Examining the Implementation of Financial Incentives using the Framework of Monetary and Non-Monetary Incentives to Improve Employee Innovation Performance Case Study: Jordanian Islamic Banks

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Abstract: - Jordan's banking industry has expanded significantly, and various Jordanian banks are now more competitive than ever. Therefore, all Jordanian banks strive to gain a greater competitive edge by luring more clients. In this context, Jordanian Islamic banks sought to strengthen their competitive advantage by offering high-quality banking services, luring highly experienced employees, and equipping them with a capable system of incentives and rewards to boost their performance. It has been suggested that monetary and non-monetary incentives could be used to address these issues. In order to evaluate the effects of incentives on the employees who worked in the Islamic Bank's branches in Jordan, the study set out to conduct a systematic review and analysis. Partial least squares (PLS) analysis was used to gather data that had been gathered through a survey method using questionnaires that were completed by 73 respondents. Simple linear regression (SLR) was used to assess how incentives affect performance. The results of the study revealed a statistically significant positive effect of monetary and non-monetary incentives on performance. In order to implement a fair incentive policy that has an impact on raising employee performance, and added value Islamic banks need to review their system of moral and financial rewards. Giving bonuses, recognizing outstanding employees, providing the ideal employee with monthly annual health benefits, and expressing gratitude and expressing gratitude and appreciation to others. Future knowledge in the field of management accounting will benefit from this study's contribution, which focuses on the existence of the principles based on the performance system, a distinctive and original compensation scheme that has unmistakably aided bank expansion.

Key-Words: - Financial Incentives, Monetary Incentives, Non-Monetary Incentives, Employee Performance, Islamic Bank, Added Value.

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1 Introduction

Human resources represent the real capital of organizations and the most effective element that affects their sustainability and thus reaching their organizational objectives, [1]. Therefore, organizations of all types seek to achieve coherence between their organizational objectives and those of their employees; to increase the organization's efficiency and performance, [2]. To achieve this Coherence, organizations sought to adopt a new managerial approach based on moving away from the bureaucracy which focuses on inputs and processes to a managerial approach that focuses on the results by strengthening incentive systems especially financial, as it is considered one of the most factors influencing performance. In order to increase the individual performance of the employee, organizations tend to adopt an incentive system to enhance employee efficiency, [3]. According to Ali and Ahmed [4], organizations are keen to achieve a high competitive advantage and this requires developing a strong relationship with employees that will meet the changeable needs of both parties constantly, as the organization expects the employees to have a high level of performance that supports the organization's competitive advantage, and in exchange, the employees expect from the top management appropriate wages, a safe work environment, and an effective rewards system. In accordance with Khan, Dainyal, and Ashraf [5], this requires the organization to include incentives and financial rewards in its managerial policies such as profit-sharing, rewards, promotion, and share ownership in its strategies to maintain a high level of performance by the employees. Banks are seen as one of the major economic contributors that contribute to the country's economic growth. The banking sector in Jordan has grown significantly and the competitiveness of various Jordanian banks has increased. So, Jordanian banks of all kinds seek to achieve a higher competitive advantage by attracting more clients. In this context, Alshaikh and Zaideen, [6], confirm that Jordanian Islamic banks sought to enhance their competitive advantage by providing high-quality banking services as well as attracting highly experienced employees and providing them a competent system of incentives and rewards to enhance their performance.

1.1 Problem of the Study

Incentives are an important element of any organization in light of the changes in contemporary organizations requiring improving the organizational performance by motivating the employees. Banking institutions are in need of employees that are satisfied and have a high motive to perform, otherwise, this will affect the levels of clients' satisfaction negatively, thereby banks are in need to pay more attention to their employees. In Jordan, Islamic banks face high competition from other commercial banks, as some studies in the Jordanian environment noted ignoring the rights of some employees in the banks which in turn affects the employee's performance and the bank’s competitive advantage in general. Therefore, the current study sought to shed light on the effect of the incentive system in Islamic banks on employees' performance.

1.2 Hypotheses of the Study

The following hypotheses have been developed:

First Hypothesis: There is a positive, statistically significant effect (α=0.05) of monetary incentives on the performance of Islamic bank employees.

Second Hypothesis: There is a positive, statistically significant effect (α=0.05) of non-monetary incentives on the performance of Islamic bank employees.

