



**THE EFFECT OF E-GOVERNANCE ON JOB
SATISFACTION AND ORGANIZATIONAL
COMMITMENT IN LIBYAN COMMERCIAL BANKS**

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**THE EFFECT OF E-GOVERNANCE ON JOB SATISFACTION AND
ORGANIZATIONAL COMMITMENT IN LIBYAN COMMERCIAL BANKS**

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THESIS APPROVAL PAGE

I certify that in my opinion the thesis submitted by Mohamed ALSHARAA titled "THE EFFECT OF E-GOVERNANCE ON JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT IN LIBYAN COMMERCIAL BANKS" is fully adequate in scope and in quality as a thesis for the degree of PhD thesis.

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Thesis Advisor, Department of Business Administration

This thesis is accepted by the examining committee with a unanimous vote in the Department of Business Administration as a PhD thesis. 24-01-2020

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The degree of PhD by the thesis submitted is approved by the Administrative Board of the Institute of Graduate Programs, Karabuk University.

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DECLARATION

I hereby declare that this thesis is the result of my own job and all information included has been obtained and expounded in accordance with the academic rules and ethical policy specified by the institute. Besides, I declare that all the statements, results, materials, not original to this thesis have been cited and referenced literally.

Without being bound by a particular time, I accept all moral and legal consequences of any detection contrary to the aforementioned statement.

Name Surname: Mohamed ALSHARAA

Signature : 

FOREWORD

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ABSTRACT

The use of Information and Communication Technology for e-governance has huge potential because it has a definitive impact on the values, culture, and structure of the whole public sector of a country. E-governments provide the facility to improve services and reduce the cost with improved efficiency in both private and public sectors. The governments all over the world give priority to e-governance initiatives.

The current study aims at exploring the impact of e-governance on organizational commitment and job satisfaction in Libyan commercial banks. In this study, after a thorough literature review, it was set priorities to conduct the study on the impact on e-governance in Libyan commercial banks in terms of organizational commitment and job satisfaction. In this framework, five Libyan banks were selected, public and private, which include:

Trade and Development Bank, Wahda Bank, Al-Jumhouria Bank, Waha Bank, National Commercial Bank.

In this study, data collection method was individual questionnaires, which were distributed among the individuals at key positions. Total 389 questionnaires were distributed to employees, department heads, department managers and bank managers in the selected banks. After collecting the data, it was analyzed using the statistical program SPSS.

The most important result in the current study emerged in the form of significant effect of e-government program on job satisfaction with 66.7% impact rate. The e-government program also had a significant effect on the employees' organizational commitment, which was 71.8%.

Keywords: E-Government; Job satisfaction; Organizational Commitment; Commercial Banks.

ÖZET

E-devlet için bilgi iletişim teknolojilerinin kullanılması, bir ülkenin kamu sektörü değerlerinde, kültüründe ve yapısında mutlak bir etkisi olduğu için büyük bir potansiyele sahiptir. E-devletler, hizmetleri iyileştirmek için, gerek özel gerekse kamu sektöründe güçlendirilmiş etkinlikle beraber maliyetleri düşürdüğü için kolaylıklar sağlamaktadır. Günümüzde, hükümetler, dünyanın her yerinde e-devlet girişimlerine öncelik vermektedirler.

Bu çalışma, e-devlet uygulamalarının Libya ticari bankalarında, iş tatmini ve organizasyonel bağlılık üzerindeki etkisini ortaya koymayı amaçlamıştır. Çalışmada, literatür taramasının ardından, Libya ticari bankalarında e-devletin organizasyonel bağlılık ve iş tatmini bakımından etkisi hakkında araştırma yapmak üzere öncelikler ortaya konulmuştur. Bu çerçevede kamu ve özel sektörden beş Libya ticari bankası belirlenmiştir. Bu bankalar, Ticaret ve Kalkınma Bankası, Wahda Bank, Cumhuriyet Bankası, Waha Bank ve Ulusal Ticari Bankasından oluşmaktadır.

Bu çalışmada, veri toplama metodu olarak, anket çalışması gerçekleştirilmiştir. Bu çerçevede, bahsedilen bankalarda kilit pozisyonlarda çalışan bireylere anketler uygulanmıştır. Seçilen bankalarda çalışanlara, bölüm başkanlarına, bölüm müdürlerine ve banka müdürlerine toplam 389 adet anket dağıtılmıştır. Veriler toplandıktan sonra SPSS programı kullanılarak veriler analiz edilmiştir.

Bu çalışmanın en önemli sonucu E-devlet programının, iş tatmini üzerinde ve örgütsel bağlılık üzereinde büyük bir öneme sahip olduğunu ortaya koymasıdır. E-devlet programlarının iş tatmini üzerindeki etki oranı% 66,7, örgütsel bağlılık üzerindeki etki oranı % 71,8 şeklinde gerçekleşmiştir

Anahtar Kelimeler: E-Devlet; iş tatmini; örgütsel bağlılık, Libya Ticari Bankaları.

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ABBREVIATIONS

ICT	: Information and Communication Technology.
G2C	: Government to Citizen.
G2B	: Government-to-Business.
G2G	: Government-to-Government.
OCQ	: Organizational Commitment Questionnaire.
MSQ	: Minnesota Satisfaction Questionnaire.
NPM	: New Public Management.
SPSS	: Statistical Package for Social Sciences
UN	: United Nations.
WB	: World Bank.
UNDP	: United Nations Development Programme.
EGDI	: E-Government Development Index
EPART	: Participation
GPR	: Government Process Reengineering.
BPR	: Business Process Reengineering.

SUBJECT OF THE RESEARCH

The paradigm of e-governance primarily means the public sector ICT usage for delivering online services. It creates a fusion between the external collaboration and internal networks through providing a whole range of services, which the government offers online to its people. Consequently, different governments use ICT or internet for helping the government agencies provide services to businesses, individuals, and humanitarian organizations.

E-Government refers to the use of information and communications technologies (ICT) to improve the efficiency, effectiveness, transparency and accountability of government.

The researcher's review of previous studies on e-governance, its effect on organizational commitment and job satisfaction shows that it has a definitive theoretical and empirical link with the organizational effectiveness. The interrelationship between organizational commitment, job satisfaction, and organizational culture, has, however, gained substantial attention from both experts and academics.

In this sense, the study determined the following main subject:

What is the impact of e-governance on organizational commitment and job satisfaction of employees in the Libyan commercial banks.

PURPOSE AND IMPORTANCE OF THE RESEARCH

Research Purpose

As mentioned earlier, this study focuses mainly on finding out the impact of e-government in commercial banks in Libya and its impact on organizational commitment and job satisfaction. Furthermore, it has following sub-objectives:

1. To determine how the e-government affects job satisfaction.
2. To determine how organizational commitment is affected by the e-government.
3. To identify and analyze business processes associated with the e-government.

Research Importance

The current study provides a comprehensive study of variables, which show the organizational commitment and job satisfaction levels in the Libyan commercial banks and how the e-government affected them.

This gives an opportunity to understand and solve the most significant problems in its implementation. Moreover, this study helps to build on previous studies conducted on this subject to identify gaps between this study and the previous studies. This will give the researchers an opportunity to come up with new ideas on the subject.

It will facilitate the future researchers to do more study on this and other related subjects.

METHOD OF THE RESEARCH

Research Design

While conducting a study, every researcher should first focus on the study design that is actually a logical plan to reply to the initial questions with conclusive answers (Yin 2003). Moreover, research design involves making logical decisions regarding the type of data, and data analyses methods. Yin (2003) mentioned that there are five case design components: Questions, propositions, analysis, logics and interpretational criteria to interpret findings. He argued that the least developed components are the last two in case studies but still, study design is considered as a segment of the overall study. For conducting the current study, in this study reviewed literature for developing a theoretical framework. Later, in this study identified the key issues, and conducted the exploratory study, and the framework has some study questions and propositions, which seemed as the most appropriate for answering the study questions. The study plan is based on a strategy that was originally developed by (Yin 2003).

Quantitative Research

The study is done through different approaches because different authors have differently classified it. Every study type is distinguishable based on the approach, which is selected to conduct it. The type of approach clarifies the position, such as

interpretative, empirical, or even critical. Like approaches, the study processes are classified into different ways; however, quantitative and qualitative methods are the two main methods.

The quantitative approach primarily evolved when the researchers studied the natural occurring. These methods generally involve control variables, testing theories, explanations to natural phenomena, viewpoints, and studying the natural occurrences in the light of assumptions. On the other hand, qualitative study involves study on different social phenomena; so, it involves processes such as ethnography, action study, and case study.

Exploratory Study

There were total five banks, which were interested in this study. They are top banks operating in Libya, including National Commercial Bank, Trade and Development Bank, Waha Bank, Wahda Bank, and Al-Jumhouria Bank. This study is based on the opinions of the employees of the concerned banks. The mentioned banks are based in or have important branches in Tripoli and Beni Walid. Their exploratory study is part of the next chapter; besides, time and cost factors are also mentioned in it. This study was conducted during October-December 2018.

Case Study Method

Case studies are used as a study strategy because it contributes to the knowledge of individuals, groups, organizations about political, social, and other phenomena. Yin (2003) has mentioned a detailed definition of a case study:

Empirical researches investigate contemporary phenomena that happen in real life specifically when the context-phenomenon boundaries aren't clear. A probe into case studies helps dealing with technically distinctive situations when the variables of interest are more as compared to the data points. Consequently, the result is based on multiple evidences/evidence sources, and the data benefits through the earlier theoretical proposition developments, which guide data analysis and collection. But it is also a fact that a case study is an appropriate process to test theoretical propositions, which are validated through hypotheses testing. Using the deductive characteristics is helpful in the contexts, which collect data of the important theoretical propositions. Then the hypotheses are tested through data comparisons.

There is a well-defined relation between the case study method and the qualitative methodology.

Data Collection Methods

When this study finally selected the relevant papers, finalized the study procedure, but now, collecting the useful material was a challenge. It is a reality that different sources and cases may be primary or secondary for a study, such as references, and books, news articles, study publications, government gateways, and reports of some international organizations. The obtained materials were periodically analyzed for the topics' relevance to this study. After reading the previous papers' abstracts, this study discovered a database, which made it easier to analyze the relevant papers based on their subjects and discussions.

Keeping in view minimization of cost and assurance of wide coverage, the study gathered the needed data using a properly structured questionnaire. Carried the questionnaire in five public and private commercial banks, most of which were located in Bani Walid and Tripoli. The survey continued from October to December 2018.

The study assured that high-profile and responsible banking professionals fill in the questionnaire to assure the credibility of the study. so asked the managers of the mentioned five banks to fill the questionnaire, which was primarily designed to study the e-government effect on the bank employees' organizational commitment and satisfaction with their work. The assessment was based on the important key variables, which were identified in the review and refined for the detailed analysis. this stud developed the questionnaire based on important study questions, and some questions were inspired by the previous researches. This questionnaire survey was accomplished during an early study stage; so most of it was based on the literature. For facilitating respondents, the study first designed the questionnaire in English, and later, it was translated in the local dialect of Arabic, which is currently written and spoken in Libya. Before finalizing the questionnaire, the study supervisor reviewed its first draft at the Karabuk University. The amendments were done in the questionnaire, and then, it was finalized.

Data Analysis

The collected data from all the five banks have been analyzed using the statistical application SPSS. Essentially, the basic data was analyzed, which was obtained through questionnaires, which were distributed among the bankers, and later, they were collected.

Data analysis was performed at both descriptive and inferential statistical analysis levels using a mixture of tools available in SPSS. They include content analysis for the open-ended questions; correlations and factors analysis through the use of contingency tables; and regression analysis.

Descriptive statistics involve the use of frequency tables, percentages, charts and other measures of variable associations (De Vaus and de Vaus 2001).

Thesis Structure

The current thesis begins with an introductory chapter, which is followed by three others. the study has outlined the thesis structure as follows and it is also shown in Figure 1 given below:

The first chapter, the study has included a relevant literature review and provided the theoretical framework. It completely reviews the available literature on the subject answering the study questions. For general understanding, it has also elaborated the concept of e-government in this chapter.

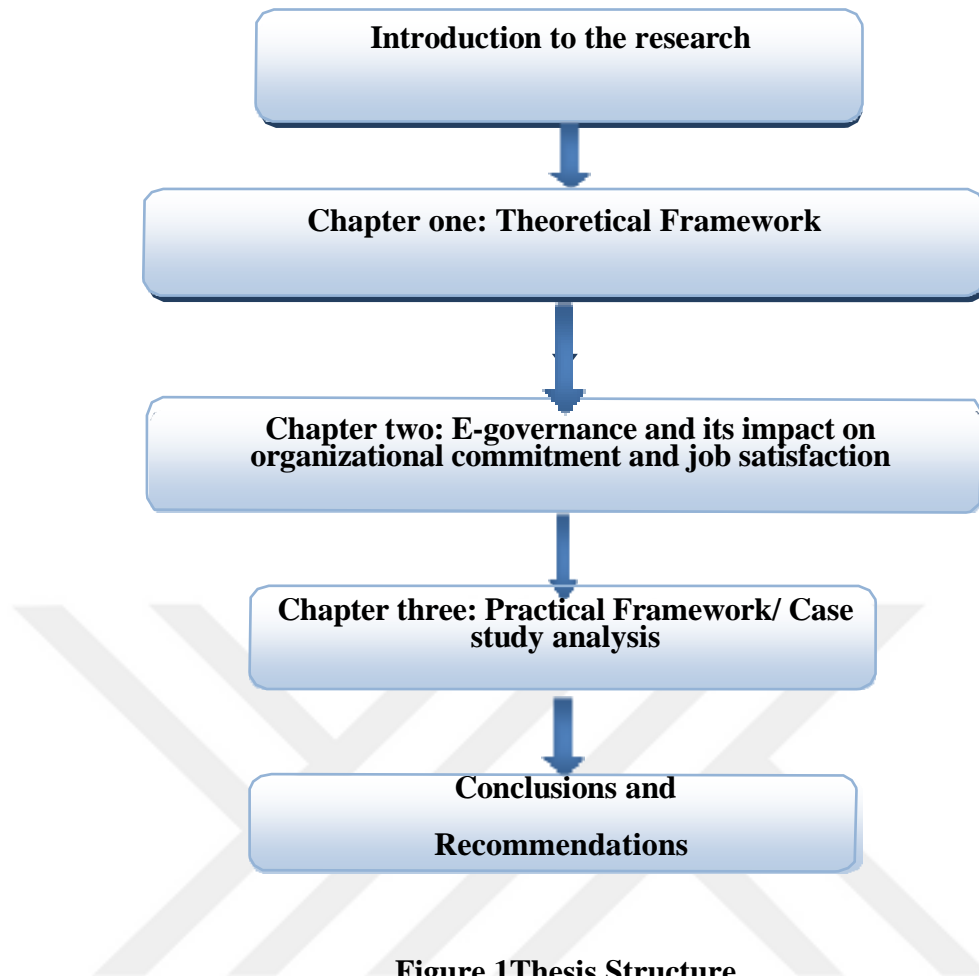
The second chapter, It includes theoretical but relevant contributions to the literature. It includes reviews pertaining to employees' organizational commitment and job satisfaction, and the relationship between e-government, job satisfaction and organizational commitment

The third chapter, It includes the analysis of the case studies or practical framework.

It also summarizes the findings and presents an overview of the current study elaborating the current study and its background.

Conclusion and recommendations

It aims at assessing the purpose behind conducting this study, reinforces the contributions this study is likely to have on the existing body of knowledge, mentions some of its limitations, and opens doors for future study in this important area.



HYPOTHESIS OF THE RESEARCH / RESEARCH PROBLEM

Research Hypotheses

The study aims to verify the following hypotheses:

First hypothesis: The e-government program has a statistically significant impact on job satisfaction.

First sub-hypothesis: The materialistic requirements have a statistically significant impact on the employees' job satisfaction.

Second sub-hypothesis: The legislative controls have a statistically significant impact on the legal control on job satisfaction.

Third sub-hypothesis: Human needs have a statistically significant impact on the employees' job satisfaction.

Forth sub-hypothesis: The need for protection/safety has a statistically significant impact on job satisfaction.

Second hypothesis: The e-government program has statistically significant impact on the organizational commitment.

First sub-hypothesis: The materialistic requirements have a statistically significant impact on the employees' organizational commitment.

Second sub-hypothesis: The legislative controls have a statistically significant impact on the on organizational commitment.

Third sub-hypothesis: Human needs have a statistically significant impact on the employees' organizational commitment.

Forth sub-hypothesis: The need for protection/safety has a statistically significant impact on organizational commitment.

Research Problem

Previous studies on e-governance, its effect on organizational commitment and job satisfaction shows that it has a definitive theoretical and empirical link with the organizational effectiveness. The interrelationship between organizational commitment, job satisfaction, and organizational culture, has, however, gained substantial attention from both experts and academics.

In this sense, this study determined the following main problem:

“What is the impact of e-governance on organizational commitment and job satisfaction of employees in the Libyan commercial banks?”

POPULATION AND SAMPLE RESEARCH

The banking and finance industry is a significant business sector for conducting the current study, and besides, Libya is an oil producing country with highly organized banking sector. After globalization and development of information technology, the banking industry has made exponential growth.

Collis and Hussey (2013) mentioned that a study/survey population implies as the set of people or items, needed for a specific investigation.

After examining the exploratory study, the number of banks to be included in

the main stage of data collection was decided. Keeping in view the given results and definitions, the study targeted the population that includes the staff of the concerned banks. These banks were chosen because of their success and reputation in the Libyan banking industry keeping in view other priorities such as time, access, and cost.

According to Kozak (2014), there are two factors affecting the sample size: the size of the population and the reliability level. The following table shows the sample size at two levels of reliability (see Table 2). As the reliability level increases (to 90%, 95% and 99%), the number of sample sizes increases. Therefore, considering the 100,000 total size of the population and depending on a margin of error of 5% and a confidence level of 95%, the sample size must be at least 384 in this study.

Since the study community is undefined, and the circumstances of Libya are unstable, which limits the access mainly because of war. It is very difficult to contact all the members of the study sample; therefore, in this study only distributed 389 questionnaires.(Thornhill, Saunders et al. 2009) pointed out that if the community is not specific, the study sample can be as follows:

Table 1: Sample Sizes at 95% Confidence Level

Targeted population	Error Margin			
	5%	3%	2%	1%
50	44	48	49	50
100	79	91	96	99
150	108	132	141	148
200	132	168	185	196
250	151	203	226	244
300	168	234	267	291
400	196	291	343	384
500	217	340	414	475
750	254	440	571	696
1000	278	516	706	906
2000	322	696	1091	1655
5000	357	879	1622	3288
10000	370	964	1936	4899
100000	383	1056	2345	8762
1000000	384	1066	2395	9513
10000000	384	1067	2400	9595

Following are the reasons why the population of the current study was limited to only five Libyan banks:

1. Almost all the Libyan banks operate in the similar environment and

market conditions. They follow the same laws, which govern transactions and operations. All of them are operating under the direct supervision and control of the Libyan Central Bank.

2. This study considered the priorities and external limitations including access, available time, and cost of conducting the study. The banks in this study have chosen were located in the places where could gain access. Besides, they are important branches, which cater to most of the Libyan banking needs. Moreover, was choosing the five mentioned banks because of easy access to them at this time.
3. It selected those banks in this study because they have different sizes, dates of establishment, and work cultures; therefore, this selection helps generalizing the results to the whole population.
4. Although other banks are also operating in Libya but there is uncertainty about whether they'll continue their operations in Libya or not. It is mainly because they lack capital.
5. Data collection for including other banks could take more effort, cost, and time.
6. The circumstances of Libya are generally unstable, which limits the access mainly because of war and occasional skirmishes between different groups.

CHAPTER ONE

THEORETICAL FRAMEWORK

1.1. Research Proposal

1.1.1. Introduction

The ICT usage has dramatically increased in commercial, public, and private functions. Governments are now trying to use the ICT for reducing cost, improving public services, and enhancing the public sector efficiency. All 193 Member States of the United Nations had national portals and back-end systems to automate core administrative tasks, and 140 provide at least one transactional service online. The trend of improvement in transactional online services is strong and consistent in all assessed categories with the three most commonly used services being payment for utilities (140 countries), submitting income taxes (139 countries), and registration of new business (126 countries) (des Nations Unies 2018). Since 1990, the private sector showed success when e-commerce systems were introduced; so, in order to automate processes in the larger interest of the people, Still, there is no single e-government model that applies to all the countries (Abdullah, Rogerson et al. 2006).

During the recent years, public sector efficiency has increased through data processing aimed at self-regulation. When some Western leaders adapted the ambitious e-governance projects, the idea attracted the rest of the world. Using ICT improves the internal government processes that reshape most of the public services in order to fulfill the citizens' needs, and besides, it improves the individuals' business access to the government for saving time, resources, and hassle. It must be noted that the e-government brings about a major change in the government structure; so, adopting the e-governance initiatives have serious cultural, political, technical, organizational, and social effects, which should be considered before starting any e-government initiative.

During the previous decade, the e-governance began when several governments explored various possibilities to initiate a new service. It became a trend when many governments tried to capitalize on the revolutionizing potential of the customer-government relation using the internet-based technologies. This increased the interest

of academics, public officials, and technical experts to make substantial efforts so as to develop the e-governance solutions. Consequently, different programs were initiated with different objectives and names.

Some researchers claimed that the ICT-based initiatives can increase the performance of the public sector, and promote transparency while maintaining simplicity in the government-citizen and government-business relationships (Pardo 2000). Finding and exploiting the possibilities that e-government offer isn't without challenges, and the most important challenge is developing a system to provide the services.

This study focuses on the key factors, which have a definitive impact on the e-government system development specifically for developing countries such as Libya. This chapter provides the overview of the objective behind this study, its launch, and its context elaborating its motives and importance. The questions of this study have been addressed, and the study has provided a chapter-by-chapter overview.

1.1.2. Research Background

During the last 20 years, several transformational e-government initiatives have been witnessed, which led to ideas like "new public management" (NPM) and "reinventing the government." They address the public administration issues, and improve the overall performance of a government. Moreover, the movement of public sector development has the international dimension, which is a striking factor. The NPM concept has gained popularity among the people, cultures, governments, and nations. Several public administrators of Western countries, including the USA, New Zealand, UK, and Sweden, and some significant Asian countries, such as Malaysia, Hong Kong, Singapore, and South Korea have successfully developed it the following table 2 shows the e-government development index - the top 10 countries and the e-participation index - the best 11 countries (des Nations Unies 2018) .

Table 2 E-government Development Index and the E-participation Index

E-Government Development Index - Top 10 Countries		E-Participation Index Top 11 Countries	
Country	Index	Country	Index
Denmark	0.9150	Republic of Korea	1.0000
Australia	0.9053	Denmark	1.0000
Republic of Korea	0.9010	Finland	1.0000
United Kingdom	0.8999	Netherlands	0.9888
Sweden	0.8882	Japan	0.9831
Finland	0.8815	New Zealand	0.9831
Singapore	0.8812	Australia	0.9831
New Zealand	0.8806	Spain	0.9831
France	0.8790	United Kingdom	0.9831
Japan	0.8783	United States of America	0.9831
		Norway	0.9775

Internet and globalisation necessitated the public sector reforms. Substantial advancements in internet and telecommunications have affected the interrelationships among the people, governments, and the businesses. (Kettl 2005, Amoretti 2007) This is why several experts termed this era as "Information Age" (Clegg, Axtell et al. 1997). After 1990, many efforts were directed to exploring emerging technologies particularly the internet for building relations and effective service delivery.

The study begins with the literature review of the studied topic that includes the identification of the most important elements and aspects that have been studied in these studies. Some important aspects, which have not been studied in the reviewed studies, are the first point of the current study.

The e-government is in fact a "full range" of services that a government department provides to its citizens through electronic sources. Furthermore, the e-government is a type of organization that has its own relations with the stakeholders through the electronic linkages of the post-ICT devices (Caldow 1999).

Generalizing the results obtained through the e-commerce data is difficult with no focus on implementation. Several experts have termed the e-government emergence as a major transformation that includes profound structural, cultural, behavioural and process changes carried out by the organizational leadership.

During the last few years, several governments have adopted the e-government model for winning their citizens' trust, and for improving the public sector service quality while minimizing effort and cost, and improving the transparency and efficiency of the government but the e-government model requires change in the way governmental agencies perform; so, the public sector agencies and organizations face issues such as privacy, resistance to change, management support, and security (West 2004, World.Bank 2013). Baum and Di Maio (2000) mentioned that changing the idea of an e-government into a reality requires public sector changes, removing financial constraints, abundance of funding expenses, complex initiatives, and rigid governance structures; therefore, e-government poses new challenges. In order to deal with them, the governments require time for learning, adopting, and achieving its benefits. Other challenges include political, technological, cultural, and social environments. Some challenges originate from the government itself and its relations with the stakeholders (Abdullah, Rogerson et al. 2006, World.Bank 2013) Moreover, the effective e-government adoption depends on many factors, which include availability of technology, management support, and stakeholders' acceptance of funding and change.

E-government has several benefits, which are mainly linked with higher revenue, economic development, reduced costs, more transparency, reduced redundancy, better services to citizens and easier accountability (Jaeger 2003). For achieving such benefits, challenges and stresses are inevitable when the e-government is implemented; however, the widespread acceptability might also result in anxieties in case of E-government projects' failures. Its implementation needs attention to previous and conventional ICT Projects. The latest literature on IS and ICT shows that the current organizational and human issues are very important, and they are more likely to get critical while developing and implementing the IS systems (Doherty, King et al. 2003). Moreover, it is obvious from the evidence that giving low priority to human and organizational problems while developing an IS system might result in a failure. When such failures occur, they might fail the whole E-government project.

Many studies show that even when high costs were paid to initiate the tangible and intangible e-government projects, they either failed or slowly diffused (Chutimaskul 2001, Pardo and Scholl 2002, Dawes, Pardo et al. 2004). The e-government project failure rate is generally high.

According to a recent survey, almost 35% e-government projects failed in the developing countries, while 50% of them partially failed. Just 15% projects remained successful (Anthopoulos, Reddick et al. 2016).

