, unlike what Islamic banks offer in Jordan as well. But our current study agreed with the study of Sarath et al., (2013) which indicated that the Islamic banks are still not able to improve their operational performance, but at the same time they care about increasing profitability rates.

The four dimensions of competitive advantage (cost, quality, flexibility, delivery), were at average level (acceptable) in Islamic banks operating in Jordan. Here, the arithmetic mean of all programs and campaigns registered value ranged between 2.77 - 2.951, a value that fit the average level (acceptable) of performance,

according to the proportional scale used previously. Confirming the above, we find that a small percentage of the sample amounted 17.3% indicated that this feature is available to a high degree in the Islamic banks operating in Jordan, and on the contrary, the largest percentage of respondents, amounting to 43.5% considers that the competitive advantage of those banks is low-grade.

The performance level is highly affected by rates of growth and sustainable profits achieved by the institutions at (Bharuddin.et al, 2014) and the low satisfaction rate lowers the loyalty rate, all of which negatively affect the growth and profits (Chung, Yu, Choi, & Shin, 2015), and innovation is considered another advantage that institutions may benefit from it to overcome the problems of low level performance (Krom, 2015).

The results confirmed that there is a positive statistical relationship among the seven entrepreneurial programs and the performance of Islamic banks. The presence of significant statistical relationship between social entrepreneurship and the performance of Islamic banks operating in Jordan expressed by a competitive advantage, and thus agree with the study of Armesh, Ghalandarzahie and Shahnevazie(2013)which showed that there is an important relationship between the entrepreneurship of partnership and organizational performance. The social entrepreneurship programs are important in attracting the attention of customers, and the formation of competitive advantage for Islamic banks operating in Jordan.

On the other hand, this study found that the economic programs and public service programs have succeeded in effect on the business performance of Islamic banks operating in Jordan. The five of remaining programs failed statistically to have significant effect on the dependent variable. According to the study of Nur, Surachman, Salimand and Djumahir(2014), the entrepreneurial orientation within the business has a role in improving the strategy of the institution, and to strengthen administrative capacity, and thus will have an important role in improving the organization's performance according to the measurements used.

The results revealed differences in the level of applying social entrepreneurship and that depends on the work of the Islamic Bank scope (a local bank, international bank), while showing no differences in the level of entrepreneurship depending on the type or size of the bank. In order to determine the direction of these differences depending on the scope of the Islamic bank it became clear that the statistical differences in the application of social entrepreneurship in

Islamic banks operating in Jordan level tend to favor international banks and in light of the convergence of the sample distribution on these two types of banks, we find that the share of Islamic banks amounted to 54.5% of the scoping study that we've made, compared with 45.5% were in favor of traditional banks .According to the current study, it was found that 52% of Islamic banking market in Jordan was the share of Islamic Bank (as the largest Islamic bank in Jordan), followed by the Islamic International Arab Bank, by 32.7%, and 8.2% and 7.1% for the banks of Dubai, Jordan and Al Rajhi respectively.

The results showed the existence of differences in the performance of Islamic banks operating in Jordan depending on the size of the bank, it has been shown that these differences tend to favor the big banks, in what looked like a lack of differences in the performance of Islamic banks depending on the difference in the type of bank, or the scope of its work.

Based on previous findings, the study recommends the need to strengthen attention to internal training or external to all administrative and management levels working in Islamic banks, and in all fields of Islamic finance, marketing and management, and this requires the allocation of financial budgets fit and keep pace with market requirements, and the establishment of a specialist center that belongs to Islamic banks with training and rehabilitation on the legality and the fields of banking. So hopefully the foregoing provision of Islamic banking labor able to understand the Islamic banking labor market requirements, and the provision of professional departments capable of managing the social entrepreneurship strategy.

Also, the need to create a special units belonging entrepreneurship and innovation in Islamic banks, these units should be able to feel customer needs, manage their expectations, and offer innovative products capable to attract new customers and enhance the satisfaction of existed customers, and the interaction of all segments of society, and contribute to building the Muslim individual lives and promote positive behaviors in society, and attention to the disadvantaged and poor society such as women, the elderly, the unemployed, children, couples, orphans, poor families, which may enable these banks to achieve their goals of profitability and expansion in the market. Working on the establishment of a special unit in central bank and the issuance of special law and legislation that are capable of organizing the work of Islamic banks in Jordan away from the practice of commercial banks. These actions could ensure the speed in handling, and the organization of the proceedings, and

distinguish the structure of benefits compared to commercial banks, and well-organized departments which are inefficient and distinguished in Islamic banks, and promote the concept of corporate governance in these banks.

We add the need to establishing of Sharia authority to control Islamic banks work, and provide legitimacy specifications to Islamic products, and dispute resolution and conducting illegal settlements, and ensure the application of Islamic Murabaha (turning to profit process) systems, along with the presence of a group of scholars of Islamic economics in the graduate departments with competence and training to improve the effectiveness of the banking process, and reduce the proportion of errors, and improve the speed of work procedures and controls.

There is need to increase and strengthen the role of Islamic banks in economic development by proposing programs and campaigns going on, able to increase integration into the national economy, and this requires the provision of quality social services in various fields, volunteerism and charitable support scientific research in the health, environmental and educational fields ... etc., and provide activities and cultural awareness lectures for schools, universities, training students on the agenda of the Islamic banking industry, and the intensification of programs and practices that enable them to stay informed on the best practices of Islamic and conventional and World banks. In addition to work in the field by intensifying marketing research efforts to identify the needs and desires of customers, and keep up with their expectations, improve quality, and strengthen the foundations of customer management and the concept of relationship marketing, and this requires the development of research teams to be able to pay attention to social work, take advantage of e-marketing and free commercial advertising opportunities.