1.3 Objectives of the Study

The study seeks for achieving the following objectives:

- Defining the effect of material incentives on the employees' performance at Islamic banks.
- Reveal the effect of moral incentives on the employees' performance at Islamic banks.
- Providing feedback to the top management at the Islamic bank related to the effect of the incentives system (material, moral) on the employees' performance in these banks.

1.4 Importance of the Study

The importance of this study lies in the fact that it sheds light on both material and moral incentives at the Islamic bank since the research efforts in the Jordanian environment have focused on the effect of the incentive system in commercial banks or the effect of incentives on employees' satisfaction in Islamic banks. Thus, this study contributes to closing the shortfall in this aspect. At the practical level, it is hoped that the current study will provide feedback to the Islamic bank management concerning the relationship between incentive system and performance, which will contribute to addressing some shortcomings that the study may reveal.

1.5 Limitations of the Study

The study sample is limited to a number of employees at the Islamic bank in Jordan in the year 2022. In the thematic aspect, the study was limited to a questionnaire (incentive and performance) developed by the researcher. Above all, some restrictions on the research have been met. First, this study used a questionnaire. It does have one flaw, however, namely that the truthfulness or frankness of the Padang banks employees who fill it out greatly influences the validity of the research data. Because they're busy, they might finish it quickly. Second, even highly experienced managers who fill out the questionnaire might have their own, perhaps limited, opinions about how each variable is measured. Third, due to the bank managers' willingness and capacity to overcome obstacles in order to complete the questionnaire, some challenges in the data collection process may require more intervention.

1.6 Background of the Study

An Incentive system is considered an important element invested in by business organizations to improve employees' performance with the aim of reaching high-quality products able to compete in light of the changes in the work environment and the high competition between business organizations, [7]. Gomathy, Reddy, Munendr and Rskesh affirm that incentives that the employee receives from the organization have a positive effect on his performance, thereby, organizations are in need to have a competitive advantage that is difficult to imitate and this will only be achieved through productive and creative employees, [8].

2 Incentives Definition and Types

Incentives are defined as all that is awarded to the employee materially (raise wages and emoluments) and morally (promotion and recognition certificates), [1]. It is also defined as the material or intangible privileges granted to the employee in order to his motivation to perform work and thereby improve work results, [9]. For that, incentives are seen as one of the most important means of motivating employees to achieve organizational objectives and keep a competitive advantage, [10]. (According to Muhanga and Manjenje [11], the importance of incentives is that they are the most important and powerful influences in increasing an employee's motivation to perform work, in contrast, the absence of the appropriate incentives may have negative repercussions on an employee's performance which will weaken the organization's productivity and reduce its chances of achieving competitive advantage, [12]. Incentives have two types; tangible incentives (Material) and moral incentives, while some researchers divided them into monetary incentives and non-monetary incentives, [13]. Material incentives are related to the material needs of an employee, [6]. And they include raising wages and emoluments, [14]. On the other hand, moral incentives are related to the employee's needs for appreciation, and they include a promotion, recognition certificates, training, and providing chances to participate in the decision-making process, [15], [5]. And the importance of this type of incentives lie in its role in satisfying the ego of employees and the needs related to self-actualization, [16]. Employees, according to Al-Belushi and Khan [17], prefer monetary incentives for their performance. So, monetary incentives are the main elements in improving employees' performance. Additionally, incentives in all their forms make employees more productive and affiliated with the organization in which they work, [18]. Although material incentives are important, the importance of moral incentives cannot be overlooked, as they both are considered factors that increase performance levels, [11].