Gartner (2002) published a report that shows that 60% e-government projected either failed worldwide or couldn't fulfil their objectives. It clearly indicates that the governments practically find it challenging to develop electronic government projects mainly because they aren't certain as to whether there will be a problem, or whether the projects will result in complete disappointment.

Complex government administration system is another major challenge, which should be dealt with when the e-government was introduced (Tambouris 2001, Fang 2002, Li 2003, Dawes, Pardo et al. 2004). A common misconception about the e-government is that it means only uploading data and service information on the internet but actually, it means dramatic organizational institutional and organizational changes (Pardo 2000, Montagna 2005, Gil-Garcia and Martinez-Moyano 2007). Some researchers (Timonen, O'Donnell et al. 2002, Sharma and Soliman 2003, Esteves and Joseph 2008) think that it isn't cheap or simple to implement any e-governance project because the public sector faces many challenges while developing even a single e-governance solution (Yong 2005) mentioned in this context that an e-government is multifaceted; therefore, several insights and perspectives should be considered before commencement of any project.

The concept of electronic government mainly deals with how public services are managed and delivered, which generally involves various social, organizational, technological, and economic aspects, which deal with the e-governance projects and strategies (Pardo 2000, Chen, Chen et al. 2006). Most of studies, in general, have ignored the organizational dimension to the transformation, specifically, the e-governance-administration interrelationship.

Despite the fact that many researchers have presented useful criteria to assess failure or success of any e-governance project (Al-Tawil and Sait 2007), the e-governance movement, which has taken roots in the developing countries, is still undergoing initial stages. The development of e-government has intensified concerns of the people and experts in the developing world. Furthermore, evidence is available that shows that failure of the e-government projects is mainly because of

understanding or planning/implementation failures (Gupta and Jana 2003, Zaied, Khairalla et al. 2007). Thus, the concerned planners should urgently get knowledge for overcoming the obstacles, which are part of the development stage. First, they should be identified, which is compulsory to efficiently overcome them. In fact, e-government projects should be more carefully planned and executed with full focus on those factors, which might create some challenges for accomplishing or adopting the e-governance solutions.

Keeping the mentioned factors and limitations in view, the current study focuses on identifying those elements, which are likely to introduce e-government in developing countries. Furthermore, the study has been unable to find any strong case study found using the qualitative method in this context. It means that in this area of study, a substantial gap exists, which necessitates some further study (Pardo 2000, Siau and Long 2005). The study current study is an effort to fill the knowledge gap that exists in this area.

It is evident from the discussion given above that the current study focuses on the impact of e-governance on organizational commitment and job satisfaction of the employees of the Libyan commercial banks.

1.1.3. Research Questions

This study will explore e-government and its effect on the Libyan commercial banks' business performances.

For this purpose, this study drafted the following study questions:

1. Is there any statistically significant effect of the e-government program on job satisfaction?
2. Is there a statistically significant effect of implementing e-governance program on the employees' organizational commitment?
3. What is the type and extent to e-governance in the commercial banks of Libya?
4. What role has it played e-governance to improve the Libyan commercial banks' business performances?

1.2. Literature Review and the E-Government

1.2.1. Literature Review

The current chapter presents a review of some valuable researches on e-governance, and it also includes the e-government characteristics including each stage of the e-governance along with investigation of major technical problems. Additionally, the main e-governance features have been presented keeping in view the major differences among experts on the concept of e-governance. Furthermore, it also mentions some IT projects. In the nutshell, this chapter focuses on the new public sector reforms, and discusses e-government as a part of the transformations. The e-governance adoption is a need to conduct this form of study.

In general, many researchers have emphasized that a positive quality-quantity relation exists in terms of ICT infrastructure. When the ICT projects are implemented to adopt the e-government, it results in the success of the e-government (Klischewski and Scholl 2008, Ahmad 2012). In particular, there are many elements such as hardware, software; security, privacy, IT strategy, communication, infrastructure, information/data management, ICT regulatory framework, design and interoperability (Schware and Deane 2003). E-government's success depends on the e-government portal and access to services that the government provides. Heeks and Bailur (2007) found that the more secure the systems are, the greater the confidentiality assurance would be, which will assure successful e-government. The e-government's success is directly related to the quality, capacity, reliability and affordability of ICT and network infrastructure (Basu 2004). In case of weak ICT strategy, the design and interoperability affect the project performance (Ahmad 2012). The lack of technical skills, complexities and issues have been shown to have a direct impact on the E-government performance (Gil-García and Pardo 2005). The construction design accommodates all the difficulties faced by the user. The e-governance can be successful if two conditions are assured: perceived complexity and ease of use. Schaper and Pervan (2007) claimed that voltage prediction significantly affects the intentional ICT use and the e-government's success.

The study began with the literature review of topics discussed in the current study, which identified as the most important elements and aspects that have been studied in the relevant studies. The most important aspects have been studied keeping in mind the review of the most important results that have been achieved from these studies, which are the first point of the current study.

The first study was conducted by Sweisi (2010) that included specific e-governance services, and explored the major factors, which contribute to its successful implementation in Libya.

That study focused on the worldwide increase in the e-government services, while Libya is a specific case of its challenges and efforts to implement the e-governance. Furthermore, the study included other objectives for justifying challenges and proposing strategies for overcoming them. The Libyan e-governance accreditation model is based on the principles of business administration, setting goals and objectives, a plan of action and procedures, evaluating the public awareness regarding the e-government services, setting objectives for performance, and measuring success. According to the mentioned study, there are many factors that may have to be overcome. For example, Libya must teach the technology to its citizens and develop its ICT by joining hands with new partners and the existing stakeholders. It should design, implement, and formally announce the commencement of the e-government services. This study mentioned Libya-specific case studies, emphasized the challenges, successes and conflicts that Libya has been facing, and the history of the e-government services initiatives to date.

Establishment of e-governance systems is a significant method to modernize and equip the state administration with the needed tools to simplify communication and handle individuals' issues. The objectives of e-governance include reduction in government expenditure and direct costs that reduces service provision costs, increases government institutions' mutual coordination, and resolves issues including interdependence for transactions. Generally, governments utilize three e-services for improving its performance: G2C, G2B, and G2G.

Since the e-government is an internet-based service, and it also makes use of social media, phones, wireless instruments, and other technologies to keep people informed and provide services. Since Libya is developing; therefore, it is undergoing

establishment of quality e-governance for functional improvements to foster the efficiency and productivity of the government institutions. It is helpful to deal with complicated processes to serve the population. The current study highlights the advantages that Libya is likely to get, significant e-government projects, and benefits and defects of the e-governance projects (Alatrash, Albskri et al. 2016).

This study is an effort to assess the satisfaction levels of the users of e-government projects using the multi-criteria satisfaction analysis based on multivariate analysis; specifically, it uses the classification approach and applies the linear modelling. Measuring the user satisfaction consists of the overall and micro satisfaction levels. It identifies weaknesses in the e-government project usage.

The current study has applied five criteria to evaluate the evaluation process. According to the results, the e-government users felt satisfied with the e-services. Some partial indicators of satisfaction show still some actions are needed for increasing the satisfaction levels in terms of design and content. Optimization planning, accessibility and interaction standards are important criteria to make the e-governance improvements (Bournaris, Manos et al. 2013).

According to Shawa (2004), who conducted a study on the satisfaction of the public sector employees to enforce the e-government. The study focused on identifying the public awareness levels about the e-governance in Jordan. It also identified different obstacles in the implementation of the e-government initiatives. The results of this study show that the individuals had higher awareness regarding the e-government. The participants of the researchers agreed on resolving technical, human, and organizational issues to implementation e-governance. Moreover, the support for strategic planning has been noticed. The participants of the study emphasized the supply of funding and using electronic networks to successfully implement e-government.

The mentioned study also analyzed the internal and external organizational aspects and their impact on the application of e-governance and its various fields. Several variables including the peer influence, external public pressure, political factors, and e-governance properties were studied. This study also shows the email workload, the importance of political leadership, and direct e-government services. The e-governance application levels were found to be influenced by different issues

including the people's inability to access the e-services, population size, and the government employees' workload after the citizens' service requests.

Batool and Ullah (2013) conducted another study that focuses on the work pressure-regulatory commitment relationship in the Pakistani banking sector operating in the provincial capital Peshawar. The outcomes of the mentioned study clearly show the negative relation between the organizational commitment and work pressures. They concluded that when there is low pressure, organizational commitment levels of employees are likely to improve that increases productivity, and results in low turnovers and improved performance of the staff as well as the whole organization. Because of low levels of stress, the staff will be more enthusiastic about their work, which will increase their commitment to their organizations. It was found in the study that general regulatory compliance has inverse relation with stress; however, stress showed no significantly negative relation with the sub-variables such as emotional, continued, and normative commitment.

Another study was an effort to determine the satisfaction levels of public sector employees and its impact on their organizational commitment in Shkoder (Albania). Furthermore, the mentioned study explored the employees' level of commitment and satisfaction with their work. The descriptive approach to research design (survey) was applied to conduct this study. Shkoder municipality was the location where this study was conducted. The researchers distributed 160 questionnaires using various communication forms, mainly the email. They used descriptive and statistical methods to answer the research questions. The outcomes show that the employees' job satisfaction, supervision quality, and satisfaction with their earning showed a significant positive impact on the municipal employees' organizational commitment. The employees showed a high organizational commitment and job satisfaction levels, and expressed satisfaction with the co-workers, supervision, promotion opportunities, and salary. The Organizational Commitment Questionnaire and the Job Descriptor Index were applied for measuring both the variables. The concerned literature indicates the public sector employees' commitment to and satisfaction with the electronic management system, especially in Albanian public sector institutions; therefore, this investigation is actually a contribution to increase the understanding of important issues (Suma and Lesha 2013).

Researchers conducted a study for examining the relation between three organizational commitment and job satisfaction aspects in several public/private organizations operating in Gillum. Thus, this work can make an important contribution to the improvement of behavioral strategies and corporate management policies with the inclusion of the regional aspect in management studies. The questionnaire was used as a study tool, and the acquired data shows three main aspects of the organizational commitment: emotional attachment, continuity, and normative commitment, which have a positive but not-so-significant relation with job satisfaction.

The study concluded the following: The relationship between representative variables is statistically not very significant, The study (Suma and Lesha 2013) also concluded from the regression analysis that among the three elements of organizational obligations, none of the elements seemed to have a strong interaction with job satisfaction. This low degree of association is justified by suggesting that rather than job satisfaction, the organization primarily promotes the employees' emotional engagement that developed as a result of providing long-term service. For some employees, the motivation behind their stay is nothing more than sense of belonging. For them, job satisfaction is less important.

Similarly, the gender issue has a significant effect on job satisfaction variable, which also confirmed that personal variables are not closely linked with the employee satisfaction levels.

The current study compares two structural models to explain the role of mediation on job satisfaction in the Brazilian Military Police. A combination of qualitative and quantitative processes was applied for measuring relations between the different variables. They collected the responses of 10,052 workers. The researchers conducted six high command officers' interviews, and formed a seven-member focus group from the top three levels in the organizational hierarchy.

Structural equation modeling (SEM) and content analysis were performed to analyze the data. It was found that the employees' satisfaction with the relations promotes their commitment, and that establishes its link with other variables, including the work-related and personal variables. The ability to understand the characteristics of the organization characteristics and simultaneously use a significant employees' sample helps testing complicated structural models (Leite, Rodrigues et al. 2014).

1.2.2. E-Government

1.2.2.1. Definition of E-government

Experts have presented several ideas to define the electronic government, and they expressed several perspectives for describing it; so, still it is a relatively new term in the existing body of knowledge. In this context, there isn't any mutually agreed definition that has broader or international acceptance. Peristeras and Tarabanis (2004) claimed that the concept of e-governance has a short history of less than a decade. It was conceived as a terminology when the "e" prefix was added to the word government so as to show its electronic nature of providing services. Consequently, the e-government first involves the function of a government and transformation of its functions in electronic ways.

A government is a dynamic mix of objectives, functions, and structures; so, it is complex because it has so many aspects including functional agencies, organizations, organizational culture, and authority. When the computers and the internet became common, and the citizens' expectations increased, the governments felt pressured to perform. ICT has created the capacities of the governments to electronically reach their citizens and businesses.

It is important to define e-government specifically when an e-government plan needs implementation. Ndou (2004) claimed that some e-governance projects failed because they were narrowly defined, and their concept was overtly complex and multi-dimensional. OECD (2004) mentioned that the e-government means application of ICT, internet, and other tools to assure better governance but this concept has been over-generalized, and it doesn't give information on how better governance can actually be assured using the e-governance projects. According to the World Bank (2003), e-government involves ICT use for improving effectiveness, efficiency, accountability, and transparency. It is a broader definition because it includes the areas of impact. The mentioned definitions focus on the needed outcomes rather than only mentioning the tools, which are used. In addition, some researchers focused on the government-customer relationships while defining or describing the e-governance. For instance, according to Layne and Lee, Cho et al. (2001) the e-government means the technology usage, for example, the internet to provide services and information to the people, business partners, employees, other agencies, and coordinating departments.

The e-government implies a government agency's use of IT or ICT for improving ties between the stakeholders and the government i.e. government-citizens (G2C), government-businesses (G2B), and central-local governments (G2G). Okot-Uma and Rogers (2005) presented a model for illustrating a broader e-government definition considering all of its relations with its internal or external stakeholders/partners.

The e-government provides some services by means of electronic communication to support the private and public sectors. Major e-government services are given below:

1. Government-citizen services (G2C)
2. Government-business services (G2B) for businesses at low transaction cost.
3. Government-government services (G2G) include communications between the local governments, central and local governments, and between governments of different countries (Alatrash, Albskri et al. 2016).

In order to assure service efficiency, it is essential to conduct well-coordinated activities, and assurance of public-private cooperation and the citizen-government cooperation.

Every electronic government implements information systems, web-based technologies, and communication technologies for efficiently delivering services to the government agencies and the public.

It has a definitive advantage over the traditional approach because that needs administrative measures, large number of workers, and extensive paperwork while the e-governance incurs less service cost, and time saving. It has advantages in terms of accessibility, efficiency, automation, and service cost.

According to the World Bank's definition of e-government Lee and Oh (2010), it means "implementation of ICT for governance aiming to explore the easy communication methods to interact with the private and public sectors." The e-government is mostly in the form a website that has relevant information or a solution to an issue, which is significant for businesses or people (Brown and Thompson 2011).

According to the UN definition of E-government employed to mean everything from online government services to exchange of information and services

electronically with citizens, businesses, and other arms of government. Traditionally, e-government has been considered as the use of ICTs for improving the efficiency of government agencies and providing government services online (des Nations Unies 2018).

1.2.2.2. E-Government Characteristics

During the previous few decades, communication and information technologies have substantially affected the societies, specifically after easy access to the internet. It happens when the information technology advancements have already grown beyond all the expectations (Abdullah, Rogerson et al. 2006, Shehry, Rogerson et al. 2009). Several researchers claimed that the e-governance would be the next information age; so the governments are enthusiastically implementing it for building their citizens' trust, improving the public service quality and reducing the effort and cost but the ultimate aim is to improve the efficiency of the government and transparency of its procedures (Howard 2001, Prins 2001, West 2004).

The global implementation of the e-government shows that in 1990s, a few governments initiated the e-governance solutions; however, their adoption pace and scope significantly differed, as it ranged from simple presence on the web and only one-way communication to transactions with businesses and citizens and the two-way communication. Consequently, it resulted in a better and integrated presence of the government agencies on the web portals and promoted e-democracy (Layne and Lee 2001, Moon 2002). On the local level, some government agencies initiated the e-government initiatives in five years 1994-1999 (Tat- Kei Ho 2002) while some local governments made themselves available through a website (Moon 2002). This type of websites offered several services such as online payments, licenses, permits, online documentation, and communication facility through email... After that, the e-governance increased in scope, which is still continued (Kaylor, Deshazo et al. 2001).

Generally, almost all the rich and developing countries adopted the e-governance because it offered them with substantial potential to save cost (Howard 2001). Still, if a type of innovation is complex, it may require better technology and administration; in that case, it is likely to face opposition. The same is the case if it is against the self-interests or the values of the people governing a city of a country (Wescott 2001). Since the e-government helps integrating ICT potential with the

public sector, it facilitates delivering information and services quite easily to businesses and citizens (Montagna 2005) but its definition, stages, and the implementation needs are still a topic that is open to debate. In the next few sections, the study highlights such issues.

According to the World Bank's Characteristics of e-government:

- **Reducing Costs:** Putting services on-line substantially decreases the processing costs of many activities compared with the manual way of handling operations. Efficiency is also attained by streamlining internal processes and by enabling faster and more informed decision making.

- **Promoting Economic Development** - Technology enables governments to create positive business climates by simplifying relationships with businesses and reducing the administrative steps needed to comply with regulatory obligations. There is a direct impact on the economy, as in the case of e-procurement, which creates wider competition and more participants in the public sector marketplace.

- **Enhancing Transparency and Accountability:** E-Government helps to increase the transparency of decision-making processes by making information accessible - publishing government debates and minutes, budgets and expenditure statements, outcomes and rationales for key decisions, and in some cases, allowing the on-line tracking of applications on the web by the public and press.

- **Improving Service Delivery:** government service delivery, in the traditional process, is time consuming, lacks transparency, and leads to citizen and business dissatisfaction. By putting government services online, eGovernment reduces bureaucracy and enhances the quality of services in terms of time, content and accessibility.

- **Improving Public Administration-** e-government administrative components, such as a computerized treasury, integrated financial management information systems, and human resource management systems, lead to greater efficiency in public administration. Features include the integration of expenditure and receipt data, control of expenditure, human resources management, intelligent audit through data analysis and the publishing of financial data.

• **Facilitating an e-Society:** One of the main benefits of an e-Government initiative consists of the promotion of ICT use in other sectors. The technological and management capacities required for e-Government administration encourage, in turn, the development of new training courses and modules in schools and universities trying to supply the required skills and capabilities to the market (WB 2013).

1.2.2.3. E-Government Objectives

The e-government aims at taking advantage of important features of its application, such as the speed and accuracy in the achievement of transactions, and reduce the time, effort and cost. Other benefits include de-cluttering, eliminating the problem of stacking papers and other issues. The application of the electronic government system is done through the following processes (Bovaird 2002, Ahmad 2012, Sulaiman 2014):

1. Raising the efficiency of performance in the administrative sector by reducing the manual handling and replacing them with electronic models while providing information confidentiality and safety.
2. Facilitating the service access to the concerned individuals without needing to go to the service offices, such as online bill payment.
3. Reducing redundant employment and rehabilitating staff to stay updated about the modern developments.
4. Managing departments and follow-ups in a centralized way.
5. Collecting data from their original sources.
6. Employing IT/ICT for supporting and building encouraging corporate culture.
7. Increasing the interdependence between employees and senior management.
8. Providing information confidentiality and safety.
9. Providing access to data and electronically conducting transactions.
10. Increasing transparency and improving the performance of administrative work besides fighting corruption.

11. Keeping updated about the global technological developments pertaining to the administrative work management using modern electronic systems.
12. Reducing working hours in the government organizations.
13. Minimization of human errors.

According to the study, the main objective of e-government is administrative development through streamlining procedures and improving the quality of services.

1.2.2.4. E-Government Elements

a. Human Element:

The human element is a very significant component of the e-government because it acts as a driving force behind a project. It must be trained and qualified to work in this legal system.

According to the view of Akasha (2004), attention to the human element should go beyond the existence of technological fields and training roles to the existence of specialized scientific study centers that contribute to bridging the information gap to facilitate the human factor in the ability to make the appropriate decision.

b. Technological Devices:

The use of technological devices is one of the important elements necessary for production and updating administrative documents. As a result of the continuous development in the field of communications, the individual in any place in the world can get the information s/he needs. Even when s/he is sitting in his home or work; still, that person can transfer information via advanced means of communication (Dzhusupova, Shareef et al. 2010).

c. The Existence of Legal Protection:

The legal construction of the e-government is an important but sensitive issue because it creates several problems that hinder the performance of the electronic government (Agustina 2018).

1.2.2.5. E-Government Development at a Glance

E-government has been growing rapidly over the past 17 years since the first attempt of the United Nations to benchmark the state of e-government in 2001. The

2018 Survey highlights a persistent positive global trend towards higher levels of e-government development. In this edition, 40 countries score “Very-High”, with EGDI values in the range of 0.75 to 1.00, as compared to only 10 countries in 2003, and 29 countries in 2016. Since 2014, all 193 Member States have been delivering some form of online presence (des Nations Unies 2018).

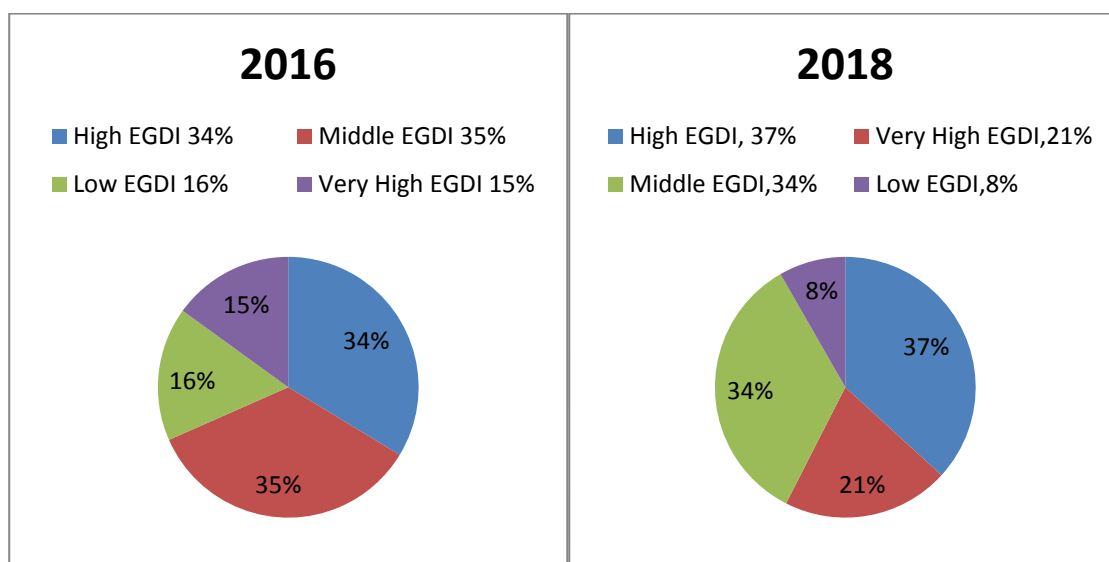


Figure 2: Number of Countries Grouped by E-Government Development Index (EGDI) in 2016 and 2018

High and Very-High EGDI Group Notably, in 2018, there are more countries with High-and Very-High-EGDI or values between 0.50 and 1.00; and the share of countries in High and Very-High-EGDI level groups has increased by 3 and 6 per cent respectively. As a result, the cumulative percentage of countries with High and Very High levels of e-government development has reached 58 per cent, close to two-thirds of the United Nations Member States.

From the perspective of the development of government information technology, the application of information technology improved the efficiency in government business in the 1980s but had not given full play to the potential of information technology. The reason is that there is no restructuring, normalization and optimization of the working process of the government .

In the mid-1990s, many governments in developed countries put forward the concepts and methods of the Government Process Reengineering (GPR) by use of the Business Process Reengineering (BPR) theory, to analysis and redesign the workflow

and process in the organization and between the organizations. During the course of government business process transformation and organization restructuring, to minimize or even eliminate the non-value added activities, government departments abolish many of the traditional middle management, compress, simplify and integrate a variety of business processes, reduce job classification, cultivate "multi-skill" workers, making the government's management efficiency has been significantly improved. Currently, the world appeared a tendency in the process of e-government development, the E-government business and operational structure lags behind the requirements of the E-government system construction. The fundamental reason causes this problem is the misconception that e-government is the traditional government

An affair intact moved to the Internet and does not require an organization of the fundamental transformation and business process reengineering of the traditional organizational structure .

Many countries' E-government system engineering practices in the world prove that the result can only make a computerized business flow of government Information Island under the guiding ideology, it is impossible to achieve the goal of seamless integration and information sharing. Visible, to solve this problem, must put the development of E-government system and government process reengineering in parallel at the same time, to a whole new kind of method and procedure to achieve the original business and government guidance function.

The existing government business department is set up according to function, such as finance, planning, industry and commerce, taxation and so on. The handling of official business is also should the parties to bid for each department one by one, and government departments are accustomed to such a set of standardized administrative mode. And e-government requires service-centre, "one-stop" service, which requires government process reengineering, to improve government transparency, standardization, real-time, all-weather operation of government agencies to promote efficient, interactive and probity. Government process engineering is the self-transformation and innovation of the government to adapt to and the use of modern information technology to improve government efficiency and is the basis for the implementation of government.

E-government developed continuously with the government management system innovation and technological innovation, the optimization of the government process cannot once and for all, but a deepening, ever-changing, constantly reengineering process (Ming 2010, Li and Yang 2016).

1.2.2.6. Differences Between Traditional and E-Government Processes

The e-government has contrasting processes as compared to the traditional government, which include:

- 1) Extensive usage of communication technologies.
- 2) Impersonal online environments.
- 3) Ease of information collection, processing (data-mining), and usage.
- 4) Usage of open technological infrastructures for accomplishing transactions with implicit uncertainty.
- 5) New communication media.

In particular, citizens log on to a government website, which widens the temporal and spatial separation between the government and the citizens that creates concern and uncertainty regarding the internet reliability and the interfaces of the concerned government. Additionally, personal information is possible to collect easily and it can be used and manipulated by several parties. Like other communication media, the new medium might result in the people's resistance to using it. In the nutshell, the mentioned differences are unique, which decrease the perception of the citizen control, increase uncertainty, and create a barrier to adapt the e-government (Warkentin, Gefen et al. 2002).