Finally, take advantage of the economic and social benefits provided by the merging between the Islamic banking operation, the aim of finding great institutions capable of competing with the traditional Islamic banks both domestically and externally, as that might be able to provide competitive products able to attract and satisfy customers at lower costs, and increase their market shares, and strengthen the growth of sustainable profits which these banks have.

## **5.5 Limitations and Future Research Directions:**

Several limitations deserve noting inasmuch as they have a bearing on the discussions based on the research findings. The first limitation is geographically, which means that the geographical framework to conduct the study is the capital of Amman in Jordan. Secondly, the time framework is the 10 months, specifically within the time period April, 2016 till January, 2017. The third limitation is the field of applying is the Islamic banks working in Jordan.

To collect data on competitive advantage (the performance of Islamic banks) of employees in Islamic banks, we point out that visits to those banks (branches) during working hours, experiencing congestion often pressed into their work, which caused a delay in obtaining responses from those in Islamic banks, as the researcher aims to collect as many questionnaires with precision and high quality packaging. researcher regained 332 forms overall of what were distributed, 11 forms of questionnaires were excluded from returned ones for reasons which refers to inadequate statistical evaluation requirements, or not packaged in an objective manner or to problems in packing method. Thus the final number subjected to statistical analysis becomes 321 questionnaires, or accounted for 92.2% of the total study population.

Going to the customers to collect data on social entrepreneurship programs, the study has faced difficulty which was the lack of access to a large number of customers dealing with Islamic banks, due to the refusal of many of them fill in the questionnaire, and this is explained by the researcher as weakness of culture of research among a large part of the individuals who were asked to fill the questionnaire, and this required to double the efforts to achieve the required number of the sample, and here we show that the distribution of the questionnaire process consisted of two phases

- (1) The customer is asked whether he deals with Islamic banks or not.
- (2) In case he is customer of Islamic bank he is asked to fill in the questionnaire.

Also we add, that the questionnaire was distributed to customers who want it and who have actual accounts in Islamic banks, and to access the sample size required, visits were paid to some of the Islamic banks branches that permit us to meet customers face to face, it has been observed some of the customers apologized to fill in the questionnaire on the grounds of:

- (1) Lack of the time available to him.
- (2) Or busy doing some of the banking business.
- (3) Some of them expressed lack of knowledge or familiarity with the details of the questionnaire.

Finally, the independent variables examined in this study were confined to social entrepreneurship practices. Perhaps, there are other sectors which should be studied with considerable attention, such as, conventional banks, charities, and private universities. These sectors could also be of great value in explaining the effect of social entrepreneurship on business performance.

## 5.6 Summary:

The conceptual arguments suggest that entrepreneurship leads to higher performance. However, the magnitude of the relationship seems to vary across studies. While some studies have found that businesses that adopt a strong entrepreneurial orientation perform much better than firms that do not adopt an entrepreneurial orientation (Covin & Slevin, 1986; Hult, Snow & Kandemir, 2003; Lee, Lee & Pennings, 2001; Wiklund & Shepherd, 2003). Other studies reported lower correlations between entrepreneurship and performance (e.e., Dimitratos, Lioukas, & Carter, 2004; Lumpkin & Dess, 2001; Zahra, 1991) or were even unable to find a significant relationship between EO and performance (George, Wood, & Khan, 2001; Covin, Slevin & Schultz, 1994).

Generally the relationship between entrepreneurship and business performance has been researched intensively. The entrepreneurship research started in the United States of America (USA) and until the year 2000 most studies are conducted in this country setting. Later, researchers performed studies in, among other places, Sweden (Wiklund & Shepherd, 2003,2005)and South Africa (Goosen et al., 2002) Slovenia (Antoncic & Hisrich, 2001, 2004; Antoncic, 2006),China (Chen et al.,2005), Greece (Dimitratos et al., 2004), Finland (Jantunen et al., 2005), Germany (Walter et al., 2006), Vietnam and Thailand (Swierczek & Ha,2003), Netherlands (Kemelgor , 2002 ; Stam & Elfring, 2008), United Kingdom (Hughes & Morgan, 2007) and Turkey (Kaya, 2006). Among the legacy of studies that have taken place over the years, the business performance consequences of EO have not always been clear.

In this study we provide evidence that there is a positive statistical relationship among the seven entrepreneurial programs and the performance of Islamic banks. The presence of significant statistical relationship between social entrepreneurship and the performance of Islamic banks operating in Jordan expressed by a competitive advantage, and thus agree with the study of Armesh, Ghalandarzahie, and Shahnevezie(2013) which showed that there is an important relationship between the entrepreneurship of partnership and organizational performance. The social entrepreneurship programs are important in attracting the attention of customers, and the formation of competitive advantage for Islamic banks operating in Jordan.

On the other hand, this study found that the economic programs and public service programs economic programs and public service have succeeded in effect on the business performance of Islamic banks operating in Jordan. The five of remaining programs failed statistically to have significant effect on the dependent variable. According to the study of Nur, Surachman, Salimand, and Djumahir(2014), the entrepreneurial orientation within the business has a role in improving the strategy of the institution, and to strengthen administrative capacity, and thus will have an important role in improving the organization's performance according to the measurements used.

The results revealed differences in the level of applying social entrepreneurship and that depends on the work of the Islamic Bank scope (a local bank, international bank), while showing no differences in the level of entrepreneurship depending on the type or size of the bank. The statistical differences in the application of social entrepreneurship in Islamic banks operating in Jordan level tend to favor international banks. The results showed also the existence of differences in the performance of Islamic banks operating in Jordan depending on the size of the bank; it has been shown that these differences tend to favor the big banks.

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