2.1 Performance

Performance represents one of the important indicators that reflects the organization's ability to achieve its organizational goals with high efficiency, as high performance is related to product quality and quantity, [19]. Performance is defined as the work performed by the employee according to certain standards in terms of quality and quantity, [20]. It is also defined by Almajali, Bashabsheh and Al-majali as an organization's ability to maintain and retain competitiveness by providing high-quality products for balancing the satisfaction of shareholders and employees from one side and clients' satisfaction from the other, [21]. At the level of financial organizations in general and banks in particular, Akroush confirmed that these institutions have undergone significant changes in structure, the emergence of new competitors, and the Jordanian economy's liberalization, [22]. All of that forced the banks in Jordan to provide high-quality service to stay able to compete in the market and achieve better performance. In the same context, Ahmed and Shabbir asserted that banks face a more competitive situation and that every bank aims to provide a high-quality service at a lower price, [3]. Thus, banks need a well-trained and highly skilled workforce to maintain that bank's competitive advantage. Meanwhile, Tripathy and Rohidas underlined that the success of organizations does not depend only on the available human capital; it also depends on the organization's ability to launch the best productivity of the available human capital. Also, by benefiting from highly motivated employees the performance can become effective at the quantitative and qualitative levels which will enhance the organization's competitive advantage, in view thereof, suggested reorganizing the incentives system in proportion to the employees' needs to improve their performance and reach points of agreement according to the employees' needs since the incentives system is the main element that increases efficient performance, [19]. According to Chaundary and Sharma the required performance cannot be achieved efficiently and effectively unless the employee feels the mutual benefits with the organization he belongs to. So, the organization needs to carefully define an incentives system that contributes to improving employee performance on all levels by aligning needs and objectives between the organization and employees. It can be noted that an incentive system constitutes an important and main element of performance improvement, as organizations cannot reach a high level of performance that helps in maintaining the competitive advantage except by adopting a system of both material and moral incentives, in order to increase the employees' affiliation with the organization, which pushes them to perform better, and this, in turn, helps support its competitive advantage, [23].

3 Literature Review

It was found that there are some studies that are related to the topic of the current study. For example, Kathina and Bula study aimed to define the effect of employee recognition (moral incentives) and promotion on employees' performance in banks. (39) Kenya Commercial Bank employees who completed a questionnaire made up the sample for the study. The study's findings revealed that employee appreciation and advancement have a favorable impact on workers' productivity in banks, [24]. In order to define the impact of the incentive strategy on employees' performance Hendarto, Rini and Sembiring selected a sample consisting of (79) employees to respond to the questionnaire used in the study. The results showed that incentives have a positive role and impact on improving employees' performance, [25]. Adom, Ayitey and Boateng administered a questionnaire to a sample consisting of (63) employees working in Zenith Bank and AD Bank in Ghana to define the effect of moral incentives on employees' performance. The study revealed a strong positive effect of moral incentives on Zenith Bank employees' performance, while the effect was moderate on AD Bank employees' performance, [14]. In Bangladesh, Jeni, Mutsuddi and Momotaj sought to reveal the effect of rewards on the performance of employees working in the commercial banks in Noakhali District. A questionnaire has been administered to a random sample of bank employees (n = 80). The results obtained found that the most influential incentives for performance are wages and promotion, [10]. Al-Khalayleh and Al-Saed aimed to identify the effect of core competencies on organizational performance. The results showed a statistically significant impact of the core competencies (Knowledge, skills, abilities, facilities) on organizational performance (customer satisfaction, internal processes, learning and growth) in Jordanian commercial banks, through using a random sample consisting of (212) employees working in the commercial banks in Jordan (Arab Bank, Housing Bank, Bank of Jordan, Cairo Amman Bank), [26]. Al-Zaydneh conducted a study in Jordan to define the impact of executive managers' bonuses on the financial performance of the Jordanian commercial banks included on Amman Stock Exchange by analyzing the data for (13) banks and measuring the financial return on assets, return on shareholders' equity in those banks, and earnings per share. The obtained results revealed a positive effect of rewards and wages on the financial return on assets and earnings per share, [27]. While Meskob examined the effect of moral incentives (Wages, training, rewards, promotion, work environment and responsibility, employee recognition) on the Zemen Bank employees' performance in Addis Ababa through a sample consisting of (161) employees. After administering the questionnaire on the sample, regression analysis found that moral incentive and its sub-domains have a positive effect on Zemen Bank employees' performance.To define the effect of incentives on the performance of the employees in the Jordanian commercial banks, [28]. Awotidebe addressed the effect of performance incentives on employees' efficiency in the Banks of Northwest Nigeria. The sample of the study consisted of (52) employees selected using Proportional Allocation and the simple random sampling method. The results found that both material and moral incentives have a statistically significant positive effect on employees' efficiency, [29, [30]. While Mamdani and Minhaj study in Karachi – Pakistan aimed to explore the effect of incentives on the performance of banks' employees. To achieve the objectives, a sample consisting of (154) employees from (14) banks was selected and asked to respond to a questionnaire. The results of the study found that incentives have a significant role in improving performance, as they contributed in increasing the level of job satisfaction among the employees and this, in turn, reflected positively on their performance, [16] .Through the previous review, it can be noted that incentives have a significant effect on improving performance, as the current study is consistent with the previous studies in terms of defining the effect of incentives on the performance in the banks. However, the current study addressed the Jordanian Islamic bank as being a banking organization providing its banking service to a wide range of individuals by adopting a banking system that adopts mark-up, not interest, meanwhile the researches in the Jordanian environment addressed commercial banks that adopt the interest system in financing. Thus, the current study is an additional step for previous research efforts in this aspect.