1.2.2.7. Comparison Between Classical and E-Government

Table: 3 Comparison Between Classical Governments and E-governments (Badran 2007)

Comparison Factor	Classical Government	E-government
Response level	Slow	Fast
Organizational Chart	Bureaucratic and huge	Network based on teams, relatively small
Change of business procedures	Slow and rigid	Fast and flexible
Make decisions	Slow depends on personal experience	Fast, depends on automated decision

		support systems
Work hours	Do not exceed 8 hours daily in most countries with many holidays	24 hours of continuous work every day in the year
Error rate during service	High	Low
How to communicate	Personal	Internet, mobile phones, answering machines
Presence in the country	Limited, within the country	Logical, does not know geographical boundaries
Trust model	One to one	Multi-to-one, new for the citizens, needs a general culture
Information flow	Difficult, needs human intervention	Integrated, streamlined in real time
Service cost	High	Low for no need for paperwork
Privacy	Available	Need legislation
Confidentiality and data security	Available	Available by network service levels
Payment method	Traditional	Electronic and traditional
Signatures	Manual	Electronic
Engine service	Government Department	Citizen or beneficiary

1.2.2.8. E-Governance in Libya

The new Libyan government has political will to transform Libya in a developed country by supporting IT and ICT for improving governance. A strategy advocated by the experts is to increase the competency of the Libyan IT staff, enable growth of Libya in IT-based small businesses in particular, and create opportunities. This strategy is likely to promote IT skills and digital literacy, and besides, the society will be able to make use of connectivity and digital technologies. Implementing this strategy has been expected to improve integration and delivery of quality e-governance, and facilitate its adoption among businesses, citizens, and residents. It includes creating e-governance structure, service delivery models, applications, security, models of business continuity, electronic legislation, e-payments, marketing, and awareness (Al-Gharbi and Al-Kindi 2012). Motives of the Government of Libya include implementing e-government that further includes moving to a knowledge-based economy to provide better public service and meeting the requirements of organizations including the International Monetary Fund (IMF), the United Nations (UN), and the World Bank (Al-Mamari, Corbitt et al. 2013).

Young job seekers and scattered citizen settlements have motivated the Libyan government to initiate e-governance (Al-Mamari, Corbitt et al. 2013). In Libya, the e-governance projects have been implemented in six stages: e-presence, e-interaction, e-transaction, e-transformation, e-participation, and e-regional.

In the e-presence stage, 52 government organizations display basic data/information on some websites. During the interaction stage, the governmental agencies interact with the public through e-mail and search engines; they also provide official forms that can be downloaded for use.

In the transaction stage, the public can get online services, and perform functions such as filing license applications, registering for courses, and updating information. During the next "transformation" phase, government organizations integrate and unify business processes.

In the e-participation stage, the government offers online voting, polling, and surveys. In the e-regional stage, government organizations provide collaborative services with other countries in the region. Government organizations face various implementation challenges such as lack of top management support and employees' skills to achieve the vision of the government (Al-Gharbi and Al-Kindi 2012).

1.2.2.9. The Libyan E-Governance Experience

E-governance has been a challenge for all the Libyan state institutions, because they were willing to take modern and sophisticated technological leap; however, they found the following needs, which should be fulfilled:

1. The government-to-e-government transformation requires substantial funding that also means restructuring a few government agencies.
2. The e-government should be based on laws, which assure the e-government application in effective and efficient ways to protect the users' rights.
3. It needs designing a fully integrated monitoring system that helps businesses and investors to effectively deal with the incumbent government that results in a secure and encouraging environment for motivating them.
4. According to estimates, in 2013 78.5% Libyan workforce is employed by the government; so, applying e-governance would save their time and energies. It means that the government would operate without large numbers

of employees (authority 2013).

5. The e-government application involves the government's performance like a big network like internet; therefore, it should be implemented in stages to create a situation when the government institutions fully enforce the e-governance.
6. One of the greatest challenges that hinder the e-government is enterprises' lack of clarity and overlapping functions (W.bank 2016)

1.2.2.10. Implementation of E-Government in Libya

Some North African governments' official websites show excellent opportunities to access the needed information about the government. It includes information of the governments of Morocco, Tunisia, Algeria, Libya, Sudan, and Egypt. For establishing stable legal framework and strong institutions, the government requires suitable economic conditions. The government's desired state assures the efficiency of its initiatives. The Libyan government's desired goal can be summarized in two terms: ICT and educational infrastructure.

Table 4: Libyan ICT and Educational Infrastructure in 2019

Population	6,569,864 million (2019)
Literacy rate	91% - 13 th all over the world
Population below poverty line	7.2 percent
Internet users	3,800,000 Internet users in 12/2018, 57.8%

When the Libyan revolution took place, its Ministry of Communications and Informatics repeatedly advised the government to make technological governance processes to serve the people. Several problems and their dynamics pertaining to social, political, and economic matters were observed; so, the government created some important websites and online projects to increase the global online access to Libya. Since there is a political crisis and other issues, the country is still in the transitional phase, and it has to deal with the security issue. The only opportunity is its high literacy because that allows modernization and e-governance to take place; however, privacy and security are still big problems.

In this context, the government has encountered numerous economic, political, social and technological challenges so far, if the study looks at the technological aspect, Libya lacks IT, experts, despite its high literacy. IT processes are mostly carried out with the help of international experts. Despite lack of skilled IT workforce, Libya doesn't have competitive atmosphere; therefore, it needs substantial improvements in knowledge. Because of political issues, it lacks good e-governance and weak legislation to control and guide the IT sector. A major problem is large numbers of public sector employees, and accepting the e-governance isn't in their interest because automation results in decreasing employment. The initiatives to promote cyber protection, digital signature, and the international network sources' information ultimately results in issues, which should be addressed.

Although the Libyan economy offers high returns on investment, international investors are hesitant; so, the country has small funding. Some technological issues include lower IT standards, poor infrastructure, and software licensing problems.

UNDP is partnering with the Government of Libya in its e-government strategy to modernize the Libyan governance systems and to provide the people with technological access to government services. It has sponsored the e-government team in Libya, and established an office to handle the project management function. It also assists in the coordination and evaluation of different ministries such as education, industry, finance, and health.

The UNDP has initiated knowledge transfer initiatives that will help the Libyan governance using international experiences. It has established a partnership with the Libyan government for modernizing the system and delivering the e-services.

Poor ICT access and lack of IT education because of turbulence in Libya has reduced the pace of e-government and public service, the following table 5 shows the Rank of Libya at the UN (des Nations Unies 2018).

Table 5 Rank of Libya EGDI AND EPART 2018

<u>E-Government (2018 EGDI: 0.3833)</u>
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<u>E-Government (2018 EGDI: 0.3833)</u>	
2018 Rank	140 of 193
<u>E-Participation (2018 EPART: 0.1236)</u>	
2018 Rank	183 of 193

1.2.2.11. Plans to Improve E-Governance in Libya

Libya wants to develop a detailed plan for developing an efficient and stable e-government that is easy for its citizens to use. It is important for the whole country, specifically for people living far from the cities, who require a well-organized and strong local government.

The e-government is established to provide the private and public sectors to get access to the government services, Furthermore, using the e-government is necessary for the country's systems (education, health care, public and private sectors) (Nichter and Goldmark 2009).

For improving the condition of the country after the civil war, the Libyan e-government must improve the government positions as well as educate the government officials (Jones, Kennedy et al. 2012).

At the moment, the websites of the Libyan government present the basic information to assure convenience of its citizens that is a contribution, which reduces gender and other social obstacles, and geographic distance from the administrative centers.

Because of economic issues and civil war, the current Libyan e-government is struggling because the country lacks infrastructure; so, the transactional costs are very high.

In addition, the internet technologies are basic and limited, which is a concern for the people and the government. The government is planning to integrate the educational system with its ICT, for which, Libya needs international support. (Jones, Kennedy et al. 2012).

For developing comprehensive strategy with focus on significant elements of e-government, the government has signed a contract with Price Waterhouse Coopers (PwC) (Yaraghi and Ravi 2017).

The work can be implemented in many stages, which are mentioned below:

1. Evaluation is the first stage, which helps assessing the situation.
2. The government is creating the framework for promoting the local e-governance.
3. The government should redevelop the national infrastructure, improve the inter-governmental communications, and provide the e-services.
4. It should implement the e-government projects.
5. It should create the education system that supports the e-governance.
6. It needs to provide the criteria for basic e-learning, e-commerce, and e-healthcare systems.
7. It should handle issues pertaining to quality assurance, education system, and project management (Cooper 2013).

1.2.2.12. Challenges for E-Government Initiatives in Libya

Lack of IT infrastructure is the most significant challenge that is negatively affecting the ICT infrastructure. Other problems include legal framework, human resource, digital divide, internet access, language proficiency, and IT illiteracy (Elmansori, Atan et al. 2018).

1- Since the Libyan government is the major source of public finance, it makes it difficult to implement and sustain the e-government.

2- The leadership and political will are significant for initiatives like e-governance. The political will of the incumbent government is important for the success of any innovative initiative.

3- Organizational skills are needed along with effective communication for maintaining the vision and keeping all the stakeholders engaged.

4- Apparently, the lack of technological infrastructure is the greatest challenge for successfully implementing e-governance in Libya.

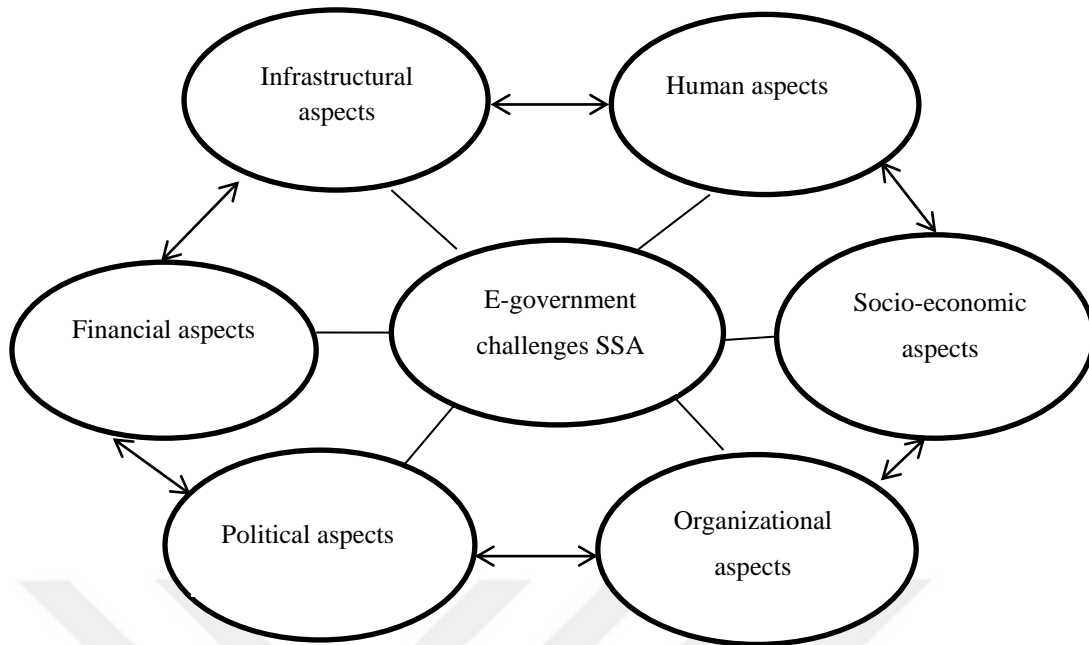


Figure 2: Thematic diagram for challenges of e-government in Libya 2017

Figure 2 shows different arrows, which describe linkages between different characteristics and their effect on each other in different ways. For instance, the relations between the infrastructure and human aspects are mutually dependent because when a country needs infrastructure, it requires human expertise for making and managing the infrastructure. It is also true for the finance-infrastructure interrelationship because finance is inevitable for purchasing required for successfully implementing the e-governance (Islam and Nven-akeng Nkohkwo 2013).

a. Infrastructure Aspects

Establishing/implementing the infrastructure projects have been a major issue for e-government (Ndou 2004, Ebrahim and Irani 2005). Developing the infrastructure is a major barrier that hinders the provision of online government services making online transactions. The e-government's performance degrades when there is unreliable IT infrastructure (Ebrahim and Irani 2005). It is an unfortunate fact that in the developing countries, digital divide makes it hard to deploy and make ICT infrastructure for e-governance. It is grouped with other issues such as privacy, computer security, and confidentiality, which pose challenges for implementing the e-

government projects because the law enforcement is weak and unable to protect the citizens' privacy (Ndou 2004).

b. Financial Aspects

The service cost of e-government has financial issues attached to it, which is indeed challenging for successful e-government initiatives.

(Norris, Fletcher et al. 2001) claimed that according to a US e-government survey (2000), a major obstacle for the e-government initiatives is shortage of financial resources (Ebrahim and Irani 2005). It means that funding is important, and it facilitates the e-government services.

c. Political Aspects

The government leaders should support the e-governance because it is a "major driving force" behind innovative projects. Implementing the e-governance needs changes, which are wide-ranging and complex.

It is unfortunate that some government officers consider the e-governance as a threat to their positions; so, they are likely to resist it. The lack of political and administrative support challenges and e-government projects' sustainability lead to sabotaging the e-government programs (Schwester 2009). For the success of the e-government initiatives, policies and laws should be made for implementation. It is generally absent in financially challenged countries mainly because there is little political will to initiate them.

The government's rules and policies to encourage the e-initiatives is significant because as Lando (2004) has pointed out that a set of new policies, rules, laws and legislation are needed to handle electronic activities, including cyber crimes, freedom of expression, and copyright issues. In the developing countries, the governments were either unable to make or implement these laws and regulations (Ndou 2004).

d. Regulatory Aspects

Effective communication and organizational talents are needed for e-governance. They are major problems in Libya, because the government lacks political will to use ICTs for achieving its goals. Since the developing countries' government agencies sometimes consider it as a threat to their survival, which makes them hesitant to promote the e-governance (Heeks 2002, Kaaya 2004). It is a major challenge while

implementing the e-government projects. This is why, the e-government initiatives faced challenges in Libya because the people working for the government organizations aren't positive about them (Heeks 2002). Using this vision, it will create issues for the success of e-government projects.

e. Socio-economic Aspects

Technologies, especially ICT, works best in those cultures, which encourage a mechanical view (Nkohkwo and Islam 2013). It is in the interest of the developing countries to adapt ICT, which is also evident from the study literature of information technology. The socio-cultural impact of ICT is very important for developing countries. It is true because it affects the process, through which, the policymakers take decisions (West 2004).

f. Human Aspects

The ICT skill deficiency is a main challenge for the e-governance initiatives (Ndou 2004). It is true for developing countries. Some governments have already trained IT professionals but their training is sometimes inadequate to operate on internet power applications. According to Heeks (2002), some factors influence successful implementation of ICT projects, which are case or unit-specific. He further said that when the technology is introduced, it might have an actual design gap. Moreover, Heeks (2002) also mentioned that 20% to 25% chances of failure exist when a government installs ICT facilities, specifically in the developing countries mainly because the technology planners fail to assess the users' expectations, which means that the human factor is important to implement the e-government initiatives.

1.2.2.13. The Advantages of E-Government for the Public Administration and The Society

a. E-governance Promotes Efficiency

ICT has provided improvement in the efficiency for public administration and mass processing. Some online applications help saving financial resources, which are needed to collect, transfer, and validate data needed for different purposes. Notable prospects are possible to be achieved by increased data exchange within and between the different governments (Curristine, Lonti et al. 2007).

b. E-governance Improves Services

The essential component of the reform programs of member countries is focused on customers. Successful services are built to understand the requirements of the user, and same is the case with online services. According to the customer focus policy, a user doesn't understand the complicated governance structure and their interrelationships. Internet makes it easier to achievement this goal as it enables the government to emerge in the form of a single organization, and helps providing best online services. Like other services, e-government projects are developed keeping in view the user value and the demand, which is part of the service provision methodology (Gupta and Jana 2003).

c. E-government Assure Achieving Specific Results

The online availability of information helps stakeholders exchange ideas and information for assuring specific outcomes like an educational program; it helps sharing health information about the utilization of resources and patient care. It facilitates information exchange among the central and local/provincial governments to implement the environmental policy; however, the information exchange also depends on individuals and their interests.

d. E-governance Contributes to Broader Policy Objectives

The electronic provision of services is helpful to make policy objectives such as reduction in the government expenditures, increasing productivity of the business by simplification of administrative matters, and creating an information society that has a viable IT industry.

e. E-governance Contributes to Reforms

Almost all the OECD governments are facing the issue of reforming and modernizing the urban governance. Some developments such as globalization, changing societies, financial demands, and improving customer expectations created the need for reforms; however, ICT has promoted reformation process in many destinations around the globe.

f. E-governance Helps Building Trust Among The Citizens

It is essential to build trust between the citizens and the governments and that is needed for good governance, ICT helps building confidence through citizens'

participation in developing policies, strengthening the government, accountability, and overcoming corruption. It helps individuals to raise their voices, use the ICT for encouraging citizens in a constructive way, and analyze the effect of technological applications to promote the needed policies. Policies are needed to assure the information quality and authenticity (Ntulo and Otike 2013).

1.2.2.14. Guidelines for the Success of E-Governance

a. Vision/Political Will:

1. **Leadership and Commitment:** The leaders, both administrative and political, should be committed to the process of change. They should handle the turbulence that emerges because of change. Moreover, they should persevere because advantages of e-governance take time, and they should plan and set visions for the future.

2. **Integration:** The e-governance empowers the government but it is a process; so, it should be integrated with broad-spectrum good and service delivery, which requires administrative reforms, and it creates information society.

b. Common Frameworks/Cooperation

1. **Inter-agency collaboration:** E-governance is highly effective in case the agencies work in close cooperation and form a group of citizen-centric agencies. Managers of agencies should decide the common framework that assures cooperation and efficiency maximization because it reduces chances of duplication. For this purpose, the common infrastructure offers the best solution because it supports initiatives of an individual agency. Such incentives promote cooperation and make e-governance viable.

2. **Finance:** Information and communication technology expenditure should be mainly considered as an investment because it results in revenue flows after the successful implementation of the project. E-governance needs a certainty level of funding, which is essential to initiate projects, avoid resource wastage, and optimum fund utilization. The central funding program can help to encourage innovative solutions, and fund the key projects.

c. Focus on Customers

1. **Access:** The government should improve the online services. Most benefits of the e-governance cannot be assured without assuring easy access.

2. **Choice:** The people should be given a choice to decide their preferable media to get access to the government services; so actually, the online services must not become a limiting factor i.e. it shouldn't reduce the people's options to interact with the government. "No wrong door" should be the principle for gaining access to the administration. Online services can be provided only after understanding the needs of the people.

3. **Citizens' Participation:** High-quality information and e-governance services can be assured only after involving citizens for making policies. Moreover, the feedback mechanisms and information about the quality of policies help increasing the effectiveness of the initiatives.

4. **Privacy:** It is an internationally agreed fact that no e-government can ever be initiated that allows breach in privacy; therefore, a goal of e-governance is performing without protecting individuals' privacy.

5. **Accountability:** E-governance, like the other forms of governance, should be subject to accountability. In fact, it increases accountability; so, for more accountability, it should be clear who has to be held responsible for initiatives and projects. In the same way, using private sector partnerships shouldn't reduce accountability.

6. **Monitoring and Evaluation:** It is important to determine costs, demand, benefits and effects of e-governance, which is necessary for maintaining the momentum. The implementers of e-government ICT projects are unable to gain financial support in case they are unable to describe the potential benefits of the initiatives.

1.2.2.15. E-Government Initiatives in Different Countries

In the current information age, e-governance has become an essential element of progress. Countries have initiated e-government initiatives, but in each country, the governments face various types of issues that depend on the human capacity, technological infrastructure, political stability, and economic conditions. For e-governance, Korea is top of the list, followed by the Netherlands, which is followed by

the UK, Denmark, USA, Canada, France, Norway, Singapore, and Sweden, respectively ((UN) 2012). Libya has one of the lowest ranks in this context ((UN) 2012). E-governance affects technology infrastructure, policies and the cultural environment of a country (Nawafleh, Obiedat et al. 2012).

E-governance involves legislation, new rules, strategies, vision, and initiatives, which change the political climate of a country. It involves developing technological infrastructure such as creating networks, installing software, purchasing hardware and sharing information/data. Creating awareness throughout the society about using technology to obtain services from the government affects the culture of a country. The public needs information about why and how to use this kind of technology. Developed countries are leading the e-government development frameworks, rules, and initiatives, which affect the e-governance projects (Lee, Chang et al. 2011)

The benchmarking is done for helping organizations adapt e-governance that helps innovation and motivates the organizational leaders (Lee, Chang et al. 2011). While making efforts to promote e-governance in a few countries, the government offices integrated the technical services with the government processes. In some other countries, specific legal frameworks, and procedures were designed to train the public, which makes it clear: after all what makes e-government successful in some countries but not in others.

CHAPTER TWO

THE IMPACT OF E-GOVERNMENT ON JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT

2.1. Job Satisfaction

2.1.1. Definition

In this context (job satisfaction), researchers have used different approaches; some of which are given below.

Experts have defined job satisfaction in several ways. It is defined as an individual's positive orientation towards a role s/he occupies. It is also defined as the degree an employee's satisfaction and happiness with his work in general (Kamfer 1989). Another definition mentions job satisfaction as a pleased emotional state because of a person's fulfillment with his job that matches a person's psychological and physical needs (McPhee and Townsend 1992) .

Job satisfaction implies favorable/unfavorable emotions that an employee has towards his/her work. The employees of an organization express their feelings in terms of satisfaction/dissatisfaction values. For instance, some people have a sense of accomplishment, and others may find emptiness in their jobs (Srivastava 2013).

It has been mentioned above that the employees' satisfaction is measured through important factors, which determine an employee's satisfaction along with its specific facets such as "pay satisfaction," which was found to be positively linked with the salary an individual receives. It was found that job satisfaction has correlation with positive values, job performance, burnout level, employees' motivation, low absenteeism, and employee turnover (Begley and Czajka 1993). A person's main employment choice helps shaping their self-image that broadens their lives, and gives them a sense of objectivity. Since many people report poor work satisfaction, they tend to define their lives in terms of aspects other than the work factors (Hackman and Oldham 1976). Moreover, other than the importance of job satisfaction, researchers found out that satisfied employees enjoy good health and long lives, and the work-related satisfaction has a definitive impact on the employees' personal lives. Satisfied workforce means higher productivity for management

because they have few interruptions, absentees and quitting. It also reduces the medical costs. For a society, it offers benefits; therefore higher job satisfaction should be analyzed in terms of social and financial responsibility (Robbins 1998).

It is also defined as the arrival of the employee to the stage of self-motivation and desire to provide the best performance and achievement in the work, and often the employee achieves satisfaction when the sense of stability and progress of work continuously go on without any complexities and obstacles; and it should be noted that access to all this requires the effort of both the senior management and employees (Danielsson and Bodin 2008)

This approach shows that despite the influence of several external factors on job satisfaction, it is an internal matter, which depends on how the concerned employees feel, job satisfaction is indeed a summation of few factors, which result in satisfaction.

According to (Aziri 2011) , job satisfaction is about the way an employee performs in a workplace; therefore, job satisfaction is mainly about professional roles that a person currently occupies.

Measuring job satisfaction helps understanding the contentment level of an employee with his/her work. Since it is a new terminology because over the course of centuries, people largely adapted the occupation of his/her parent. Many factors affect a person's job satisfaction level. The main factors are salary, quality of working conditions, leadership, benefits, perceived fairness, social relations, and the nature of job (task variety, challenge and interest the job creates, and clear job description).

If individuals are happy with their jobs, they are likely to be satisfied. Job satisfaction shouldn't be confused with motivation; however, both the variables are closely linked. Job satisfaction should be enhanced through job design methods of performance such as job enlargement, rotation, and enrichment. Moreover, management culture and style, autonomous workgroups, employees' empowerment and involvement are very important factors. It is very significant for the organizations; therefore, they measure it quite frequently. A common measurement method is assessing through scales, which are rated by the employees. Questions such as salary, variety of tasks, work responsibility, growth opportunities and relations with the colleagues are very important in this context (Parvin and Kabir 2011).

2.1.2. Significance of Job Satisfaction

Job satisfaction is important for employees and the organization as given below:

For Employees:

Achieving stability on job, receiving good salaries as compared to professionals performing in organizations, which offer low job satisfaction , Enjoy career progress and continuous growth , Availability of chances to show job loyalty automatically with job satisfaction, Continuously collecting rewards and prizes, high level of commitment to perform the tasks assigned to the employee.

For Organizations:

Get good results after growing sense of employees' loyalty, assure advanced results.

Provide opportunities to employees to learn and grow more and more, to achieve higher profits and material returns than before , Ability to retain staff as long as possible, Strengthen relations between the employee and the organizational environment in which he works , Make the best out of the effort of individuals for the purposes of taking the company towards progress and development.

Enable companies and institutions to retain people with expertise and human competencies, and prevent them from dropping out to other facilities, Supporting the employees of the institution in crises regardless of the financial returns (Aziri 2008).

2.1.3. Job Satisfaction Factors

Job satisfaction is influenced by several factors including advancement opportunities, salary, nature of work groups, management, and working conditions. Rue and Byars (2003) have presented another approach to job satisfaction.

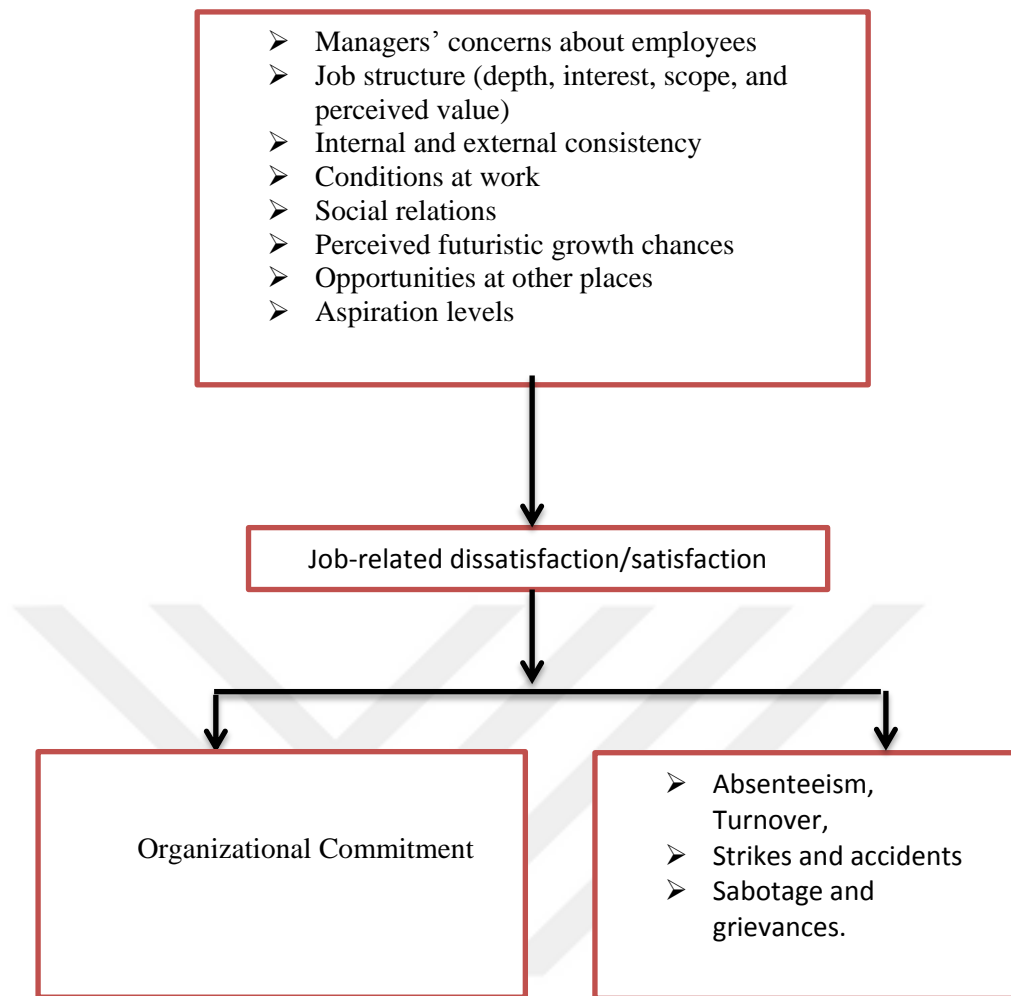


Figure : 3 Job Satisfaction and Dissatisfaction (Rue and Byars 2003)

2.1.4. Measuring Job Satisfaction

Normally, measurement of job satisfaction is done through study tools, including questionnaires.

Specific and common techniques to measure job satisfaction are:

- Job description index
- Minnesota satisfaction questionnaire

Minnesota Satisfaction Questionnaire is a tool that is for individuals as well as groups with no attention on gender differences. It has a short form and two long forms. In five levels, twenty work features are measured through the questionnaire. It takes 15-20 minutes to respond to all the questions. Minnesota Satisfaction Questionnaire,

the 1967 version, has the categories, which are given below (Lepold, Tanzer et al. 2018):

- Dissatisfied
- Somewhat satisfied
- Satisfied
- Very satisfied
- Extremely satisfied

Following categories are mentioned in the 1977 version:

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

Obviously, the 1977 version is more balanced. It covers the following aspects:

- Achievement
- Co-workers
- Activity
- Authority
- Advancement
- Compensation
- Company Policies
- Social Service
- Moral Values
- Independence
- Creativity
- Security
- Social Status
- Responsibility
- Technical Supervision
- HR Supervision
- Recognition
- Working Conditions
- Variety

Job Description Index is a popular technique to measure job satisfaction because it is an easy-to-apply method. Strengths and weaknesses are measured for each factor that shows changes and improvements.

The questionnaire helps getting information regarding the major work aspects that also considers gender differences. It was introduced in 1969 to measure 5 types of job satisfactions.

There are 70+ job descriptions.

The factors considered by the job description idea are:

- The nature of work,
- Compensation and benefits,
- Attitudes toward supervisors,
- Relations with co-workers and
- Opportunities for promotion.

Descriptors on each of the five factors can be evaluated with three potential options by the employees:

- (1) It means that the description is relevant,
- (2) which means that the description is not relevant
- (3) that means that the employee does not have an opinion.

2.1.5. Effects of Job Satisfaction

There are several effects of job satisfaction on different dimensions of professional life. Some influences of job satisfaction emerge in the form of employee loyalty, productivity, and punctuality.

According to the researches, no considerable link exists between productivity and job satisfaction. For instance, comprehensive and repeated study analyses show that correlation exists between productivity and correlation. Although satisfied workers may not always be the top producers; several moderating variables exist, which have positive link with job satisfaction. In case people get rewards, it makes them feel equitable, which is likely to satisfy them, and besides, it results in peak performance. According to a recent study, satisfaction doesn't essentially lead towards improving individuals' better performances; instead, it leads to organizational, institutional and departmental development. Consequently, there is considerable debate on whether performance leads to satisfaction or vice versa (Steel, Schmidt et al. 2019).

Human resource managers almost always want to assure employees' loyalties because it is a highly significant factor. Loyalty questionnaire is used to assess employees' level of loyalty because if it isn't high, it results in serious negative consequences.

2.2. Organizational Commitment

2.2.1. The Concept

This concept shows an employee's behaviour towards his/her organization. If the individual is committed, it is an organizational commitment. It depends on the level of integration of an individual to the organization. It must be noted that this concept is not the same as job satisfaction because job satisfaction means that the employee has satisfaction with work but s/he might hate the organization where s/he works. It means that the employee wants to do his/her work in any other organization (Rodrigues, Bastos et al. 2019). And organizational commitment may be viewed as an organizational member's psychological attachment to the organization. Organizational commitment can play a very large role in determining whether a member will stay with the organization and zealously work towards organizational goals.

2.2.2. Importance of Organizational Commitment

Individuals' attitude showings substantial regulatory commitment is different as compared to those, who do not do so. It is shown below:

1. If an employee has low commitment to his/her work: The employees, who have more organizational commitment, do not prefer to resign or get absent, which means that their on-the-job stability is high. It should be noted that frequently absent employees might have low commitment but there may be other causes such as their cultural backgrounds (Joo and Bennett III 2018).

2. Committed employees are more likely to sacrifice when the organization needs it: The employees having higher organizational commitment are more willingly sacrifice in order to make the organization survive. Obviously, the sacrifice might not be costly because even simple actions might result in improving the individual's commitment but in the light of the mentioned benefits, it justifies employees' regulatory commitment (Hammer and Avgar 2017).

2.2.3. Types of Organizational Commitment

So far, researchers have differentiated organizational commitment into three types:

1. Continuous Commitment: It implies strengthening an employee's wish to keep on serving a specific organization. It happens when an employee believes if s/he would leave that organization, it would be detrimental. An individual continues working in the organization because leaving will lose a lot of investments including pension and friendship with colleagues. Some individuals are unwilling to sacrifice the mentioned gains; so they exhibit high level of loyalty.

2. Emotional Commitment: It refers to an individual's willingness to continue with his/her work particularly because it is right according to that employee's values and goals; so naturally, that person is willing to participate to achieve such objectives. It happens that sometimes, organizations undergo a major change in terms of their objectives or values; so, employees might ask themselves whether the new objectives or values are acceptable to them. In case they do, the person keeps on serving an organization but if they can't, they might quit.

3. Normative Commitment: It applies to an individual, who wants to stay in an organization mainly because of others' pressure/s. This kind of individuals show high normative commitment because they care what others might think if they leave the organization. This type of people don't want to spoil their impression on their colleagues; so they think that continuing with work is their moral obligation (Kaur 2017).

2.2.4. Approaches to Improve Organizational Commitment

Regulatory compliance is determined through different variables that fall outside the control of management, giving them a limited opportunity to strengthen compliance; however, management can contribute to strengthen the employees' emotional commitment (Kang, Gatling et al. 2015):

1. Functional Enrichment: Enrichment with the vertical depth of the job makes the individual more responsible in his work and gives him/her more freedom of action and independence, and more participation in making decisions affecting his work. This strengthens individuals' organizational commitment.

2. Finding A consensus Between the Company's Interest and The Interests of Employees: It is important that employees feel that the organizational benefits will benefit them, and this feeling is likely to strengthen their organizational commitment. A few companies directly do this by offering incentive schemes specifically pertaining to profit sharing. This kind of programs and plans can actively improve the people's loyalty to their organization.

3. Attract and Select New Employees Having Values Similar to the Organizational Values: The more the individuals' values match the organizational values and objectives, the stronger the commitment will be (especially emotional commitment) towards their employing organization. If an organization focuses on hard work and quality, these conditions must be strictly observed in the selection of new staff so those, who meet these values, are selected.

In summary, organizational commitment provides direction, which the management can affect. It isn't just a matter of choosing who shows compliance, but also using several strategies that improve it, if it appears to be inappropriate, in the sense of getting the regulatory commitment right (Meyer and Morin 2016).

During the last 30-40 years, organizational commitment is a widely studied variable. Similar to other psychological constructs, it doesn't have any internationally agreed definition but it is measured and defined in different ways. Based on the various explanations and definitions, organizational commitment has been considered as a bond of the individual with the employing company (Mathieu and Zajac 1990). It means "relative strength" of a person's involvement in and identification with an organization. It has three important factors including:

- 1) Strong acceptance and belief in the organizational values and goals;
- 2) Exerting significant efforts to support the organization; and
- 3) Willingness to maintain the organizational membership. It is generally believed that organizationally highly committed employees tend to engage in desirable behaviors such as displaying higher performances, and citizenship behaviors (Snape, Chan et al. 2006).

Another study was conducted to analyze the antecedents and results of organizational commitment. It was discovered that antecedents had significant

positive relation with organizational commitment. Such antecedents have been subdivided in three groups, including job characteristics, personal characteristics, and professional experiences. The results of the organizational commitment showed that it had strong and positive relation with the intention to stay in the organization. Thus, the study can conclude that organizational commitment has a strong but negative relation with the turnover intention. Furthermore, the organizational commitment had an inverse relationship with the employee when a hospital was taken as a sample. Allen and Meyer (1990) did the most important contribution to the literature when they studied further and extended the definition.

The concept of organizational commitment takes several forms: The first and the foremost is the *nature* of commitment, which shows the relation between the entity and the employee. Another form shows effort to create a distinction among *entities*, where the employees become committed (Allen and Meyer 1990). The same authors suggested a three-component model to understand and show organizational commitment, which, according to them, is the sum of *effective* component that means employees' involvement and emotional attachment to an organization. *Continuance* component implies commitment, which is linked to the cost that employees psychologically link with an organization. Moreover, the *normative* component means employees obligations, which make them continue serving their organization. In addition, *affective* type of commitment takes place in case an employee is willing to stay. It is termed as *continuance* commitment that takes place in case an employee *needs* to keep serving the association while the *normative* form of commitment takes place when employees feel that they should continue working for the same organization.

2.3. Organizational Commitment and Job Satisfaction

Previous researches on both the topics revealed that positive correlation exists between organizational commitment and job satisfaction (Mathieu and Zajac 1990). The findings by Williams and Hazer (1986) showed direct relation between organizational commitment and job satisfaction, while job satisfaction antecedes organizational commitment. It means that any employee's job-orientation guides his/her orientation towards the whole organization.

Both the concepts are positively linked with performance but negatively linked with the turnover and turnover intent (Mathieu and Zajac 1990, Clugston, Howell et al. 2000). Most of the researches show positive relation between commitment and satisfaction, and their positive influence on turnover intent and performance (Aranya and Kushnir, Boshoff and Mels 1995, Harrison and Hubbard 1998).

Job satisfaction is behavioral with strong link with organizational commitment; however, now the researchers should emphasize it as an independent concept. Many factors distinguish these concepts; however, according to (Mowday, Steers et al. 1979), organizational commitment is globally better recognized because it reflects the employees' effective responses to their organizations. On the other hand, job satisfaction means an employee's response to his/her job or any of its aspects; therefore, the organizational commitment is mainly about attachment to an organization keeping in view the values and goals that organization has. On the other hand, job satisfaction is about specific tasks that a person accomplishes during his/her duty hours (Mowday, Steers et al. 1979). In general, organizational commitment is least affected by everyday events the way job satisfaction does because its development is slower but consistent; so, it is an enduring and a complex construct (Mowday, Steers et al. 1979). Moreover, organizational commitment and job satisfaction don't essentially and simultaneously happen, so an employee might show high job satisfaction levels with no sense of obligation or attachment to stay in an organization. In the same way, committed employees may not like their jobs (McPhee and Townsend 1992).

Normally, the researches support a positive commitment-satisfaction correlation but this causal ordering among the mentioned variables is contradictory and controversial (Martin and Bennett 1996).

Kalleberg and Mastekaasa (2001), the available literature on job satisfaction-organizational commitment relationship doesn't show reconcilable or consistent findings. Lincoln, (Meyer and Allen 1991) mentioned that according to satisfaction-commitment model, satisfaction results in commitment; however, another commitment-satisfaction model maintains that commitment results in on-the-job positivity (Vandenberg and Lance 1992, Tett and Meyer 1993).

2.4. Regulatory Focus and Job Satisfaction.

So far, just two studies have been conducted to examine the direct regulatory focus-job satisfaction relationship (Weiss and Cropanzano 1996). They concluded: Whenever people experience more positivity than negativity, they feel job satisfaction and show positive organizational citizenship behaviors. It means that promotion-focused employees feel better job satisfaction as compared to prevention-focused employee but none of the mentioned studies has mentioned any empirical finding in terms of relation between job satisfaction levels and regulatory focus. More so, no study is available on the relation between extrinsic and intrinsic job satisfaction facets and the states of regulatory focus. It is a fact that extrinsic satisfaction is the outcome of the extrinsic rewards; so, any type of reward makes employees feel good about their jobs (termed as "hygiene factors" at a workplace); so basically, prevention-focused workers might get primary satisfaction out of extrinsic job factors (working conditions, wages, security, personnel policies, and safety). On the other hand, because the case of intrinsic form of satisfaction is related to intrinsic rewards, promotion-centric people are likely to seek primary satisfaction from the intrinsic factors (achievement, advancement, recognition, freedom to decide work pace and methods of working, etc.). Some promotion-centric employees feel intrinsic satisfaction out of their jobs as compared to those individuals, who are prevention-centric. In the same way, prevention-centric people feel better extrinsic satisfaction than the promotion-centric persons.

2.5. Regulatory Focus and Organizational Commitment.

In the literature, many theoretical justifications have been given to maintain relations between regulatory focus and commitment. According to Becker (2004), some employees have sufficient organizational commitment (those who have emotional attachment to their organizations, have substantial promotion focus, while employees, who have strong normative (individuals willing to stay in their organizations) or continuance commitment (people who think quitting the job may be costly) generally exhibit strong prevention focus. (Van- Dijk and Kluger 2004), continuance commitment and prevention focus are interdependent while affective commitment depends on promotion focus; still, the empirical evidence of such relationships was not available in their research paper.

Moreover, Van Knippenberg and Sleebos (2006) showed in their theory that the leaders' chronic regulatory focus has an impact on their leadership styles and their followers' behaviors. As far as the followers' regulatory foci are concerned, promotion-centric employees feel intrinsic motivation that is based on their inner feelings and ideals; so, external factors don't substantially affect them; therefore, they are generally more committed to their organizations (affective commitment). Contrary to this, prevention-centric employees have more external influence or social pressures; so they make efforts to avoid losses and fulfill obligations. Kark and Van Dijk (2007) mentioned that since promotion-centric employees have intrinsic motivation; so their inner ideals, rather than the external factors, guide them. Hence, their commitment levels (affective commitment) are in higher autonomous form. Contrary to this, prevention-centric employees face external/social pressures; so they try to avoid loss and make efforts to fulfill their obligations. Hence they are generally more committed (normative/continuance commitment) to their organizations because of either their necessities or sense of obligation (Kark and Van Dijk 2007) .

Moss, Ritossa et al. (2006) studied the impact of extraversion and regulatory focus on leadership. They found out that promotion-focused followers moderated relations between employees' commitment and corrective-avoidant behaviors of the leaders. It implies that the researchers found out that in case of promotion-centric employees, corrective-avoidant leadership negatively correlates with affective and normative forms of commitment in case they do not accept promotion-centric attitude.

Focused and corrective-avoidant leadership style is positively linked with both commitment forms; however, their work was not focused on finding a direct relation between forms of organizational commitment and regulatory focus. It was focused on relations among leadership behaviors, organizational commitment, and regulatory focus.

2.6. The Interaction Between Regulatory Focus, Job Satisfaction and Organizational Commitment

Private sector employees generally have limited or multiple job opportunities; so their commitments to the employing organizations depend on available job opportunities or their investments in their careers. Clugston (2000) mentioned different empirical studies, which show how significant continuance and effective forms of commitment are for private sector in terms of job-related behaviors and turnover intentions.

Moreover, Wasti (2002) demonstrated that in private sector, the general sense of loyalty to the employing organization, informal recruitment, and the in-group approval is higher, which lead towards higher continuance commitment levels. Moreover, it was perceived that the job strategy of an employee can be either promotion-centric or prevention-centric, which are linked with commitment forms, for instance, prevention-centric employees show higher commitment towards their organizations because of their own needs as compared to promotion-centric employees (Kark and Van Dijk 2007).

Furthermore, public sector employees give more value to the normative commitment aspects, such as feelings of obligation and loyalty to their employing organization because public sector jobs generally give full-time employment, life-time security and pre-determined developments in a person's career. According to Mintzberg (1996), public sector control is normative in nature because it is deeply ingrained in beliefs and values, which matter a lot. Moreover, Steijn and Leisink (2006) demonstrated in their study that Dutch civil servants showed a different form of sense of obligation, which emerged from their PSM (sense of duty), which strengthened their normative commitment. Moreover, prevention-centric employees were observed exemplifying their commitments as obligations (Kark and Van Dijk 2007).

The affective commitment that can be expressed as "want to be in an organization" could be equally significant for private and public sector employees. In fact, affective form of commitment is an internal feeling based on affections, individualized emotions and beliefs and they are expressed by the employees irrespective to the organizational context and the form and type of employment. Moreover, promotion-focused individuals are affectively committed to their organizations than the prevention-focused ones.

Furthermore, it is already known that job satisfaction and organizational commitment are interlinked; thus, it becomes interesting when this relationship gets stronger, i.e., which variable moderates the organizational commitment/job satisfaction relationship. In this case, the perceived purpose in life, i.e., the personality dispositions, could play this role and moderate the aforementioned relationship. It implies that the prevention and promotion-focused strategies can moderate the interrelationships between the affective, normative, and continuance

forms of organizational commitment and the job satisfaction facets both extrinsic as well as intrinsic. Moreover, this moderation could be further influenced by the type of employment, i.e., whether it is private or public.

2.7. The Relationship Between Job Satisfaction and Organizational Commitment

As mentioned earlier, both job satisfaction as well as organizational commitment was frequently investigated because the researchers wanted to discover interdependencies and correlations, or influencing and determining variables, including, trust, leadership, or motivation. In this section, the study will review some studies, which start in chronological order. It should be noted that the most common job satisfaction measurements included JOI and MSQ.

Wasti (2003) conducted a study on Turkish employees arguing that normative and affective forms of commitment, which were determined based on promotion and work-related satisfaction just in individual environments. Moreover, an important commitment antecedent was satisfaction with the supervisor on collectivist environments. Meyer, Allen et al. (1993) found that correlation existed between job satisfaction and organizational commitment in the provided meta-analyses. In this case, the correlation was not so strong, apart from the correlation between the job satisfaction and affective commitment, which is attributable to global satisfaction measures pertaining to satisfaction with the management or organization (Meyer, Stanley et al. 2002).

Yousef (2000), job satisfaction and organizational commitment in an Arab organization are directly and positively affected by normative and affective commitments. It has negative influence on continuance commitment. He found significant and positive job satisfaction-organizational commitment interrelationship. He discovered that the salespersons' performances were linked to their extrinsic and intrinsic job satisfaction levels that depended on their affective commitment levels. He reported that the job satisfaction and affective commitment levels affected the continuance commitment levels.

Kirkman and Shapiro (2001) found out during their investigation on the relation of cultural values with organizational commitment and job satisfaction that high collectivism levels are linked with higher organizational commitment and job

satisfaction. They found that lower power distance levels were linked with higher organizational commitment levels. They found that the variables of collectivism/individualism and power distance, used for cross-cultural comparisons and analyses, influence the job satisfaction levels and degrees of organizational commitment in different cultures. Although they tried to relate organizational commitment and job satisfaction with cultural parameters, they did not investigate the interrelationships between the two variables. (Lok and Crawford 2001) discovered positive association between organizational commitment and job satisfaction.

Delobbe and Vandenberghe (2000) conducted an extensive study in Belgium, which extended Meyer and Allen multidimensional approach to organizational commitment. The authors argued that affective commitment showed significant association with job-related satisfaction (Vigoda 2000) found that both the concepts were correlated when he conducted a study on them in the Israeli organizational environment.

Nystedt, Sjöberg et al. (1999) conducted a study in Sweden, and used the MSQ and the OCQ methods to measure both job satisfaction and organizational commitment. There was positive correlation with distinct constructs as seen from the confirmatory factor analysis the researchers have conducted. (Taormina 1999) examined Chinese employees in Hong Kong to assess their job satisfaction and organizational commitment using JOI and OCS methods. This analysis proved that there were high correlations between the organizational socialization variables, job satisfaction, and organizational commitment.

Fletcher and Williams (1996), Yousef (2000) used the BOCS to assess job satisfaction and organizational commitment on the extrinsic and intrinsic scales. The analysis was undertaken in public and private British organizations. Both the variables were strongly and positively correlated; however, there was a fair degree of inter correlation between the three subscales of the organizational commitment measure (organizational identification, job involvement and loyalty) and even more between the extrinsic and intrinsic job satisfaction subscales. They found significantly positive correlation between the variables. It indicates that organizational commitment is a more stable variable as compared to organizational commitment.

Karassavidou and Markovits (1994) in a field study of eleven Greek large industrial enterprises used the MSQ and a Greek partial adaptation of the BOCS in order to measure both variables (among other concepts like job security and trust). They proved that the aforementioned variables were statistically significant and highly and positively correlated with each other and among their subscales (organizational identification, job involvement and loyalty) and facets (extrinsic satisfaction and intrinsic satisfaction). (Ostroff 1992) concluded that the correlation and regression analysis supported her initial hypothesis that organizational commitment and job satisfaction were correlated. (Mathieu and Farr 1991) adopted, once again, the MSQ and OCQ measures to assess both the variables' interconnection. They concluded that they found evidence that job satisfaction and organizational commitment had positive and statistically significant correlation (Fisher and McPhail 2002).

Farkas and Tetrick (1989) used confirmatory factor analysis and SEM to prove the connection between the two variables; commitment being an antecedent of satisfaction. According to the authors, this connection was probably due to the attitudinal nature of both the concepts. Brooke (Brooke, Russell et al. 1988) pointed out that job involvement, satisfaction and organizational commitment had moderate inter-correlation. Furthermore, these three assessed concepts had distinct attitudinal constructs. (Ferris and Aranya 1983) used the OCQ and the questionnaire, and concluded the existence of strong correlation between the job satisfaction and organizational commitment. They used the BOCS (as a UK alternative to the OCQ) having three subscales: organizational involvement, identification, and loyalty. Their results pointed out that on organizational commitment subscales, organizational commitment-job correlation existed.

As derived from the above presentation of past study history of the subject, organizational commitment and job satisfaction show two important professional behaviors; they exemplify significant inter correlations, irrespective of the measurement scales used in the various field studies and the cultural and organizational environments, under which, these studies were conducted. This inter correlation can be attributed to their attitudinal nature. Thus, it is the intention to treat both concepts as having a bipolar correlation, i.e. one influencing the other and vice-versa. The aforementioned literature review has shown that organizational commitment and job satisfaction, being both attitudes, are interrelated irrespective of

adapted measurement methods and tools, and the samples used for the study. This is important to state because first, the job satisfaction is a global concept with several facets. On the other hand, organizational commitment (in most of the cases) is examined as composed of different forms or constructs: affective, normative, and continuance being the most widely and commonly used, especially since mid-nineties; therefore, job satisfaction and organizational commitment are interrelated concepts; so, they should be treated as significant topics for further study.

2.8. Public and Private Sector Employees

Study on distinctions or convergences between the organizations of the two mentioned sectors is common in the theory and practice of the Organizational and Management Theory as a subject besides Organizational Psychology. There are many researches, which are conducted in this area, all of them exemplifying the differences between these two organizational contexts that in effect influence professional behaviors of all kinds of employees (Boyne 2002, Goulet and Frank 2002). It is evident from previous studies in the relevant field that similarities and differences exist in both the sectors (Rainey and Bozeman 2000). Disappointingly, there are few studies examining one of the variables.

In the current unit, studies examining differences in employees' attitudes in both sectors are reviewed with respect to both the variables. Firstly, for job satisfaction, Kelly (2015) argued that in South Africa, performance-based rewards help promoting efficiency to help managers of private sector feel job satisfaction as compared to the public sector ones, whereas Karl supported the assumption that private sector employees want better wages while public sector ones place the highest value to nature of job. (Naff and Crum 1999) argued that the US private sector employees demonstrated different values and responses as compared to public sector employees in terms of different incentives. The former type experienced higher extrinsic satisfaction as compared to the latter one, which showed more commitment to their organizations. Moreover, the employees of both the sectors, who received intrinsic rewards, reported a feeling of intrinsic satisfaction with their jobs besides organizational commitment. An Australian study (Brunetto and Farr-Wharton 2006) had participant employees from private and public sector organizations. They found out that the job satisfaction had greater impact on promotions, customers, ethical situations, and superiors in case of public sector employees as compared to the private sector employees.

Moreover, all researches concluded that employees of both sectors proclaim different behaviors toward their jobs and it seems that these differences mainly stem from the form and type of employment relationship; although these relationships differ from one country to another, thus, no conclusive and strongly supported argument could be developed. The objective differences within a particular country provide researchers with adequate information and knowledge to explain the behavioral divergences of both kinds of employees.

Overall, there are few studies examining either organizational commitment or job satisfaction, or both of them. It is obvious that the literature review is based on satisfaction and commitment among employees in the private and public sector. There has been no such empirical evidence on the interplay of these two attitudes between two different economic sectors that exemplify significant differences concerning employment and cultural issues. This study intends to cover this gap in the relevant bibliography.

2.9. Organizational Commitment and Job Satisfaction in Public and Private Sectors

The public and private sectors and job satisfaction demonstrate the differences between the employees' attitude differences in the mentioned groups for interpreting management policies and presenting satisfaction with their jobs (Karl and Sutton 1998, Markovits, Davis et al. 2010). With respect to organizational commitment, and its differences in the private and the public sectors, the relevant studies used as measurement scales OCQ or BOCS. In Australia, private sector employees revealed significant and high commitment as compared to the public sector employees. The author argued that there is "bureaucratic culture" that dominates the Australian public sector; so cultural gap (Bourantas and Papalexandris 1993) exists between the desired and perceived cultures, which results in low organizational commitment levels.

Fletcher and Williams (1996) examined three public sectors and six private sector organizations in the UK and found that the employees' organizational commitment was more in case of private as compared to government employees, but those results for job satisfaction were inconsistent. In general, common stereotypes exist that the government employees show lower organizational commitment (Odom, Boxx et al. 1990, Savery, Soutar et al. 1991) but researchers (Lee, Cho et al. 2001) admitted that there is no adequate support in any cross-sector analysis. These authors

argued that the inherent social values and the organizational culture show the commitment differences between South Korean private and public managers despite the fact that such differences are insignificant to support the argument. Also, other researchers (Goulet and Frank 2002) reported findings, although not initially expected and hypothesized, that the public sector employees had the lowest organizational commitment levels, when the employees belonging to three different sectors have been studied (humanitarian, public, and private sectors). The authors explained these findings based on extrinsic rewards (benefits and salary) which are important to determine the level of commitment, specifically in developed economies.

Contrary to what someone could expect, (Coyle- Shapiro and Kessler 2003) discovered that the organizational commitment levels, which civil servants exhibited, are linked with intrinsic rewards (a low-cost management policy) that works according to the required motive of effective task performance, which is based on required employee behaviors. This is also evident from an empirical study (Castaing and Valadier 2006) on French civil services. According to the results, Public Service Motivation (PSM) showed significant impact on affective commitment, which means that when a government hires people having greater PSM levels, it has positive impact on French civil servants' organizational commitment. The affective commitment leads to increasing normative commitment but it depends on the PSM strength, and continuance commitment that has a lesser effect as compared to all the commitment forms. PSM can be explained as "the beliefs, attributes and values, which are beyond the organizational and self-interest, which is in the interest of a political entity that motivates people to act appropriately." A study on the Maltese civil service shows that PSM has been strengthened and reinforced through organizational commitment, mainly through affective and normative commitments, respectively. Moreover, researches (Markovits, Davis et al. 2010) showed the same results when the study was conducted on the Italian Revenue Service, which showed the importance of affective commitment for PSM, which is true for continuance commitment to a lesser extent.

Boyne (2002) presented his meta-analytic study evidence from 34 empirical analyses of public-private sector differences. According to him, just three reviewed researches managed to support the hypothesis: There is weaker organizational commitment level in public as compared to private sector, which is because of procedures, which are inflexible, while the rewards-task performance connection is

unclear. Furthermore, he has put forward the argument that these antecedents for the low organizational commitment levels in the public sector are similar to the low job satisfaction levels. Thus, a vicious circle is developed here: unclear processes and reward-performance connections exist which cause poor job satisfaction and organizational commitment levels that negatively influence the individual job and the overall organizational performance.

Studies demonstrated normative commitment (sense of duty, obligation, and loyalty) has greater relevance in public as compared to the private sector because the content and nature of the implicit psychological and explicit employment contracts. In addition, such a difference is linked to PSM, which means sense of duty or calling (Steijn and Leisink 2006). The concept of continuance commitment is important for private sector employees at times of high unemployment and few alternative job opportunities; however, it is rather unimportant for public sector employees due to full-time and secured employment. Furthermore, extrinsic satisfaction out of private employment has substantial variation in terms of continuance commitment. As far as affective type of commitment (sense of identification and involvement to an organization) is concerned, it was found that it was variable both in public and private sectors since it depends on the nature of the psychological contract, subjectively and personally translated factors that influence its level (Meyer and Allen 1997).

Furthermore, the relevant literature shows that extrinsic rewards seem to be responsible for differences in the magnitude of organizational commitment in public and private sectors. For situations, in which, there are opportunities and economic prosperity for both professional and personal development, private sector becomes lucrative as compared to the public sector. Civil servants are less extrinsically satisfied as compared to the private sector employees, which have more organizational commitment (Caldwell, Chatman et al. 1990, Young, Worchel et al. 1998, Goulet and Frank 2002). In cases such as economic recessions, unemployment and low job security, it generates different results: According to them, civil servants have higher extrinsic satisfaction; so they are more committed as compared to employees working for private sector. In addition, the intrinsic form of rewards, as implied from psychological contracts, can assure people's intrinsic satisfaction and commitment. When a person is satisfied (extrinsic and intrinsic) that person enjoys greater commitment to the organization but here, the concern is whether the improved

commitment means uniform growth in every form of organizational commitment, such as affective, normative, and continuance forms. Moreover, if someone holds a job, initially presumed to be repetitive and not expected to provide satisfaction to the employee, when it is found that the opposite is true, i.e., the job gives extrinsic and intrinsic satisfaction, it results in employee's drastic increase in his/her organizational commitment levels. In case, an assumption is developed following the relevant literature and studies presented, that it is true for employees working in the public sector, as they are less motivated, more apathetic and conservative to their employment choices and challenges; this means existence of satisfying job content and organizational environment has a positive influence on the level and degree of felt commitment. It is more obvious when the employees enter some organizational atmosphere wanting acceptable salary, job security, and fulfillment of primary human requirements, which is probably a typical case of an individual wanting to enter the public sector (Bourantas and Papalexandris 1999); still, the specific social practices and cultural values of a country, such as Greece (that has more collectivism, uncertainty avoidance, low performance orientation, and power distance, creates altogether a different profile in case of a public sector employee, which implies: an individual rationally entering a particular working place and deciding to spend his or her entire working life for one single employer - the state, the public office, or the municipalities. If an employee has a satisfying job (extrinsic/intrinsic), s/he might respond positively, i.e., become committed, mainly affectively (feel affection and love for the work/organization) and normatively. Since this is not the case in the private sector (employment is more volatile and vulnerable to unpredicted changes, employees tend to work for mainly the extrinsic rewards earned, employment conditions, and contacts, which fluctuate from one place to another, and employment status and job positions are guaranteed or secured by anyone. Such employees positively value their job satisfaction and felt happiness levels; however, these employees do not have the same feeling as their public sector counterparts, who are committed toward their organizations. This is more evident in case of normative commitment, in which, a moral imperative and indebted obligation are feelings of "royalty," which is typical of employees that experience insecure jobs, flexible employment contracts, and mediocre wages.

Furthermore, other studies conducted in the public sector show that HRM

procedures affect employees' satisfaction with their jobs through redesigning a work system and advanced HRM initiatives, which increase the employees' satisfaction with their jobs (Steijn 2004). Moreover, the issues of routines and job goals specifically show the differences in employees' satisfaction, specifically goal conflict and procedural constraints, which result in detrimental effects on government servants' job satisfaction levels (Wright and Davis 2003). Also, (Markovits, Davis et al. 2010) mentioned in a study on the Italian Revenue Agency that they found positive relation between job satisfaction and PSM. They argued that their outcomes point to the 'distinctive prerogatives of civil service'. Moreover, affective commitment plays a significant role for influencing and supporting public sector organizational changes, particularly for adopting reform practices (Maranto and Skelley 2003); the individual-level variables (task motivation, public service motivation, job satisfaction, organizational commitment, OCB) are important predictors of the performance and its impact on the public sector, which also means that affective commitment is more crucial than continuance commitment in order to motivate public sector employees for better performance levels (Liou and Nyhan 1994).

CHAPTER THREE

PRACTICAL FRAMEWORK

3.1. Introduction

The current chapter has been divided in four parts. First, the introduction.

The second part deals with analysis and findings of a survey while the third one analyzes the results obtained from questionnaires. The fourth section includes discussions, results, and recommendations for further study.

For understanding the e-government program and its impact on the studied variables, should understand attitudes, views, and beliefs of employees working for commercial banks.

Hence, this study attempts to know this effect. As described in the last chapter, a questionnaire was designed for data collection. Then, the relevant changes were done so as to make the instruments `user-friendly.

In this study gathered the needed data using a properly structured questionnaire. and conducted the questionnaire survey in five public and private commercial banks. and selected the top five Libyan banks, which include:

- 1- Trade and Development Bank, Private bank
- 2- Wahda Bank, Public bank
- 3- Al-Jumhouria Bank, Public bank
- 4- Waha Bank, Private bank
- 5- National Commercial Bank, Public bank.

Most of which were located in Bani Walid and Tripoli. The survey persistent from October to December 2018.

3.2. Data Presentation and Analysis

Questionnaires are the major tool to collect information and data pertaining to the studied topic for a sample of bank employees. The mentioned questionnaire has demographic characteristics and general information, which the study targeted. They were divided as follows:

Part 1: (Independent Variable): The requirements for initiating e-governance program include 40 phrases relating to the e-government program.

1. Materialistic requirements include 10 phrases.
2. Legislation and legal controls include 6 phrases.
3. Human requirements include 12 phrases.

4. Requirements for protection and safety include 12 phrases.

Part two: (Dependent Variable)

1. Job Satisfaction: It includes 20 phrases relating to Job Satisfaction.

2. Organizational commitment: It includes 20 phrases relating to the Organizational Commitment.

After collecting the questionnaires, the study used a digital coding method to code the responses while the answers were adjusted according to the Lickert scale, as mentioned in the given table:

Table 6: Coding of Responses on Lickert Scale:

Table 6: Coding Answers According to Lickert's Scale

Answer	Strongly disagree	Disagree	Neutral (Neither agree nor disagree)	agree	Strongly agree
Code	1	2	3	4	5

The use of Lickert Scale was done to assess the averages and percentages; so, this test is based on whether the acceptance average is 3 or different.

A Lickert Scale is a type of rating scale used to measure attitudes or opinions. With this scale, respondents are asked to rate items on a level of agreement. For example:

Strongly agree, Agree, Neutral, Disagree, Strongly disagree.

Five to seven items are usually used in the scale. The scale doesn't have to state "agree" or "disagree"; dozens of variations are possible on themes like agreement, frequency, quality and importance .

These items are called Lickert Scale Response Anchors.

Once the respondents have answered, numbers are assigned to the responses. For example: Strongly agree=5, Agree=4, Neutral=3, Disagree=2, strongly disagree=1

This enables you to assign meaning to the responses .

The SPSS (statistical package for social science) has been used to analyze data.

3.3. Pilot Study

3.2.1. Questionnaire Reliability and Validity

Despite the fact that the chosen scale is objective and standardized, the study conducted a pilot study for verifying the questionnaire in terms of its reliability and validity. The study adopted a pilot sample of 30 individuals distributed to some commercial banks and used the divergent validity method. In this case, 25% of the lower responses and 25% of the upper responses were observed, and then the differences were analyzed using the t-test and the reliability calculation by the Cronbach's alpha coefficient. In general, the value of the alpha coefficient of stability is acceptable if it is 0.6 but the lower means weak; the results are as follows:

Divergent validity

First: Materialistic Requirements

Table 7: The Results of Divergent Validity for Materialistic Requirements

	Group	Mean	Std. Deviation	Std. Error	Diff. between two groups	T value	P- value
Materialistic requirements	Minimum	2.8	0.382	0.135	1.575	9.639 -	0.000
	Maximum	4.375	0.26	0.092			

Table 7 shows that the mean value of the minimum group is 2.8, and the mean value of the upper group is 4.375, and the differences were equal to 1.575. To find significance of the mentioned difference, statistical significance value (P-value) was found, which was zero. Since it was less than 0.05, the materialistic requirements measure has the ability to distinguish between low and high levels, so it was quite valid.

Second :Legislation and legal controls

Table 8: The Results of Divergent Validity Legislation and Lawful Controls

	Group	Mean	Std. Deviation	Std. Error	Diff. between two groups	T value	P- value
Legislation and legal controls	Minimum	2.583	0.463	0.164	1.604 -	6.551 -	0.000
	Maximum	4.187	0.515	0.182			

Table 8 shows the mean value of the minimum group (2.583) and the mean value of the upper group (4.187), and the differences were equal to 1.604. For determining significance of the mentioned differences, the statistical significance value (P-value) was zero, which was less than 0.05; therefore, the legislation and legal controls measure has the ability to distinguish between low and high levels, so it was valid.

Third: Human requirements

Table 9: The Results of Divergent Validity Human Requirements

	Group	Mean	Std. Deviation	Std. Error	Diff. between two groups	T value	P- value
Human requirements	Minimum	2.677	0.287	0.101	1.406 -	7.232 -	0.000
	Maximum	4.083	0.469	0.469			

Table 9 shows the mean value of the minimum group (2.677) and the mean value of the upper group (4.083), and the difference was equal to 1.406. To know the significance of such differences, the statistical significance value (P-value) was found, which was zero. Since zero is less than 0.05, the human requirements measure has the ability to distinguish between low and high levels, so it was valid.

Fourth: Requirements for protection and safety

Table 10: The Results of Divergent Validity of Requirements for Protection and Safety

	Group	Mean	Std. Deviation	Std. Error	Diff. between two groups	T value	P- value
Requirements for protection and safety	Minimum	2.875	0.299	0.106	1.531-	8.972 -	0.000
	Maximum	4.406	0.379	0.14			

Table 10 shows the mean value of the minimum group (2.875) and the mean value of the upper group (4.406), and the difference was equal to (1.531). For determining its significance, the statistical significance value (P-value) was calculated, which was zero, means it was less than 0.05; therefore, the requirements for protection and safety measure has the ability to distinguish between low and high levels, so it was valid.

Fifth: Job satisfaction

Table 11: The Results of Divergent Validity of Job Satisfaction

	Group	Mean	Std. Deviation	Std. Error	Diff. between two groups	T value	P- value
job satisfaction	Minimum	2.706	0.296	0.105	1.107 -	9.49 -	0.000
	Maximum	3.813	0.146	0.052			

Table 11 shows the mean value of the minimum group (2.706) and the mean value of the upper group (3.813), and the difference was equal to 1.107. For determining its significance, the statistical significance value (P-value) was found, which was zero, and less than 0.05; therefore, the job satisfaction measure has the ability to distinguish between low and high levels, so it is valid.

Sixth: Organizational commitment

Table 12: The Results of Divergent Validity of Organizational Commitment

	Group	Mean	Std. Deviation	Std. Error	Diff. between two groups	T value	P- value
Organizational commitment	Minimum	3.2	0.305	0.108	1.156 -	8.914 -	0.000
	Maximum	4.356	0.204	0.072			

Table 12 shows the mean value of the minimum group (3.2) and the mean value of the upper group (4.356), and the differences were equal to 1.156. This significance of this difference was analyzed by calculating the statistical significance value (P-value), which was zero that is less than 0.05, therefore the organizational commitment measure has the ability to distinguish between low and high levels, so it was valid.

3.3. Reliability of Structural Consistency

Results of Cronbach Alpha for stability and reliability

For testing reliability of the responses to the questionnaire, the study calculated Alpha coefficient “ α ” in the given table:

Table 13: Cronbach Alpha for Phrases

	Number of phrases	Alpha coefficient value
Materialistic requirements	10	0.881
Legislation and lawful controls	6	0.906
Human requirements	12	0.917
Requirements for protection and safety	12	0.928
Job satisfaction	20	0.892
Organizational commitment	20	0.898
Total questionnaires	80	0.972

The data provided in the table shows that alpha (α) coefficient values were more than 0.6 for every group (Sekaran 2003) while the Cronbach alpha value for

"materialistic requirements" was 0.881. For "legislation and legal controls," it was 0.906, and for "Human requirements," it was 0.917. Requirements for protection and safety value remained 0.928, and value for "job satisfaction" was calculated and found 0.892. The alpha score for "organizational commitment" was 0.898 while the overall value for all the questionnaire was 0.972. It shows relationship that confirms the reliability of the outcomes based on the questionnaire.

3.4. Presentation and Analysis of Bank Employees' Data

For identifying some studied characteristics, which were analyzed, including age, gender, age, banking work experience, scientific qualification, and current position, are presented below:

Demographic characteristics:

1- Distribution of sample individuals with respect to gender:

Table 14 Repetitive Distribution and Percentages of Individuals with Respect to Gender

Genders	Number	Percentage %
Male	285	73.3%
Female	104	26.7%
Total	389	100%

The given data shows the individuals based on gender indicates that males were 73.3%, while females were 26.7% of the participants.

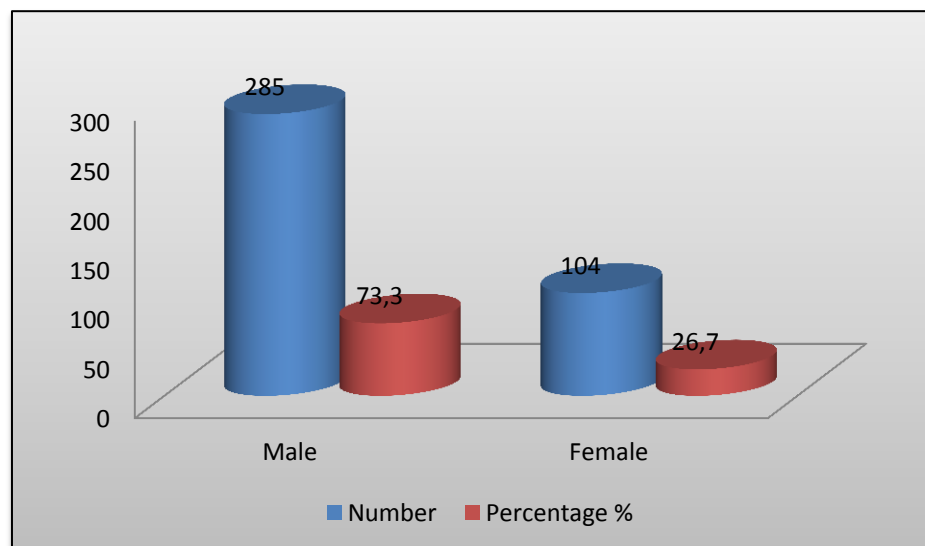


Figure 4: Repetitive Distribution of the Gender-based Sample

2- Distribution of sample individuals based on age.

Table 15 Age-Based Distribution and Percentage of the Participants

Age	Frequency	Percentage %
Less than 30 years	86	22.1
30 to less than 40	96	24.7
40 to less than 50	155	39.8
50 and more	52	13.5
Total	389	100

The given data of the distribution of individuals based on age showed that 22.1% participants were less than 30 years, and 24.7% of the sample were aged 30 to less than 40 years, and 39.8% of the sample ranged from 40 to less than 50 years, and 13.5% of the sample had ages 50 years and more.

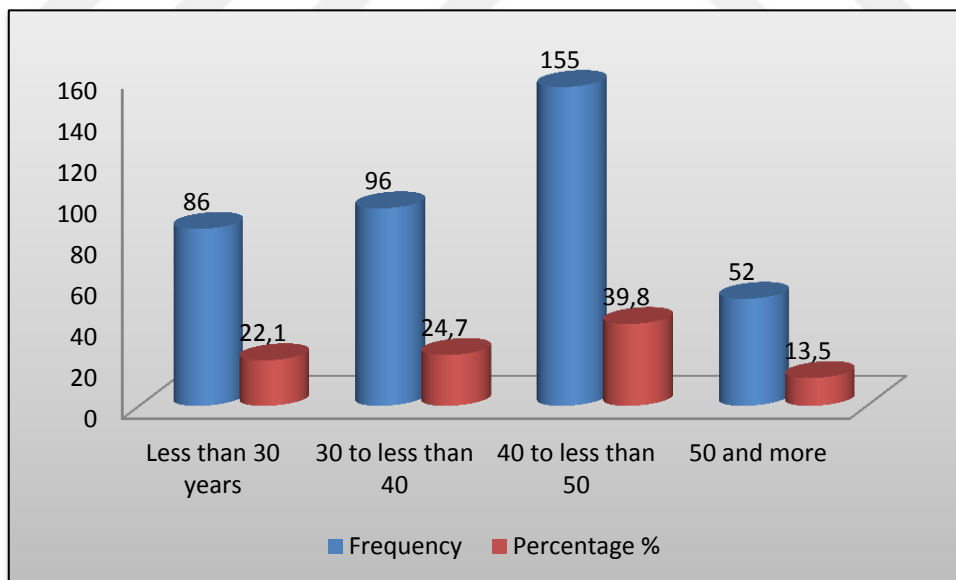


Figure 5: Percentage and Distribution Participants Based on Age

3- Distribution of participants based on years of experience:

Table 16: Percentage and Distribution of Participants Based on Years of Experience

Years of Experience	Number	Percentage%
Less than 5 years	65	16.7
5 to less than 10	88	22.6
10 to less than 15	110	28.3
15 to less than 20	70	18
20 and above	56	14.4
Total	389	100.0

The data given in the table above shows the participants' distribution based on years of practical experience while their subject indicates the respondents' highest percentage, which is expressed as a percentage in the experienced category, in which, experience varies from 10-20 years. It shows 28.3% participants belong to this group while the category of 5-10 years' experience shows that 22.6% belong to this group. Another category had 15-20 years' experience. Its percentage was 18% among the respondents while the category having less than 5 years' experience represented 16.7% of the respondents. The highly experienced category with 20 years or more experience that had 14.4% representation among the respondents.

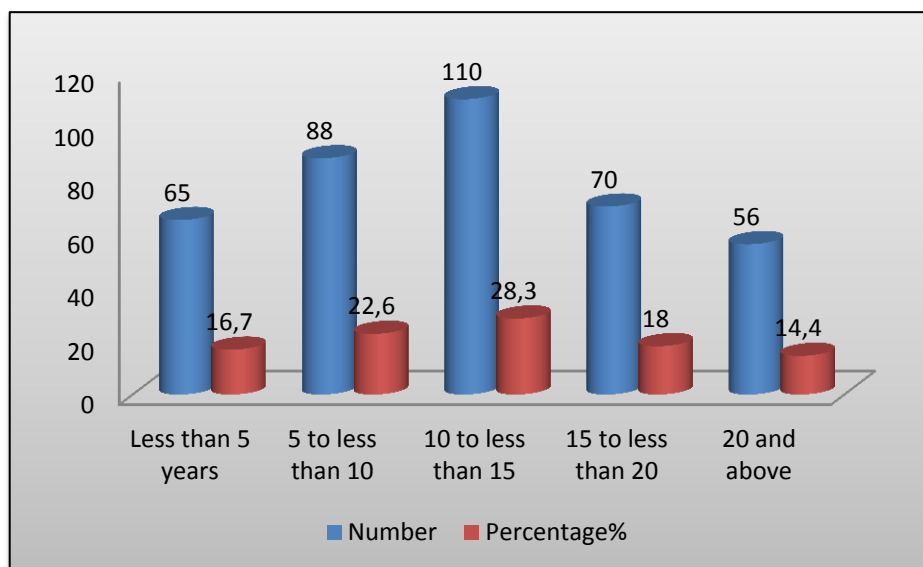


Figure 6: Percentage of Respondents Based on Years of Experience

4- Percentage of individuals based on Education

Table 17: Percentages of the Respondents Based on Education

Educational status category	Number	Percentage %
Less than a bachelor's degree	114	29.3
Bachelor's degree	238	61.2
Master's degree	37	9.5
Total	389	100

The data presented in the table above shows the respondents based on qualifications. It was found that science graduates were 61.2%, while educated but non-graduates (less than bachelor's degree) were 29.3%. They were followed by master's degree holders, who were 9.5% of the respondents.

Based on the mentioned facts, it was noted that most of the respondents had good scientific qualifications, so the study expect that their knowledge was adequate to respond to the subject matter.

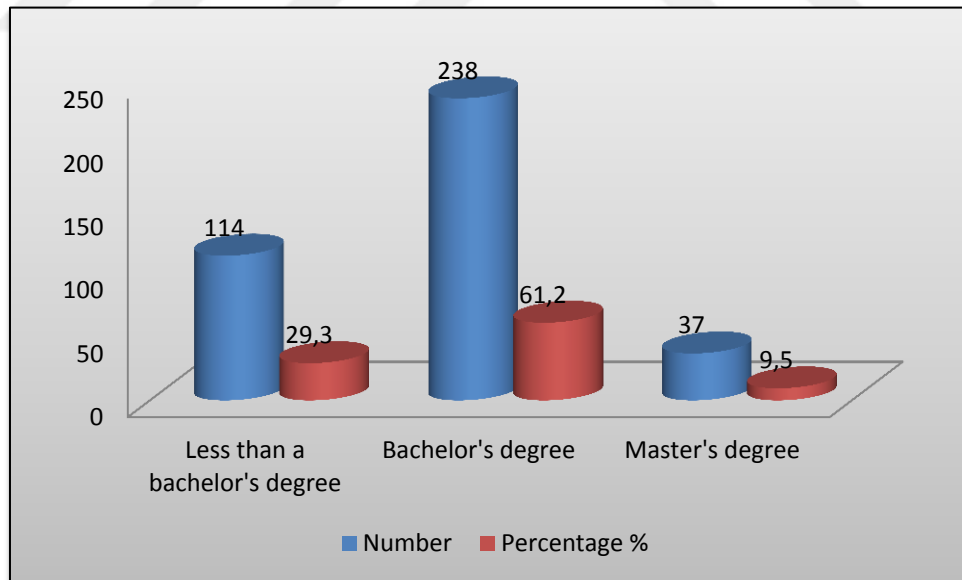


Figure 7: Percentage of Respondents with Respect to Education

5- Distribution of respondents based on occupation.

Table 18: Distribution and Percentages of Respondents Based on Occupation

Current Occupation	Numbers	Percentage %
General managers	28	7.2
Assistant general managers	37	9.5
Directors	26	6.7
Heads of Departments	64	16.5
Employees	234	60.2
Total	389	100.0

The data given in the table pertaining to the respondents' distribution with respect to their designations indicates that most of the respondents were employees (60.2%), and department heads were next (16.5%), and then comes the category of assistant general managers (9.5%). They were followed by the general managers (7.2%) while the least number of professionals were directors (6.7%) of the total study participants.

It was noted that the respondents were serving in different positions and levels, which is helpful to obtain information on the studied topic because the respondents had different administrative levels.

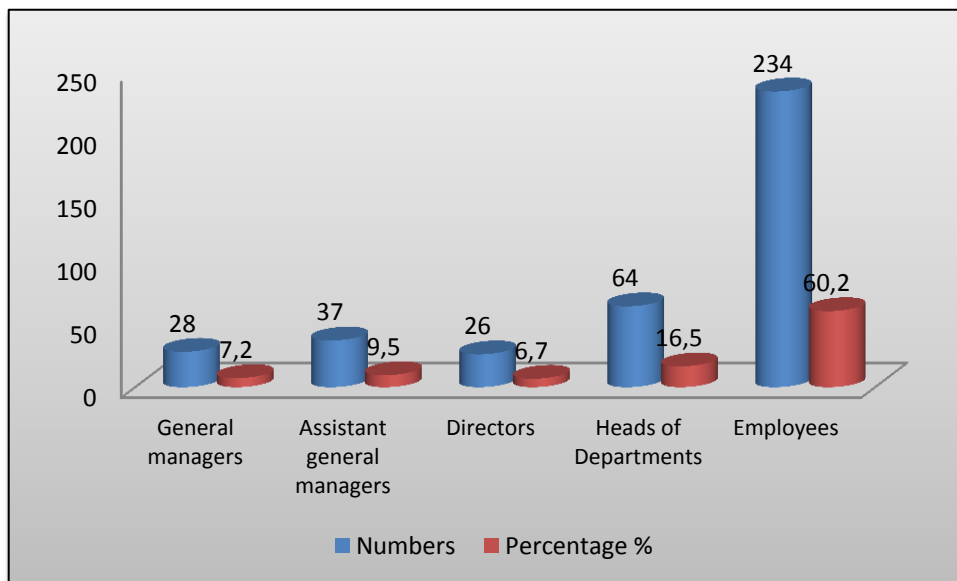


Figure 8: Percentages of Respondents Based on Occupation

3.5. Results and Discussion

Independent Variable: The application of the e-government program

First: Materialistic Requirements

Table 19: Statistical Description and T-test for Materialistic Requirements

N	Expressions		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Mean	Std. Deviation	P-Value	Degree of agreement
1	All offices and branches are equipped with alternative electrical power generator, which is used when they are power outage.	No	20	62	54	148	105	3.66	1.18	0.000	High
		%	5.1	15.9	13.9	38.0	27.0				
2	All branches and offices are provided with archiving storage systems.	No	15	107	51	170	46	3.32	1.113	0.000	High
		%	3.9	27.5	13.1	43.7	11.8				
3	Provides advanced computers in all offices and branches.	No	25	83	78	131	72	3.37	1.191	0.000	High
		%	6.4	21.3	20.1	33.7	18.5				
4	Provides a modern and comprehensive database.	No	15	93	91	131	59	3.32	1.11	0.000	High
		%	3.9	23.9	23.4	33.7	15.2				
5	All offices and branches are provided with electronic control systems.	No	20	88	64	170	47	3.35	1.11	0.000	High
		%	5.1	22.6	16.5	43.7	12.1				
6	An integrated management system for electronic governance is available, including operation and suspension.	No	26	64	90	183	26	3.31	1.039	0.000	High
		%	6.7	16.5	23.1	47.0	6.7				
7	There is a strong structure of electronic equipment suitable for the implementation of the Electronic Governance Program.	No	15	101	158	76	39	3.06	1.005	0.000	Medium
		%	3.9	26.0	40.6	19.5	10.0				
8	High-performance copying and retrieval systems are available at all the bank offices and branches.	No	20	10	104	178	77	3.72	0.979	0.000	High
		%	5.1	2.6	26.7	45.8	19.8				
9	Old networks are replaced by modern networking.	No	10	46	52	230	51	3.68	0.933	0.000	High
		%	2.6	11.8	13.4	59.1	13.1				
10	Networking between all the bank's offices and branches is available and also linked to the general management.	No	5	51	91	131	111	3.75	1.049	0.000	High
		%	1.3	13.1	23.4	33.7	28.5				
Materialistic requirements								3.46	0.852	0.000	High

The results show that there are differences between the answers. As shown in Table 19

A. The statements that gained high approval:

1. All offices and branches are equipped with electricity generators, which are used during the power outage.
2. All branches and offices are provided with archiving storage systems.
3. Advanced computers are provided to all the offices and branches.
4. A modern and comprehensive database is available.
5. All offices and branches are provided with electronic control systems.
6. There is a strong structure of electronic equipment, which is suitable for the implementation of the Electronic Governance Program.
7. High-performance copying and retrieval systems are available at all the bank offices and branches.
8. Old networks are replaced by modern networking.
9. Networking between all the bank offices and branches is available, which is also linked to the senior management.

B. The statement that gained medium approval:

1. There is a strong structure of electronic equipment suitable for the implementation of the Electronic Governance Program.

In Table 19, observes that materialistic requirements were variable with mean value 3.46, which is greater than the mean of measurement (3). The P-value was zero, which was less than 0.05, and it shows significant difference between the mean of measurement (3) and the mean value; so the level of materialistic requirements was high.

Second: Legislation and legal controls

Table 20: Statistical Description and T-test for Legislation and Legal Controls

N	Expressions		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Mean	Std. Deviation	P-Value	Degree of agreement
1	The legislation that exists for electronic transactions is sufficient to protect administrative processes implemented through electronic means, including the internet.	No	10	46	52	242	39	3.65	0.906	0.000	High
		%	2.6	11.8	13.4	62.2	10.0				
2	Permissions to make modifications to the	No	15	79	175	94	26	3.1	0.927	0.044	High

	electronic structure can be obtained.	%	3.9	20.3	45.0	24.2	6.7				
3	There are legislations regulating electronic business that operates to promote and ensure its confidentiality.	No	15	41	116	191	26	3.44	0.908	0.000	High
		%	3.9	10.5	29.8	49.1	6.7				
4	Current legislation is compatible with electronic business.	No	20	75	151	117	26	3.14	0.975	0.005	High
		%	5.1	19.3	38.8	30.1	6.7				
5	There is a preference or discrimination by the control bodies using e-governance by the traditional government.	No	52	30	120	148	39	3.24	1.158	0.000	High
		%	13.4	7.7	30.8	38.0	10.0				
6	There is a system of legislation and laws for e-business.	No	10	72	94	187	26	3.38	0.946	0.000	High
		%	2.6	18.5	24.2	48.1	6.7				
Legislation and legal controls								3.32	0.846	0.000	High

The results show As shown in Table 20

A. The statements that gained high approval:

1. The legislation for electronic transactions is sufficient to protect administrative processes implemented through electronic means, including the internet.
2. Permissions are available to modify the electronic structure.
3. There are legal procedures regulating electronic business, which operates to promote and ensure its confidentiality.
4. Current legislation is compatible with electronic business.
5. There is a preference or discrimination by the control bodies for using e-governance by the traditional government.
6. There is a development for the system of legislation and laws for e-business.
7. The bank management is keen to establish continuous training courses for its employees, who perform electronic governance functions.
8. English language proficiency enables them to deal with electronic services.

In Table 20, the study found that the mean value for legislation and legal controls was 3.32. It was greater than the mean of measurement (3), and the P-value was zero which was less than 0.05. It shows significant differences between mean of measurement (3) and the mean value. It means that legislation and legal controls were high.

Third: Human Requirements

Table 21: Statistical Description and T-test for Human Requirements

N	Expressions		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Mean	Std. Deviation	P-Value	Degree of agreement
1	The bank management is keen to establish continuous training courses for its employees to prepare them for electronic governance.	No	10	59	103	191	26	3.42	0.915	0.000	High
		%	2.6	15.2	26.5	49.1	6.7				
2	English language proficiency enables them to deal with electronic services.	No	26	87	125	112	39	3.13	1.08	0.017	High
		%	6.7	22.4	32.1	28.8	10.0				
3	The bank management sets standards and qualifications for employees in electronic services.	No	15	87	73	209	5	3.26	0.949	0.000	High
		%	3.9	22.4	18.8	53.7	1.3				
4	Management is working to attract the best elements to work for the provision of electronic services.	No	15	79	91	178	26	3.31	0.994	0.000	High
		%	3.9	20.3	23.4	45.8	6.7				
5	Human resources are available to provide electronic services.	No	10	58	91	204	26	3.46	0.915	0.000	High
		%	2.6	14.9	23.4	52.4	6.7				
6	The staff has sufficient knowledge of modern technological developments.	No	15	80	218	73	3	2.92	0.757	0.039	Low
		%	3.9	20.6	56.0	18.8	0.8				
7	Continuous periodic maintenance is carried out to take care of the equipment used by specialized cadres.	No	10	46	78	216	39	3.59	0.914	0.000	High
		%	2.6	11.8	20.1	55.5	10.0				
8	The IT staff participates in electronic governance training programs.	No	5	77	91	190	26	3.4	0.921	0.000	High
		%	1.3	19.8	23.4	48.8	6.7				
9	Human resources are prepared and trained to operate the electronic governance applications.	No	15	101	13	234	26	3.4	1.062	0.000	High
		%	3.9	26.0	3.3	60.2	6.7				
10	Employees are better able to handle electronic governance complaints from customers.	No	15	41	155	152	26	3.34	0.896	0.000	High
		%	3.9	10.5	39.8	39.1	6.7				
11	Management provides salaries and bonuses for encouraging employees to accept electronic governance.	No	5	115	146	97	26	3.06	0.929	0.191	Medium
		%	1.3	29.6	37.5	24.9	6.7				
12	There is no resistance among the employees to use modern technologies	No	26	77	182	78	26	3	0.967	0.958	Medium
		%	6.7	19.8	46.8	20.1	6.7				
Human requirements								3.27	0.744	0.000	High

The results show As shown in Table 21

A. The statements that were highly approved:

1. The bank management is keen to establish continuous training courses for its employees related to electronic governance.
2. English language proficiency enables them to use electronic services.
3. The bank management sets standards and qualification requirements for employees in electronic services.

4. Management is working to attract the best professionals to work in order to provide electronic services.
5. Human resources are available to provide electronic services.
6. Continuous periodic maintenance is carried out for the equipment used by the specialized cadres.
7. The IT staff participates in electronic governance training programs.
8. Human resources are being prepared and trained to operate the electronic governance application.
9. Employees are better able to handle electronic governance complaints from customers.

B. The statements that gained medium approval:

1. Management provides salaries and bonuses for encouraging employees to accept electronic governance.
2. There is no resistance among employees to use modern technologies.

C. The statement that gained low approval:

1. The staff has sufficient knowledge of modern technological developments.

In Table 21, observes that the mean value for human requirements was 2.92; it means that it was greater than the mean of measurement (3), while the P-value was zero, which was less than 0.05. This shows significant difference between the mean of measurement (3) and the mean value. It implies that the human requirements level was high.

Forth: Requirements for protection and safety

Table 22: Statistical Description and T-test for Requirements for Protection and Safety

N	Expressions		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Mean	Std. Deviation	P-Value	Degree of agreement
1	Physical protection of devices and networks is available such as surveillance cameras.	No	20	36	78	167	88	3.69	1.079	0.000	High
		%	5.1	9.3	20.1	42.9	22.6				
2	Electronic systems are constantly checked to ensure they are not penetrated.	No.	5	77	52	182	73	3.62	1.043	0.017	High
		%	1.3	19.8	13.4	46.8	18.8				
3	The customer electronically provides repeated access attempts to his/her account via SMS.	No.	15	41	133	122	78	3.53	1.046	0.000	High
		%	3.9	10.5	34.2	31.4	20.1				
4	The management provides the ability to recover passwords instead of creating a new one, if it is lost.	No.	10	72	117	138	52	3.39	1.016	0.000	High
		%	2.6	18.5	30.1	35.5	13.4				
5	The encryption system is used in electronic transactions.	No.	4	47	122	166	50	3.54	0.9	0.000	High
		%	1.0	12.1	31.4	42.7	12.9				
6	The system security components are checked and the data integrity is periodically verified.	No.	7	18	104	222	38	3.68	0.783	0.039	High
		%	1.8	4.6	26.7	57.1	9.8				
7	There is a range of interactive programs with the benefits of ensuring the system's continuity and validity.	No.	3	119	80	152	35	3.25	1.014	0.000	High
		%	0.8	30.6	20.6	39.1	9.0				
8	Customers are covered with preventive insurance procedures.	No.	6	66	124	137	56	3.44	0.984	0.000	High
		%	1.5	17.0	31.9	35.2	14.4				
9	Adequate precautionary measures are in place to ensure no forgery.	No.	9	37	130	170	43	3.52	0.895	0.000	High
		%	2.3	9.5	33.4	43.7	11.1				
10	Privacy and customer identification are available in all electronic transactions.	No.	31	68	162	99	29	3.07	1.022	0.181	Medium
		%	8.0	17.5	41.6	25.4	7.5				
11	Periodic maintenance of the system is carried out to assure safety and security.	No.	9	37	114	194	35	3.54	0.872	0.000	High
		%	2.3	9.5	29.3	49.9	9.0				
12	Records and files are kept accurate and referenced.	No.	3	17	114	188	67	3.77	0.811	0.000	High
		%	0.8	4.4	29.3	48.3	17.2				
Requirements for protection and safety								3.5	0.76	0.000	High

Table 22 shows the results show as:

A. The statements that gained high approval:

1. Physical protection of devices and networks is available such as guard and surveillance cameras.
2. Electronic systems are constantly checked to ensure they are not penetrated.
3. The customer electronically provides repeated access/attempts to his/her account via SMS.
4. Management provides the ability to recover passwords instead of creating a new one if it is lost.
5. The encryption system is used in electronic transactions.
6. The system security components are checked and the data integrity is periodically verified.
7. There is a range of interactive programs with the benefits of ensuring the system's continuity and validity.
8. Customers are insured with preventive insurance procedures.
9. Adequate precautionary measures are put in place to ensure no forgery.
10. Periodic maintenance for the system is carried out to assure safety and security.
11. Records and files are kept accurate and referenced.

B. The statements that gained medium approval:

1. Privacy and customer identification are available in all the electronic transactions.

In Table 22, the study found that the mean value for requirements for protection and safety was 3.5. It was more than the mean of measurement (3), while the P-value was zero, which was less than 0.05, which shows significant differences between mean of measurement (3) and the mean value; so, requirements for protection and safety were high.

Table 23: Sample T-test of the E-government Application Requirements

Variable	Mean value	standard deviation	T-test calculated value	P-Value	significant difference	Level of e-government application requirements
e-government application requirements	3.395	0.754	10.338	0.000	significant	High

For determining availability of e-governance application requirements, Table 23 shows mean value 3.395 that exceeded the mean of measurement (3), and the P-value was zero which was less than 0.05 that shows significant difference between the mean of measurement (3) and the mean value. It implies that the e-government application requirements were high.

The study believes that the reason is high level of legislative and legal controls, which resulted in sufficient electronic transaction legislation to protect the administrative processes implemented through electronic methods. There is a possibility of obtaining permits to make adjustments in the electronic structure, and the current legislation is compatible with the electronic business.

High levels of e-government can also be justified by human efficiency, as the management of banks is keen to establish continuous training courses for its employees to handle e-governance projects. Another reason is the proficiency of the staff in the English language, which facilitates the process of dealing with electronic services, good knowledge of technological developments, and no opposition to the use of modern technology.

The study also believes that the high level of protection and safety is one of the reasons behind implementing the e-governance programs. It is shown that adequate protection is available for devices and networks such as surveillance cameras, and continuous testing of electronic systems that ensures no unauthorized access.

Dependent Variable:

First: Job Satisfaction

Table 24: Statistical Description and T-test for Job Satisfaction

N	Expressions		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Mean	Std. Deviation	P-Value	Degree of agreement
1	I do not feel bored or tired of my current job.	No.	3	55	91	162	78	3.66	0.978	0.000	High
		%	0.8	14.1	23.4	41.6	20.1				
2	My current work is more appropriate than any other job.	No.	11	52	96	209	21	3.46	0.892	0.000	High
		%	2.8	13.4	24.7	53.7	5.4				
3	You find real fun in your performance for	No.	13	29	78	209	60	3.7	0.932	0.000	High

	your business at the bank.	%	3.3	7.5	20.1	53.7	15.4				
4	You feel good about the salary you're getting.	No.	11	113	95	149	21	3.14	0.992	0.004	High
		%	2.8	29.0	24.4	38.3	5.4				
5	You feel the fairness of the salary you get for your current job.	No.	16	115	101	152	5	3.04	0.95	0.424	Medium
		%	4.1	29.6	26.0	39.1	1.3				
6	You do not have to work after the duty to increase your monthly income.	No.	38	135	127	81	8	2.71	0.972	0.000	Low
		%	9.8	34.7	32.6	20.8	2.1				
7	You get additional incentives from your current job.	No.	25	132	190	37	5	2.65	0.79	0.000	Low
		%	6.4	33.9	48.8	9.5	1.3				
8	Your monthly income from your current job helps you fulfill your needs.	No.	16	117	156	94	6	2.89	0.871	0.013	Low
		%	4.1	30.1	40.1	24.2	1.5				
9	There is equity in the additional incentive distribution among the staff.	No.	13	133	159	76	8	2.83	0.852	0.000	Low
		%	3.3	34.2	40.9	19.5	2.1				
10	The bank management is keen to develop and train the staff and provide them with new skills.	No.	21	68	143	154	3	3.13	0.896	0.005	High
		%	5.4	17.5	36.8	39.6	0.8				
11	The management is keen to continuously develop the professional capabilities of the staff.	No.	6	101	130	144	8	3.12	0.872	0.007	High
		%	1.5	26.0	33.4	37.0	2.1				
12	The management assesses employee performance on continuous basis.	No.	14	131	106	134	4	2.96	0.931	0.355	Low
		%	3.6	33.7	27.2	34.4	1.0				
13	The management is keen to implement the modern banking management methods.	No.	13	56	104	211	5	3.36	0.864	0.000	High
		%	3.3	14.4	26.7	54.2	1.3				
14	You are not criticized by your superiors for minor mistakes during work.	No.	17	47	143	156	26	3.33	0.927	0.000	High
		%	4.4	12.1	36.8	40.1	6.7				
15	The opinions and ideas of staff are taken by the chairpersons when making decisions.	No.	15	53	125	170	26	3.36	0.932	0.000	High
		%	3.9	13.6	32.1	43.7	6.7				
16	The management is keen to encourage discussion and accept differences of opinion and differing views.	No.	9	46	138	186	10	3.37	0.813	0.000	High
		%	2.3	11.8	35.5	47.8	2.6				
17	You visit and contact your colleagues	No.	7	62	94	216	10	3.41	0.85	0.000	High

	outside work, especially during the social events.	%	1.8	15.9	24.2	55.5	2.6				
18	The workplace is comfortable and safe.	No.	13	81	130	141	24	3.21	0.953	0.000	High
		%	3.3	20.8	33.4	36.2	6.2				
19	The management is keen to provide safety and protection against occupational hazards.	No.	9	48	170	120	42	3.35	0.912	0.000	High
		%	2.3	12.3	43.7	30.8	10.8				
20	The management is keen to provide communication means with the staff to correctly carry out the work.	No.	4	52	78	242	13	3.53	0.804	0.000	High
		%	1.0	13.4	20.1	62.2	3.3				
Job Satisfaction								3.21	0.595	0.000	High

Table 24 shows the results show as:

A. The statements that gained high approval:

1. You do not feel bored or tired of my current job.
2. Your current work is more appropriate than any other job.
3. You find real fun in your performance for your business at the bank.
4. You feel good about the salary you're getting.
5. The bank management is keen to develop and train the staff and provide them with new skills.
6. The management is keen to continuously develop staff capabilities.
7. The management is keen to implement the bank's modern management methods.
8. You are not criticized by your superiors for minor mistakes at work.
9. The opinions and ideas of staff are taken by the chairpersons when making decisions.
10. The management is keen to encourage discussion and accept differences of opinion and differing views.
11. You visit and contact with your colleagues outside work, especially at social events.
12. The workplace is comfortable and safe.
13. The management is keen to provide safety and protection against occupational hazards.

14. The management is keen to provide communication means with the staff to correctly carry out the work.

B. The statements that gained medium approval:

1. You feel that the salary you get for your current job is fair.

C. The statements that gained low approval:

1. You get additional incentives from your current job.
2. Your monthly income from your current job is sufficient for you to fulfill your needs.
3. There is equity in the additional incentives distribution among staff.
4. You do not have to work out of duty to increase your monthly income.
5. The management assesses employee performance on continuous basis.

In Table 24, it is obvious that mean value of variable "Job Satisfaction" was 3.21 that exceeded the mean of measurement (3), and the P-value was zero which was less than 0.05. It implies that significant differences exist between the mean of measurement (3) and the mean value while the respondents' job satisfaction was high.

High job satisfaction levels were observed because it reduces the staff's feeling of boredom, and it makes them suitable for the work assigned to them, as well as satisfaction with their salaries. Furthermore, it makes the departments keen to develop and train staff to obtain new skills and consistently develop their abilities as well as consult with them when making decisions. The reason is to communicate with employees ensure that the work is correctly done.

Second: Organizational commitment

Table 25: Statistical Description and (T-test) for Organizational Commitment

N	Expressions		Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Mean	Std. Deviation	P-Value	Degree of agreement
1	You are ready to double your efforts to make the bank perform.	No	13	17	52	201	106	3.95	0.939	0.000	High
		%	3.3	4.4	13.4	51.7	27.2				
2	You feel the emotional connection towards the institution in which you work.	No	6	33	56	175	119	3.95	0.963	0.000	High
		%	1.5	8.5	14.4	45.0	30.6				
3	You consider yourself an	No	8	35	91	128	127	3.85	1.042	0.000	High

	effective professional in this bank.	%	2.1	9.0	23.4	32.9	32.6				
4	You feel homogeneity between your personal values and prevailing values in the bank.	No	14	42	99	170	64	3.59	1.003	0.000	High
		%	3.6	10.8	25.4	43.7	16.5				
5	You have full faith in the bank's policy.	No	9	54	126	149	51	3.46	0.964	0.000	High
		%	2.3	13.9	32.4	38.3	13.1				
6	You feel a negative change in your life if you do not work at the bank.	No	24	58	207	77	23	3.04	0.911	0.345	Medium
		%	6.2	14.9	53.2	19.8	5.9				
7	You really care about the fate of the bank you work in.	No	7	24	51	102	205	4.22	1.011	0.000	High
		%	1.8	6.2	13.1	26.2	52.7				
8	You feel secure at the bank where you work.	No	5	51	68	175	90	3.76	0.995	0.000	High
		%	1.3	13.1	17.5	45.0	23.1				
9	The rights granted to you in the bank guarantee you a decent future and life.	No	12	44	125	182	26	3.43	0.89	0.000	High
		%	3.1	11.3	32.1	46.8	6.7				
10	You have confidence in the bank management that it hires and appreciates the outstanding employees.	No	8	60	138	173	10	3.3	0.834	0.000	High
		%	2.1	15.4	35.5	44.5	2.6				
11	You strongly defend the bank when it is badly mentioned at any occasion.	No	9	47	120	154	59	3.53	0.967	0.000	High
		%	2.3	12.1	30.8	39.6	15.2				
12	You talk proudly about the bank you work for in front of your friends.	No	16	40	117	157	59	3.52	1.004	0.000	High
		%	4.1	10.3	30.1	40.4	15.2				
13	You feel the moral obligation to continue with the current work of the bank.	No	11	33	64	183	98	3.83	0.992	0.000	High
		%	2.8	8.5	16.5	47.0	25.2				
14	If you leave the bank, you would like to continue your honorary membership.	No	9	47	104	170	59	3.57	0.965	0.000	High
		%	2.3	12.1	26.7	43.7	15.2				
15	You are concerned about colleagues' mistakes while working with auditors and beneficiaries.	No	8	61	78	136	106	3.7	1.094	0.000	High
		%	2.1	15.7	20.1	35.0	27.2				
16	You find yourself agreeing with many important staff policies.	No	8	48	52	269	12	3.59	0.822	0.000	High
		%	2.1	12.3	13.4	69.2	3.1				
17	You express your opinion without any embarrassment or fear of your bosses.	N	12	31	39	248	59	3.8	0.9	0.000	High
		%	3.1	8.0	10.0	63.8	15.2				
18	The bank's objectives, which the management aspires to achieve, are clear and understandable.	No	11	45	78	154	101	3.74	1.056	0.000	High
		%	2.8	11.6	20.1	39.6	26.0				
19	The benefits offered by the bank are suitable as	No	9	93	130	81	76	3.31	1.107	0.000	High

	compared to other institutions (health insurance, transportation, housing, vacations).	%	2.3	23.9	33.4	20.8	19.5				
20	There is a correlation between the procedures adopted at the bank and what is actually happening.	No	4	91	104	140	50	3.36	1.01	0.000	High
		%	1.0	23.4	26.7	36.0	12.9				
Organizational commitment								3.63	0.714	0.000	High

Table 25 shows the results show as:

A. The statements that gained high approval:

1. You are ready to double you efforts to make the bank perform.
2. You feel the emotional connection with the institution in which you work.
3. You consider yourself an effective professional in your bank.
4. You feel homogeneity between your personal values and prevailing values in the bank.
5. You have full faith in the bank's policy.
6. You really care about the fate of the bank you work in.
7. You feel secure at the bank where you work.
8. The rights granted to you in the bank guarantee you a decent future and life.
9. You have confidence in the bank management because it maintains and appreciates the outstanding employees.
10. You strongly defend the bank when it is badly mentioned at any occasion.
11. You talk proudly about the bank you work for in front of your friends.
12. You feel moral obligation to continue with the current work at the bank.
13. If you leave the bank, you would like to continue with your honorary membership.
14. You are concerned about colleagues' mistakes while working with auditors and beneficiaries.
15. You find yourself agreeing with many important staff policies.
16. You express your opinion without any embarrassment or fear of your bosses.
17. The bank's objectives, which the management aspires to achieve, are clear and understandable.

18. The benefits offered by the bank are suitable for other institutions (health insurance, transportation, housing, and vacations).

19. There is a correlation between the procedures adopted at the bank and what is actually happening.

B. The statements that gained medium approval:

1. You will feel negative change in your life if you do not work at the bank.

In Table 25, it is obvious that the mean of the organizational commitment was 3.04, which is higher than mean of measurement (3), and the P-value was zero, which should be less than 0.05; so, significant difference exists between the two mentioned mean values while the organizational commitment level was high.

The results show this is due to the readiness of the staff to double their efforts to make their work successful and the emotional attachment to the workplace and their conviction about the bank's policy. Furthermore, their sense of job security and the rights granted by the bank's management ensure their future and their confidence that the bank's management maintains outstanding employees on their positions.

The results show this is the reason for the high organizational commitment levels was conformity with the procedures of the bank and the actual procedures. The freedom of employees to express their views to their superiors without fear is another reason, and besides, they had clarity of objectives that the management wants to achieve.

Differences in Variables (E-government, Job Satisfaction and Organizational commitment) by demographic variables

1. Differences in Variables (E-government, Job Satisfaction and Organizational commitment) by gender

Table 26: Independent Sample T-Test for Differences in Variables (E-government, Job Satisfaction and Organizational commitment) by Gender

	Gender	N	Mean	Std. Deviation	Mean differences	T-Test	P-Value
e-government	Male	285	3.406	0.805	0.0399	0.46	0.646
	Female	104	3.3661	0.595			
Job satisfaction	Male	285	3.1439	0.581	0.2479	- 3.699	0.000
	Female	104	3.3918	0.596			
Organizational commitment	Male	285	3.6275	0.725	0.0087	0.107	0.914
	Female	104	3.6188	0.685			

Table 26 shows the results that there were no significant differences with statistically significant difference (P-Value >0.05), between male and female opinions regarding e-government and organizational commitment, while there were significant differences with statistically significant difference ((P-Value < 0.05)) between male and female opinions regarding job satisfaction for the benefit of females. This means that females are more satisfied than males in job satisfaction.

2. Differences in Variables (E-government, Job Satisfaction and Organizational commitment) by Age

Table 27: Anova Test for (E-government, Job Satisfaction and Organizational Commitment) Differences within Groups in Terms Age

		N	Mean	Std. Deviation	F	Sig.
E-Government	less than 30 year	86	3.3032	0.63699	19.508	0.000
	30 to less than 40	96	3.8596	0.74834		
	40 to less than 50 year	155	3.2619	0.74122		
	50 and more	52	3.0875	0.61376		
	Total	389	3.3952	0.75407		
Job Satisfaction	less than 30 year	86	3.4802	0.67381	20.782	0.000
	30 to less than 40	96	3.4141	0.44773		
	40 to less than 50 year	155	3.0013	0.55771		
	50 and more	52	3.0096	0.49547		
	Total	389	3.2102	0.59459		
Organizational Commitment	less than 30 year	86	3.4791	0.67067	14.487	0.000
	30 to less than 40	96	3.9635	0.64996		
	40 to less than 50 year	155	3.6216	0.69858		
	50 and more	52	3.2529	0.68560		
	Total	389	3.6252	0.71351		

Table 27 shows the, it was found that there were statistically significant differences in the respondents' opinions on e-government, job satisfaction and organizational commitment according to age ((P-Value < 0.05)). It was found that the level decreased for the large age groups (50 years or more) and their height in the age groups below them.

3. Differences in Variables (E-government, Job Satisfaction and Organizational commitment) by Experience

Table 28: Anova Test for (E-government, Job Satisfaction and Organizational Commitment) Differences within Groups in terms Experience

		N	Mean	Std. Deviation	F	Sig.
E-Government	less than 5 years	65	3.3715	0.58288	5.708	0.000
	5 to less than 10 years	88	3.2855	0.68625		
	10 to less than 15 years	110	3.6643	0.82147		
	15 to less than 20 years	70	3.1857	0.72554		
	20 years and more	56	3.3286	0.80509		
	Total	389	3.3952	0.75407		
Job Satisfaction	less than 5 years	65	3.5092	0.61211	9.432	0.000
	5 to less than 10 years	88	3.1795	0.61666		
	10 to less than 15 years	110	3.2977	0.44795		
	15 to less than 20 years	70	2.9936	0.54765		
	20 years and more	56	3.0098	0.67786		
	Total	389	3.2102	0.59459		
Organizational Commitment	less than 5 years	65	3.5215	0.61307	2.067	0.084
	5 to less than 10 years	88	3.5761	0.70523		
	10 to less than 15 years	110	3.7859	0.62060		
	15 to less than 20 years	70	3.5929	0.72733		
	20 years and more	56	3.5473	0.92988		
	Total	389	3.6252	0.71351		

It was found through Table No. 28 that there were statistically significant differences in the opinions of respondents about e-government (P-Value < 0.05), the level was high for the experience category 10 to less than 15 years and low at the experience category 15 to less than 20 years, with regard to job satisfaction, (P-Value < 0.05), which indicates the presence of significant differences of statistical significance in the respondents' opinions on job satisfaction according to experience, it was found that the level of job satisfaction was high at the experience category less than 5 years compared to the rest of the experience categories. It also showed that there were no significant differences of statistical significance in the opinions of respondents about the organizational commitment according to the category of experience (P-Value > 0.05), and this indicates that the respondents from different categories of experience were their opinions converging on the organizational commitment.

4. Differences in Variables (E-government, Job Satisfaction and Organizational commitment) by Educational Status

Table 29: Anova test for (E-government, Job Satisfaction and Organizational commitment) Differences within Groups in terms Educational Status

		N	Mean	Std. Deviation	F	Sig.
e-government	Less than a bachelor's degree	114	3.3300	.69241	15.238	0.000
	bachelor degree	238	3.5158	.76759		
	master degree	37	2.8209	.54430		
	Total	389	3.3952	.75407		
job satisfaction	Less than a bachelor's degree	114	3.3066	.59159	23.591	0.000
	bachelor degree	238	3.2574	.56251		
	master degree	37	2.6095	.46231		
	Total	389	3.2102	.59459		
Organizational commitment	Less than a bachelor's degree	114	3.5013	.69146	15.163	0.000
	bachelor degree	238	3.7586	.71252		
	master degree	37	3.1486	.49420		
	Total	389	3.6252	.71351		

Table No. 29 shows it was there were statistically significant differences in respondents' opinions about the study variables (e-government, job satisfaction and organizational commitment) according to the educational Status (P-Value < 0.05). It was found that the level was low among the participants who had master's qualifications compared to respondents who had other qualifications.

5. Differences in Variables (E-government, Job Satisfaction and Organizational commitment) by Occupation

Table 30: Anova test for (E-government, Job Satisfaction and Organizational Commitment) Differences within Groups in terms Occupation

		N	Mean	Std. Deviation	F	Sig.
e-government	general manager	28	3.0107	1.01797	11.576	0.000
	assistant of a general manager	37	2.8764	.54658		
	Director of the Department	26	3.8375	.14058		
	Head of the Department	64	3.6617	.10303		
	employer	234	3.4013	.82083		
	Total	389	3.3952	.75407		
job satisfaction	general manager	28	2.9696	.92249	3.544	0.007
	assistant of a general manager	37	2.9770	.52036		
	Director of the Department	26	3.1269	.38477		
	Head of the Department	64	3.2461	.37988		
	employer	234	3.2752	.61025		
	Total	389	3.2102	.59459		
Organizational commitment	general manager	28	3.2107	1.12845	28.163	0.000
	assistant of a general manager	37	3.0730	.62033		
	Director of the Department	26	4.1981	.20615		
	Head of the Department	64	4.1680	.25172		
	employer	234	3.5500	.65327		
	Total	389	3.6252	.71351		

Table No. 30 shows it was There were statistically significant differences in respondents' opinions on the study variables represented by e-government, job satisfaction, and organizational commitment by Occupation (P-Value < 0.05). It was found that the level was low for general managers and their assistants compared to other professions.

Hypothesis testing

For determining the effect of independent variables on the dependent ones, the study will rely on the regression analysis and the effective rate that will be determined by the square of the correlation coefficient.

First hypothesis: There is statistically significant impact of effect of initiating the e-governance programs on job satisfaction.

First sub-hypothesis: Statistically significant impact of materialistic requirements exists on job satisfaction.

Table 31: Regression Analyses to Determine the Impact of Materialistic Requirements on Job Satisfaction

Pearson correlation	Effect rate	F Calculated value	F Tabular Value	P-Value	Regression coefficients	
					Constant	materialistic Requirements
0.663	44%	304.085	3.842	0.000	1.606	0.464

P-value<0.05 Significant, P-value>0.05 Insignificant, P-value<0.01 Highly significant

The result shows that P-value was equal to 0.000, which was less than 0.05, indicating a statistically significant impact of materialistic requirements on job satisfaction. The effect rate was 44%. The F-value was calculated, which was more as compared to the tabular value, and it confirms the effect.

The regression model parameters can be estimated by the regression equation as follows:

$$Y = 1.606 + 0.464x_1$$

Where: Y= job satisfaction, x1= materialistic requirements.

Second sub-hypothesis: There is statistically significant impact of legislation and legal controls on job satisfaction.

Table 32: Regression Analysis to Determine the Effect of Legislation and Legal Controls on Job Satisfaction

Pearson correlation	Effect rate	F Calculated value	F Tabular Value	P-Value	Regression coefficients	
					Constant	Legislation and legal controls
0.712	50.6%	396.825	3.842	0.000	1.549	0.5

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant

The outcomes show that P-value was equal to 0.000, which was less than 0.05, indicating a statistically significant impact that legislation and legal controls have on the respondents' job satisfaction levels. The effect rate was 50.6%. The F-value was more as compared to the tabular values, which confirms the effect.

The regression model parameters can be estimated by the regression equation as follows:

$$Y = 1.549 + 0.5x_2$$

Where: Y= job satisfaction, x_2 = Legislation and legal controls.

Third sub-hypothesis: Human requirements have a statistically significant impact on job satisfaction.

Table 33: Regression Analysis to Determine the Impact of Human Requirements on Job Satisfaction

Pearson correlation	Effect rate	F Calculated value	F Tabular Value	P- Value	Regression coefficients	
					Constant	Human requirements
0.804	64.6%	705.942	3.842	0.000	1.108	0.642

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant The

Results show that P-value was equal to 0.000, which was less than 0.05. It indicates that human requirements have a statistically significant impact on job satisfaction. The effect rate was 64.6%. The F-value was larger as compared to the tabular value; so, it confirms the finding.

The regression model parameters can be estimated by the regression equation as follows:

$$Y = 1.108 + 0.642x_3$$

Where: Y= job satisfaction, x_3 = Human requirements.

Forth sub-hypothesis: Requirements for protection and safety have a statistically significant impact on job satisfaction.

Table 34: Regression Analysis to Determine the Effect of Requirements for Protection and Safety on Job Satisfaction

Pearson correlation	Effect rate	F Calculated value	F Tabular Value	P- Value	Regression coefficients	
					Constant	Requirements for protection and safety
0.699	48.8%	368.73	3.842	0.000	1.295	0.547

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant

The P-value was equal to 0.000, which was less than 0.05, indicating a statistically significant effect of requirements for protection and safety on job satisfaction. The effect rate was 48.8%. The F-value, which was more as compared to the tabular value, confirms the mentioned effect.

The regression model parameters can be estimated by the regression equation as follows:

$$Y = 1.295 + 0.547x_4$$

Where: Y= job satisfaction, x_4 = requirements for protection and safety.

The first hypothesis

The application of the e-governance programs has a statistically significant effect on job satisfaction.

Table 35: Multiple Regression Analysis Determines the Application of E-governance Program on Job Satisfaction

Pearson correlation		0.817
Effect rate		66.7%
F- Calculated value		192.613
df	Regression	4
	Residual	384
	Total	388
F- Tabular Value		2.3719
P-Value		0.000
Regression coefficients	Constant	1.229
	materialistic Requirements	0.029
	Legislation and legal controls	0.135
	Human requirements	0.805
	Requirements for protection and safety	- 0.344

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant

The calculations show that P-value was equal to 0.000, which was lower as compared to 0.05, indicating a statistically significant impact of e-governance programs on job satisfaction. The effect rate was 66.7%. The F-value was 192.613, which was greater than the tabular value 2.3719 that confirms this effect.

The parameters of the regression model can be estimated by the regression equation as follows:

$$Y = 1.229 + 0.029x_1 + 0.135x_2 + 0.805x_3 - 0.344 x_4$$

Where: Y=job satisfaction, x1=materialistic requirements, x2=Legislation and legal controls, x3=Human requirements, x4=Requirements for protection and safety.

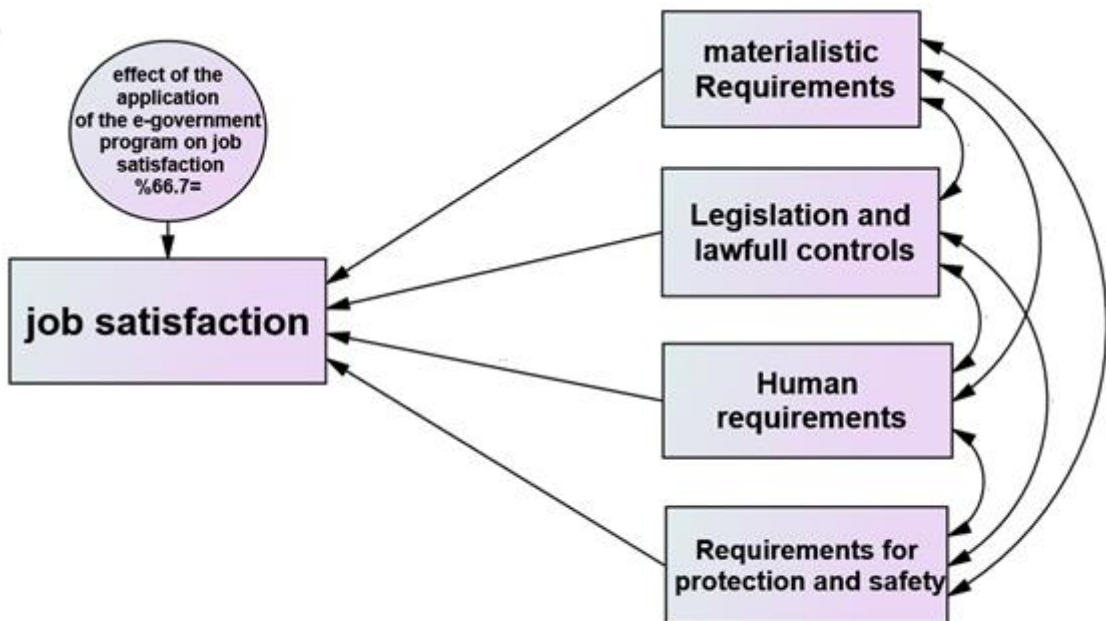


Figure 9: Results of Amos Analysis of the Application of E-government Programs on Job Satisfaction

Second hypothesis: E-government programs have a statistically significant impact on organizational commitment.

The first sub-hypothesis: The materialistic requirements have a statistically significant impact on organizational commitment.

Table 36: Regression Analysis to Determine the Impact Materialistic Requirements Have on the Organizational Commitment

Pearson correlation	Effect rate	F Calculated value	F Tabular Value	P-Value	Regression coefficients	
					Constant	materialistic Requirements
0.769	59.1%	558.814	3.842	0.000	1.394	0.646

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant

The calculations show that P-value was equal to 0.000, which was less than 0.05, indicating a statistically significant effect of materialistic requirements on organizational commitment. The effect rate was 59.1%. The F-value, which more as compared to the tabular value, confirms the mentioned effect.

The regression model parameters can be estimated by the regression equation as follows:

$$Y = 1.394 + 0.646x_1$$

Where: Y= the Organizational commitment, x₁= Materialistic requirements.

The Second sub-hypothesis: Legislation and legal controls have a statistically significant effect on organizational commitment.

Table 37: Regression Analysis to Determine the Impact Legislation and Legal Controls Have on the Organizational Commitment

Pearson correlation	Effect rate	F Calculated value	F Tabular Value	P-Value	Regression coefficients	
					Constant	Legislation and legal controls
0.798	63.7%	678.303	3.842	0.000	1.389	0.673

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant:

The results showed that P-value was equal to 0.000, which was less than 0.05, indicating a statistically significant effect of legislation and legal controls on organizational commitment. The effect rate was 63.7%. The F-value, which is higher as compared to the tabular value, confirms this effect.

The regression model parameters can be estimated by the regression equation as follows:

$$Y = 1.389 + 0.673x_2$$

Where: Y= Organizational commitment, x₂= Legislation and legal controls.

The Third sub-hypothesis: Human requirements have a statistically significant effect on the organizational commitment.

Table 38: Regression Analysis to Determine the Impact Human Requirements have on the Organizational Commitment

Pearson correlation	Effect rate	F Calculated value	F Tabular Value	P-Value	Regression coefficients	
					Constant	Human requirements
0.786	61.8%	626.851	3.842	0.000	1.157	0.754

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant

The calculations showed that P-value was equal to 0.000, which was less than 0.05, indicating a statistically significant effect of human requirements on organizational commitment. The effect rate was 61.8%. The F-value, which is larger as compared to the tabular value, confirms the mentioned effect.

The regression model parameters can be estimated by the regression equation as follows:

$$Y = 1.157 + 0.754x_3$$

Where: Y= Organizational commitment, x₃= Human requirements.

The Forth sub-hypothesis: Requirements for protection and safety have a statistically significant effect on organizational commitment.

Table 39: Regression Analysis to Determine the Impact Requirements for Protection and Safety have on the Organizational Commitment

Pearson correlation	Effect rate	F Calculated value	F Tabular Value	P-Value	Regression coefficients	
					Constant	Requirements for protection and safety
0.839	70.4%	918.813	3.842	0.000	0.865	0.788

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant

The calculations showed that P-value was equal to 0.000, which was less than 0.05, indicating a statistically significant effect of requirements for protection and safety on the employees' organizational commitment. The effect rate was 70.4%. The F-value, which was higher as compared to the tabular value, confirms the mentioned effect.

The regression model parameters can be estimated by the regression equation as follows:

$$Y = 0.865 + 0.788x_4$$

Where: Y= Organizational commitment, x_4 = requirements for protection and safety.

Second hypothesis: The application of the e-government program has a statistically significant impact on organizational commitment.

Table 40: Multiple Regression Analysis to Determine the Impact the Application of E-Government Programs has on Organizational Commitment

Pearson correlation		0.847
Effect rate		71.8%
F- Calculated value		244.556
df	Regression	4
	Residual	384
	Total	388
F- Tabular Value		2.3719
P-Value		0.000
Regression coefficients	Constant	0.894
	materialistic Requirements	0.041
	Legislation and legal controls	0.206
	Human requirements	- 0.008
	Requirements for protection and safety	0.552

P-value<0.05 Significant; P-value>0.05 Insignificant; P-value<0.01 Highly significant

The calculations showed that P-value was equal to 0.000, which was lower than 0.05, indicating that the application of the e-government program has a statistically significant effect on organizational commitment. The effect rate was 71.8%. The F-

value was 244.556, which was greater than the tabular value 2.3719; it confirms this effect.

The parameters of the regression model can be estimated by the regression equation as follows:

$$Y = 0.894 + 0.041x_1 + 0.206x_2 - 0.008x_3 + 0.552 x_4$$

Where: Y=Organizational commitment, x_1 =materialistic requirements, x_2 =Legislation and legal controls, x_3 =Human requirements, x_4 =Requirements for protection and safety.

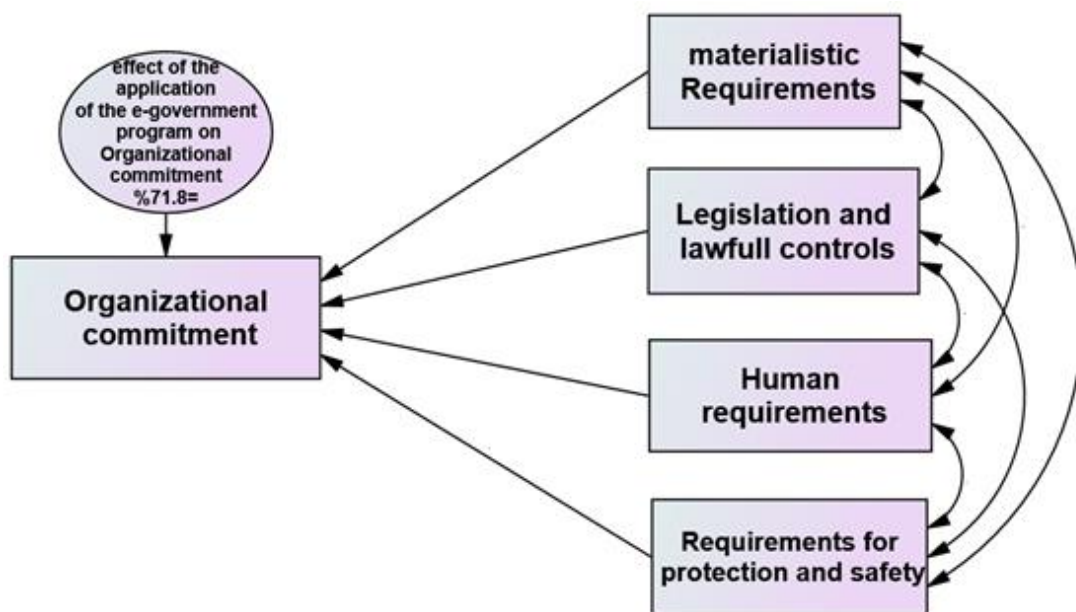


Figure 10: Amos Analysis to Analyze the Effect of the E-government Program on Organizational Commitment

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

The aim of this study is to determine the effect of e-governance on job satisfaction and organizational commitment in Libyan commercial banks. For this reason, an empirical study was conducted on bank employees in Tripoli and Bani Walid . Using a structured survey instrument, a total of 389 questionnaires were obtained, the survey continued from October to December 2018.

In this study, data collection method was individual questionnaires, which were distributed among the individuals at key positions. were distributed to employees, department heads, department managers and bank managers in the selected banks. After the data was collected, it was analyzed using the statistical program for social sciences, “SPSS” (Version 23), In the study Independent-Samples t Tests, the One-Way ANOVA Test and correlation and regression analysis were performed. The results of the study can be summarised as follows:

Materialistic requirements have a significant impact on job satisfaction; the effect rate was 44%, This effect is due to the availability of modern and developed computers in all bank branches, in addition to the good provision of all branches with alternative energy generators, which are used when the power is off, as well as providing well with modern electronic monitoring systems and providing a modern and comprehensive database.

Legislation and legal controls have significant impact on job satisfaction; the effect rate was 50.6%, the results show that this is due to the existence of legislation for electronic transactions that provide adequate protection for administrative operations that are implemented electronically, as well as the existence of legislation that regulates electronic business and ensures its confidentiality.

Human requirements have significant effect on job satisfaction. The effect rate was 64.6%, this resulted from the banks 'departments' keenness to hold training courses in the field of continuous electronic government for employees, as well as staff's mastery of the English language that enables them to deal with electronic services easily, in addition to the departments choosing the best workers in the field of electronic services, which reflects positively on job satisfaction.

There was a significant effect of requirements for protection and safety on job satisfaction. The effect rate was 48.8%, This effect was due to the availability of physical protection for devices and networks, such as guarding and surveillance cameras, and ensuring that electronic systems are constantly checked to ensure that there is no penetration, in addition to using the encryption system in electronic transactions, which contributes to achieving job satisfaction.

The application of the e-government program showed significant impact on job satisfaction. The effect rate was 66.7%, the study believes that this was due to the availability of material requirements for e-government as well as the availability of legislation and legal controls that contribute effectively to raising the level of job satisfaction.

There was a significant effect of materialistic requirements on the organizational commitment. The effect rate was 59.1%, the reason for the high impact rate was due to the availability of a strong infrastructure of electronic equipment that secures the implementation of the e-government program, which contributes an effective contribution to achieving organizational commitment, as well as to replacing old networks that banks relied on and replacing them with modern networks and also networking between all bank branches linking them with Its departments.

There was a significant effect of legislation and legal controls on organizational commitment. The effect rate was 63.7%, this effect is attributed to the continuous development of the system of legislations and laws guaranteeing electronic business, as well as the compatibility of existing legislation with electronic business, which plays an important role in raising the level of organizational commitment, and also the preference of oversight committees for the use of electronic government over the use of traditional government, which enhances organizational commitment.

Human requirements have a significant effect on organizational commitment. The effect rate was 61.8%, As the availability of employees who are able to provide electronic services contributes a lot to achieving organizational commitment, as well as good preparation and adequate training for human resources, as well as good handling of the complaint related to electronic government by clients ensures the achievement of organizational commitment.

There was a significant effect of requirements for protection and safety on the organizational commitment. The effect rate was 70.4%, this effect was the result of developing adequate precautionary measures to ensure no forgery and that contributes to achieving the organizational commitment, in addition to maintaining accurate records and files that can be referred to at any time, and also following up the system's examination and ensuring the integrity of the data periodically also contributes to raising the level of organizational commitment.

The application of the e-government program has a significant effect on the organizational commitment. The effect rate was 71.8%, this high impact is due to the availability of human requirements as well as the availability of protection and safety requirements, which play a major role in achieving organizational commitment.

The study showed an abundance of material requirements for the application of e-government; this was due to the supply of all offices and branches with generators, which are used during power outages and archiving storage systems and advanced computers, as well as an abundance of a modern and comprehensive database, which facilitates the implementation of e-government.

An abundance of legislation and legal controls that contribute to the implementation of e-government, it has been shown that the electronic transaction legislation is sufficient to protect the administrative operations implemented through electronic means and there was an evolution of the e-business legislation and laws system.

The presence of human requirements that contribute to the application of e-government, this is due to the departments' keenness to hold continuous training courses for their employees in e-governance and as well as staff proficiency in the English language, which enabled them to provide electronic services, in addition, human resources training to ensure the implementation of e-government.

It turns out that the level of protection and safety requirements is high, which plays an important role in the implementation of e-government, and this is due to the presence of interactive programs and the advantages of ensuring the continuity and validity of the system and to provide physical protection for devices and networks such as surveillance and guard cameras.

A high level of job satisfaction has been observed among employees, and one of the reasons for this job satisfaction is the involvement of employees and consulting with them when making decisions in addition to their satisfaction with their salaries as well as their training and development of their capabilities.

It has been shown the high level of organizational commitment of the employees, and the study believe that this is due to the confidence of the employees that the bank management maintains distinguished employees and keeps them in their positions and does not give them up, and also the employees 'sense of job security, in addition to the employees' willingness to double their efforts to make their work successful and emotional attachment to the workplace and their belief in the bank's policy.

There were no statistically significant differences between male and female opinions regarding the commitment of electronic and organizational government, while there were statistically significant differences between male and female opinions regarding job satisfaction in favor of females, which means that job satisfaction in females is more than men.

There were statistically significant differences in respondents' opinions on e-government, job satisfaction, and organizational commitment by age. It was found that the level is low for the elderly age groups, and the results show that this is due to the fact that the elderly have requirements that were not sufficiently available.

There were statistically significant differences in respondents' views on e-government, as the level was high for experience category 10 to less than 15 years and low in experience category 15 to less than 20 years, but with regard to job satisfaction there is a difference in respondents 'opinions according to their experience , It was high in the experience category less than 5 years compared to the rest of the experience categories.

It was found that there were no differences in the respondents' opinions on organizational commitment according to the experience category, and this indicates that participants from different categories of experience were converging on organizational commitment.

There were statistically significant differences in participants' opinions about e-government, job satisfaction, and organizational commitment according to educational situation. It was found that the level was low among participants who obtained master's qualifications compared to participants who obtained other qualifications.

There were statistically significant differences in respondents' opinions on the study variables represented by e-government, job satisfaction, and organizational commitment according to the occupation. It was found that the level was lower for general managers and their assistants compared to other occupations.

RECOMMENDATIONS

In the light of the knowledge gained from this study and the main findings that presented in this study, the following recommendations can draw out from this study:

This research serves as a starting point for greater studies into the application of E-Government of public banks and private. Several areas of interest were revealed during the research that would benefit further studies.

This approach will contribute to building an information society in which the lives of employees are empowered and enriched by access to information, social, economic and political opportunities that it offers. This is rapidly becoming a key national priority for many countries across the globe, rich or poor.

Success varies from country to country, based on the adoption of e-government ideas by individuals and the business community in the country. The e-government uses information and communication technology to provide citizens improved access to public administration information and to solve organization operations efficiency issues and to reduce operating costs.

New and existing technologies should be improved and used as a means for achieving the larger goals of Libyan society. Instead of focusing on the technical aspects of e-Government services, governments should think about creating intelligent and information-based society responding to employees' needs and changes in the external and internal environments.

Improvement of employee's awareness can be achieved by delivering training courses on computers, internet and knowledge on e-Government services by using the existing educational institutions. The government in Libya should improve the

education system that may help create or/and awareness about usage of e-Government services.

Continually sending employees to train abroad may improve the use of new technologies and how to implement it. Supporting educated employees that are ready to contribute to help. can be employees for better understanding and usage skills on new technologies.can be Train local employees to create a pool of experiences on e-Government services since they come from the same culture and understand the people better.

Availability of new technologies. can be achieved by increasing the availability of computers, access to the internet, anytime.

Can understand the basic reasons for pursuing e-Government services before committing the time, resources and political support necessary to successfully implement an e-Government services initiative. It is neither easy nor cheap. Government leaders should consider an array of issues confronting the employees. Governments need to integrate the work systems, processes, employee learning, development and welfare in a very strong e-Government services performance management system.

Involve and improve employee's participation. Achieving e-Government services success requires active involvement and continuous participation and input from the key stakeholders, public, businesses and other partners who use e-Government services. Their voices, ideas, skills and competencies are essential to make e-Government services successful.

Employees' acceptance or rejection of the new changes e-government introduces in the working environment can make a difference. Their opinions about e-government challenges can influence e-government success or failure. E-government strategy may succeed if employees' attitude is positive and they commit and accept it. The strategy flourishes if employees understand the new tools and programs that e-government introduces. Employees' acceptance builds strengths and creates a working environment community that value e-government.

Establish a clear shared vision for e-Government services. The transformation process should start by establishing a broad vision of e-Government services that are

shared by all stakeholders including citizens, businesses, officials, civil society groups and others. The broad vision should flow from the large concerns of society. If the public and private sectors are consulted only after e-Government services plans have been developed and implementation has begun, e-Government services programmes risk being underused or even irrelevant to employees.

Overcome and manage resistance to change. Explain to employees the goals of the transformation. Be clear that they are not the enemy or the targets of reform. Explain to officials what their new jobs will be. It is vital to manage expectations and respond appropriately to shifting perceptions at all stages while the e-Government services project unfolds.

To tackle the possibility of staff possibly abusing the system, the decision-makers and authority figures can be gain more information and experience about how to create solid policies and procedures. If the policies are solid, then they reduce the risk and possibilities of abuse and increase efficiency.

The current research can be extended to include participants from the bank's employees. Their reactions and feedback will improve the e-government project in Libya. Employees are an important factor for the success of e-government.

As shown throughout this study, the effect of the application of e-government at different e-government stages in the same sector would emphasise and confirm the areas affecting the success of e-government.

To a great, It would be also beneficial to generalise the research findings to produce a generic assessment framework that could be applied in any context. This could be reached by conducting the same study in other developed and developing countries to test the developed framework.

For researchers requesting to undertake the same study in different countries, it is recommended that they follow the same steps followed in the empirical research of this study. They should select first the public organizations that could best represent a country, then collect data through the same data collection method: questionnaire distributed to employees, documents, archival records, and observation of the workplace. Changes could arise in the constructs under the main dimensions of the framework: strategy, processes, technology, and employees.

For e-government to succeed in a country, societies overcome and accept the challenges. Further research may help the Libyan government leaders to find the best approaches to reduce e-government failure in the Libyan society. Researchers may focus on what training and education the employee needs to adopt e-government. New studies may provide answers for the best approach to promote e-government in Libya society, provide appropriate education and training to the general employees, and how to reduce access costs to the Internet.

To tackle the possibility of staff possibly abusing the system, the decision-makers and authority figures should gain more information and experience about how to create solid policies and procedures. If the policies are solid, then they reduce the risk and possibilities of abuse and increase efficiency.

Financially, the government can be crunch the numbers and figure out the best solution for the country and its goals. Overall, the governments that run into barriers should put more resources into research and analysis. Governments should also help one another in sharing information, experience, and suggestions in order for the advancement of e-government to occur.

The government understudy should do more research regarding e-government. Decision-makers seek to develop and strive to advance, but they have no foundation. They need to create solid policies pertaining to technology. The older generation with the decision-making authority can learn to accept and embrace change because the world is constantly developing and changing. Preparations can be made, and goals should be created. Again, more research done and the government can be either hire new staff or send current staff to be trained in the area of e-government systems.

One other future study could be done on a country's preparedness level to see what types of policies are already in place or what policies are missing pertaining to technology or e-government. The research could be done on how effective and solid those policies are.

One last study that could be done is to do research on the gap between commercial banks versus local governments. Both seek to provide for the community and offer programs and services, yet there is a huge gap between the two. Banks move fast, develop quickly, and are quite ambitious, while local governments tend to be more passive.

Another valuable area of future research would be to include more case studies to cover other pivotal sectors in Libya such as education, transportation, civil status, vehicles licenses services, law, culture, etc. Such research would reflect the further status of Libya since it would encompass other important sectors in the country.

A further study in Libya's working culture could add value and be acquainted with e-government issues in Libya. Understanding the working environment in government offices may shade more light about e-government status.

This study has demonstrated the effect of the application of e-government system for on job satisfaction and organizational commitment. Questionnaires and surveys have been the main method in collecting data on this topic. Quantitative data collection cannot explain in detail the nuances of individual experiences of adopting e-government. This process allowed unique perspectives to be highlighted and compared to one another, thereby facilitating themes and barriers to emerge.

Finally, there should be sufficient electronic transaction legislation to protect the administrative processes, which are implemented through electronic means. also, Banks ensure that they provide their employees with safety and protection against occupational hazards and security risks. And it is recommended that more research is conducted in the e-of e-government which is usually overlooked, especially in developing countries. Moreover, it is important to take into account the view of the employees working in the banks under investigation. It is clear from the review of the literature that such view is rarely considered.

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LIST OF ATTACHMENTS

The Effect of the Application of E-Government on job Satisfaction and Organizational Commitment

Dear Participant:

This questionnaire is prepared as an empirical part of PhD thesis which is conducted at Karabuk University. This questionnaire aims to determine.

The Effect of the Application of E-Government on job Satisfaction and Organizational Commitment.

The data will be used only for empirical purposes. Giving true information is important for the reliability and validity of the study .

Thank you for your contributions in advance.

Assoc. Prof. Neşe Yildiz

Mohamed Alsharaa

Karabuk University Institute of Faculty of Business

- 1. Gender:** Female Male
- 2. Age:** less than 30 30 to less than 40 40 to less than 50 50 and above.
- 3. Experience:** Less than 5 years 5 to less than 10 10 to less than 15
 15 to less than 20 20 and above.
- 4. Educational level:** Less than bachelor's degree Bachelor degree Master degree
 PhD degree
- 5. Job title:** Director general assistant of a general manager Director of the Department Head of the Department Employee

The application of the e-government program

First: Materialistic Requirements:

NO	Expressions	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	All offices and branches are equipped with Electrical current which is used when they are an outage.					
2	All branches and offices are provided with archiving storage systems					
3	Provides advanced computers in all offices and branches.					
4	Provides a modern and comprehensive database					
5	All offices and branches are provided with electronic control systems					
6	An integrated Management system for Electronic Governance is available, including operation and suspension					
7	There is a strong structure of electronic equipment suitable for the implementation of the Electronic Governance Program					
8	High-performance copying and retrieval systems are available at all Bank offices and branches					
9	Old networks are replaced by modern networking					
10	Networking between all the Bank's offices and branches is available and also linked to the General Management					

Second: Legislation and lawful controls

NO	Expressions	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	The legislation existence for electronic transactions sufficient to protect administrative processes implemented					

	through electronic means, including the Internet.					
2	Permits to make modifications to the electronic structure can be obtained					
3	There are legal legislation regulating Electronic Business and operates to promote and ensure its confidentiality.					
4	Current legislation is compatible with Electronic Business.					
5	There is a preference or discrimination by the control bodies in the use of e-government for the traditional government.					
6	There is a development for the system of legislation and laws for e-business					

Third: Human requirements

NO	Expressions	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	The Bank's Management is keen to establish continuous training courses for its employees related to Electronic Governance.					
2	English language proficiency enables them to deal with Electronic Services					
3	The Bank's Management sets standards and qualifications for employees in Electronic Services.					
4	Management is working to attract the best elements to work in the provision of Electronic Services.					
5	Human resources are available to provide Electronic Services.					
6	The Staff has sufficient knowledge of modern technological developments					
7	Continuous periodic maintenance is carried out for the equipment used by specialized cadres					

8	The IT staff participate in Electronic Governance training programs.					
9	Human resources are being prepared and trained to operate the Electronic Governance application.					
10	Employees are better able to handle Electronic Governance complaints from customers.					
11	The Management provides salaries and bonuses for encouraging employees to accept Electronic Governance					
12	There is no resistance among employees to use modern technologies.					

Forth: Requirements for protection and safety

NO	Expressions	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	Physical protection of devices and networks is available such as sentry and surveillance cameras.					
2	Electronic Systems are constantly checked to ensure they are not penetrated.					
3	The customer electronically provides any repeated access attempts to his / her account via SMS.					
4	Management provides the ability to recover passwords instead of creating a new one if it is lost.					
5	The encryption system is used in electronic transactions					
6	The system security components are checked and the data integrity is verified periodically.					
7	There is a range of interactive programs with the benefits of ensuring the system's continuity and validity.					
8	Customers are covered with preventive insurance procedures					
9	Adequate precautionary measures are put in place to ensure non-forgery.					

10	Privacy and customer identification are available in all electronic transactions.					
11	Periodic maintenance for the system is carried out to achieve safety and security.					
12	Records and files are kept accurate and referenced quickly					

Job Satisfaction:

NO	Expressions	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	I do not feel bored or tired of my current job.					
2	My current work is more appropriate than any other job					
3	You find real fun in your performance for your business at the bank.					
4	You feel good about the salary you're getting.					
5	Feel the fairness of the salary you get for your current job.					
6	You do not have to work out of duty to increase your monthly income.					
7	You get additional incentives from your current job.					
8	Your monthly income from your current job obliges you to get your needs.					
9	There is equity in the additional incentives distribution among staff.					
10	The Bank's Management is keen to develop and train the staff and provide them with new skills.					
11	Management is keen to continuously develop staff capabilities.					
12	The Management assesses employee performance on a continuous basis.					
13	Management is keen to implement the Bank's modern Management methods					

14	Do not be criticized by my superiors for minor mistakes during work.					
15	The opinions and ideas of staff are taken by the chairpersons when making decisions					
16	Management is keen to encourage discussion and accept differences of opinion and differing views.					
17	Exchange visits and contacts with colleagues outside work, especially at social events.					
18	The workplace is comfortable and safe					
19	Management is keen to provide safety and protection against occupational hazards.					
20	The Management is keen to provide the communication means with the staff to carry out the work correctly					

Organizational commitment

NO	Expressions	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	You are ready to make double efforts to make the bank work					
2	Feel the emotional connection towards the institution in which you work					
3	You consider yourself an effective element in this bank					
4	You feel a homogeneity between your personal values and prevailing values in the bank					
5	You have full faith in the Bank's policy.					
6	You feel a negative change in your life if you do not work at the bank.					
7	You really care about the fate of the bank you work in.					
8	You feel secure at the bank where you					

	work.					
9	The rights granted to you in the bank guarantee you a decent future and life.					
10	You have confidence in the Bank's Management that it maintains and appreciates the outstanding employees					
11	Strongly defend the bank when badly mentioned at any occasion					
12	Talking proudly about the bank you work for in front of your friends					
13	Feeling the moral obligation to continue with the current work of the Bank					
14	If you leave the bank, you would like to continue your honorary membership.					
15	You are concerned about colleagues' mistakes while working towards auditors and beneficiaries					
16	Finding yourself agreeing with many important staff policies					
17	Expressing your opinion without any embarrassment or fear of your bosses.					
18	The Bank's objectives which the Management aspires to achieve are clear and understandable					
19	The benefits offered by the bank are suitable for other institutions (Health Insurance, Transportation, Housing, Vacations)					
20	There is a correlation between the procedures adopted at the bank and what is actually happening					

استمارة استبيان

تحية طيبة وبعد:

يقوم الباحث محمد الشرع بدراسة حول " اثر تطبيق برنامج الحكومة الالكترونية على الرضا والوظيفي والالتزام

التنظيمي" استكمالاً لمتطلبات الحصول على درجة الإجازة الدقيقة "الدكتوراه" في الادارة

نأمل منكم التكرم بمنحنا جزءاً من وقتكم الثمين للإجابة على الاستبيان بكل دقة وعناية ، حيث إن صحة

نتائج الدراسة تعتمد بدرجة كبيرة على صحة إجاباتكم ، لذلك نتمنى أن تولوا هذا الاستبيان اهتمامكم ، فمشاركتم

ضرورية ورأيكم عامل أساس من عوامل نجاحها ، علماً أن جميع إجاباتكم ستحاط بالسرية التامة ولن تستخدم إلا

لأغراض البحث العلمي فقط .

ولكم جزيل الشكر والتقدير على تعاونكم،،،

الباحث

اولا: البيانات الشخصية :

1. الجنس

أنثى

ذكر

2. العمر بالسنوات

40 إلى أقل من 50

30 إلى أقل من 40

أقل من 30 سنة

50 سنة فأكثر

3. الخبرة

10 إلى أقل من 15 سنة

5 إلى أقل من 10 سنوات

أقل من 5 سنوات

20 سنة فأكثر

15 إلى أقل من 20 سنة

4. المستوى التعليمي

دكتوراه

ماجستير

جامعي

أقل من جامعي

5. المسمى الوظيفي

موظف

رئيس قسم

مدير إدارة

مساعد مدير عام

مدير عام

ثانياً: متطلبات تطبيق برنامج الحكومة الالكترونية
2. المتطلبات المادية :

غير موافق تماما	غير موافق	محايد	موافق	موافق تماما	درجة الموافقة العبارات
					1 يتم تزويد كافة المكاتب والفروع بتجهيزات التيار الكهربائي تستخدم عند انقطاعه.
					2 يتم تزويد كافة الفروع والمكاتب بنظم تخزين للأرشفة.
					3 توفر أجهزة الحاسوب المتطورة في كافة المكاتب والفروع .
					4 توفر قاعدة بيانات حديثة وشاملة.
					5 يتم تزويد كافة مكاتب البنك والفروع بأنظمة مراقبة الكترونية.
					6 يتوفر نظام إدارة متكامل للحكومة الالكترونية بما فيها التشغيل والإيقاف.
					7 تتوفر بنية قوية من المعدات الإلكترونية تصلح لتطبيق برنامج الحكومة الإلكترونية.
					8 تتوفر نظم نسخ واسترجاع للمعلومات عالية الأداء في كافة مكاتب البنك وفروعه.
					9 تتم الاستعاضة عن الشبكات القديمة بشبكات ربط حديثة.
					10 يتوفر الربط الشبكي بين كافة مكاتب البنك وفروعه وايضا ربطها مع الإدارة العامة.

ب. التشريعات والضوابط القانونية:

غير موافق تماما	غير موافق	محايد	موافق	موافق تماما	درجة الموافقة العبارات
					1 وجود تشريعات للمعاملات الإلكترونية كافية لحماية العمليات الإدارية المنفذة من خلال الوسائل الإلكترونية والتي منها شبكة الانترنت
					2 يمكن الحصول على تصاريح إجراء التعديلات في البنية الإلكترونية.
					3 توجد تشريعات قانونية تنظم الأعمال الإلكترونية وتعمل على تشجيع وضمان سريتها.
					4 تتلاءم التشريعات الحالية مع الأعمال الإلكترونية.
					5 وجود تفضيل أو تمييز من قبل هيئات الرقابة في استخدام الحكومة الإلكترونية عن الحكومة التقليدية
					6 يوجد تطوير لمنظومة التشريعات والقوانين للأعمال الإلكترونية.

ت. المتطلبات البشرية :

غير موافق تماما	غير موافق	محايد	موافق	موافق تماما	العبارة / درجة الموافقة	
					1	تحرص الإدارة بالبنك على إقامة دورات تدريبية مستمرة لموظفيه متعلقة بالحكومة الإلكترونية.
					2	يتقن الموظفون اللغة الانجليزية الأمر الذي يمكنهم في مجال التعامل مع الخدمات الإلكترونية .
					3	تضع الإدارة بالبنك معايير ومؤشرات خاصة للموظفين في الخدمات الإلكترونية.
					4	تعمل الإدارة على استقطاب أفضل العناصر المناسبة للعمل في تقديم الخدمات الإلكترونية.
					5	تتوفر الكوادر البشرية القادرة على تقديم الخدمات الإلكترونية.
					6	لدى الموظفين الإلمام الكافي بالتطورات التكنولوجية الحديثة.
					7	يتم إجراء الصيانة الدورية المستمرة للتجهيزات المستخدمة من قبل كوادر متخصصة.
					8	يشارك موظفي تكنولوجيا المعلومات في برامج التدريب المتعلقة بالحكومة الإلكترونية
					9	يتم أعداد وتدريب كوادر بشرية التي تقوم بتشغيل تطبيق الحكومة الإلكترونية.
					10	يُحسن الموظفون التعامل مع الشكاوي المتعلقة بالحكومة الإلكترونية المقدمة من العملاء.
					11	تقدم الإدارة مرتبات ومكافآت لتشجيع الموظفين على قبول الحكومة الإلكترونية.
					12	لا توجد مقاومة لدى الموظفين لاستخدام التقنيات الحديثة

ث. متطلبات الحماية والأمان :

غير موافق تماما	غير موافق	محايد	موافق	موافق تماما	العبارة / درجة الموافقة	
					1	تتوافر الحماية المادية للأجهزة والشبكات كالحراسة وكاميرات المراقبة.
					2	يتم فحص النظم الإلكترونية باستمرار لضمان عدم اختراقها.
					3	يزود العميل إلكترونيا بأي محاولات وصول متكررة الى حسابه عبر SMS.
					4	توفر الإدارة إمكانية لاستعادة كلمات المرور بدلا من إنشاء حساب جديد إذا ما فقدت.
					5	يتم استخدام نظام التشفير في التعاملات الإلكترونية.
					6	يتم متابعة فحص مكونات أمن النظام والتأكد من سلامة البيانات بصفة دورية.
					7	توجد مجموعة من البرامج التفاعلية مع العملاء تضمن استمرار وصلاحية النظام.

					8	يتم إحاطة العملاء بإجراءات التأمين الوقائية.
					9	يتم وضع إجراءات احترازية كافية لضمان عدم التزوير.
					10	تتوفر الخصوصية والتأكد من هوية العميل في كافة المعاملات الالكترونية.
					11	يتم إجراء الصيانة الدورية للنظام لتحقيق الأمن والسلامة.
					12	يتم الاحتفاظ بسجلات وملفات دقيقة ويمكن الرجوع إليها بسرعة.

ثالثاً: الرضا الوظيفي:

	العبارات					درجة الموافقة
	موافق تماماً	موافق	محايد	غير موافق	غير موافق تماماً	
1						لا أشعر بملل أو ضيق من وظيفتي الحالية
2						عملي الحالي مناسب لي أكثر من أي عمل آخر
3						تجد متعة حقيقية في أدائك لعملك بالبنك
4						تشعر بالرضا عن المرتب الذي تتقاضاه
5						تشعر بعدالة الأجر الذي اتقاضاه عن عملك الحالي
6						لا تضطر للعمل خارج وقت الدوام الرسمي لزيادة دخلك الشهري
7						تحصل على حوافز إضافية من عملك الحالي
8						دخلك الشهري من وظيفتك الحالية يكفيك للحصول على احتياجاتك
9						توجد عدالة في توزيع الحوافز الإضافية بين الموظفين
10						تحرص الإدارة بالبنك على تطوير وتدريب الموظفين وإكسابهم مهارات جديدة
11						تحرص الإدارة على تنمية قدرات الموظفين بصورة مستمرة
12						تقوم الإدارة بتقييم أداء الموظفين بصورة مستمرة
13						تحرص الإدارة على تطبيق الأساليب الإدارية الحديثة بالبنك
14						لا تتعرض للنقد من رؤسائي عند حدوث أخطاء بسيطة أثناء العمل
15						تؤخذ آراء الموظفين وأفكارهم من قبل الرؤساء عند اتخاذ القرارات
16						تحرص الإدارة على تشجيع المناقشة وقبول الاختلاف في الرأي والرأي الآخر

					17	تبادل الزيارات والاتصالات مع زملائك خارج العمل وخاصة في المناسبات الاجتماعية
					18	مكان العمل الحالي مريح وآمن
					19	تحرص الإدارة على توفير عناصر الأمان والحماية من الأخطار المهنية
					20	تحرص الإدارة على توفير وسائل الاتصال مع الموظفين لإنجاز العمل بصورة صحيحة

رابعاً: الالتزام التنظيمي:

						العبارات	درجة الموافقة
غير موافق تماماً	غير موافق	محايد	موافق	موافق تماماً			
					1	لديك الاستعداد لتقديم جهود مضاعفة لإنجاح عمل البنك	
					2	تشعر بالارتباط العاطفي تجاه المؤسسة التي تعمل بها	
					3	تعتبر نفسك عنصراً فعالاً في هذا البنك	
					4	تشعر بوجود تجانس بين قيمك الشخصية والقيم السائدة في البنك	
					5	لديك قناعة كاملة بسياسة البنك	
					6	تشعر بتغيير سلبي في حياتك لو غير العمل بالبنك	
					7	يهمك كثيراً مصير البنك الذي تعمل فيه	
					8	تشعر بالأمان الوظيفي في البنك الذي تعمل فيه	
					9	الحقوق الممنوحة لك في البنك تؤمن لك مستقبل وحياة كريمة	
					10	لديك ثقة في إدارة البنك بأنها تحافظ على الموظفين المتميزين بالعمل وتقدرهم	
					11	تدافع وبشدة عن البنك عند ذكرها بسوء في أي مناسبة	
					12	تتحدث بفخر عن البنك الذي تعمل فيه أمام الأصدقاء	
					13	تشعر بالالتزام الاخلاقي في الاستمرار بالعمل الحالي بالبنك	
					14	في حال ترك العمل بالبنك ترغب باستمرار عضويتك الفخرية فيه	
					15	تتضايق من أخطاء زملاء أثناء العمل تجاه المراجعين والمستفيدين	

					تجد نفسك متفق مع الكثير من السياسات الهامة المتعلقة بالموظفين	16
					تستطيع التعبير عن رأيك بدون أي حرج أو خوف من رؤسائك بالعمل	17
					أهداف البنك والتي تطمح الإدارة لتحقيقها واضحة ومفهومة	18
					المزايا التي يقدمها لك البنك مناسبة قياساً بالمؤسسات الأخرى (التأمين الصحي، المواصلات، السكن، الاجازات)	19
					هناك تطابق بين الإجراءات المعتمدة في البنك وما يحدث فعلياً	20

السيد المشارك الكريم/ في حالة لديك أية معلومات تراها تفيد في انجاز هذه الدراسة الرجاء تدوينها فيما بعد:



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