4 Methodology of the Study

The current study used the descriptive-analytical design which is an organized scientific effort aimed to obtain data, describe a problem, and use methods in analyzing it and defining all its various aspects.

4.1 Population and Sample of the Study

The population of the study consists of all the employees in the Islamic Bank in Jordan in the year 2022. Considering the number of Islamic Bank branches in the various governorates of Jordan, a simple random sample consisting of (73) Islamic Bank employees were selected. The reason behind selecting the sample using this method is that the simple random sampling method is able to represent as many as possible participants from the original population of the study. The .Partiality of the sample is adequate when the study population is distributed in different regions. The distribution of the study sample in relation to the study's variables is shown in Table (1).

Table 1. Frequencies and Percentages of the Study Sample according to the Variables of the Study

Variable		*Frequency*	*Percent*
Gender	Male	40	54.8
	Female	33	45.2
Educational Level	Bachelor	52	71.2
	Graduate	21	28.8
Years of Experience	5 or less	25	34.2
	6-10 years	29	39.7
	11-15 years	19	26.1
	Total	73	100.0

4.2 Instrument of the Study

The questionnaire is considered one of the most common instruments in data collection. For the purposes of the current study, a questionnaire was developed by reviewing a set of previous studies such as the study of Hendartol, Rini, and Sembiring, [25]. In addition to the study of Mamdani and Minhaj [16], the instrument consisted of the following three sections: The First Part: This part addressed the demographic variables of the study sample (gender, educational level, and years of experience). The Second Part: consists of two sub-parts: Monetary incentives consisted of (11) items, and non-monetary incentives consisted of (10) items. The Third Part: measure performance and it consists of (10) items. To check the validity of the instrument, it was distributed to a jury of (8) specialized members in management and economics working in Jordanian universities. They were asked to give their remarks about the validity of the items and their appropriateness to the domain they belong to and the purposes for which they were developed. They were also asked to delete or add any item they believe it's important to add or delete. The jury suggested rewriting and proofreading for some items. The following table shows the items of incentive and performance.

Table 2. The Items of Incentives and Performance in the Final Format

Variables	*Items*	*Items Sequence*
Independent Variables		
Monetary Incentives	1. Bank management is keen to pay salaries that correspond with the work size performed by the employee. 2. The bank management provides employees with additional monetary incentives (Bonuses, housing allowance, health insurance). 3. Bank management is keen to provide emergency allowances to the employees of the bank. 4. Bank management is keen to provide employees with fair financial rewards and incentives. 5. Bank management is keen to provide bonuses for overtime. 6. Bank management adopts material incentives disbursement system commensurate with the employees' needs. 7. Bank management is keen to pay additional salaries to employees. 8. Bank management is keen to provide regular bonuses to employees. 9. Bank management works on providing banking facilities to employees. 10. Bank management adopts a fair mechanism for dividing profits on all employees without exception. 11. Bank management is keen to provide appropriate pension for employees at the end of service.	1-11

Non-Monetary 1ncentives	12.	Bank management adopts a fair promotion system for all employees.	12-21
	13.	Bank management is keen to provide thanks letters to the ideal employees.	
	14.	Bank management is keen to commend the ideal employees.	
	15.	Bank management is keen to provide shields to the ideal employees.	
	16.	Bank management adopts an exceptional promotion system for ideal employees.	
	17.	Bank management grants the ideal employees the opportunity to move to a leadership position within the bank.	
	18.	Bank management is keen to honor the ideal employees on official occasions.	
	19.	Bank management provides the ideal employees with the opportunity to attend conferences held by the Bank.	
	20.	Bank management gives ideal employees the opportunity to participate in decision-making process.	
	21.	Bank management grants exceptional leave for ideal employees.	
		Dependent Variable	
Performance	22.	Bank employees are keen to perform their work well.	22-31
	23.	Bank employees are keen to provide high-quality services quickly and easily.	
	24.	Bank employees have professional competencies that enable them to deal with the bank's clients professionally.	
	25.	Bank employees have the ability to plan to deliver outstanding service.	
	26.	Bank management is keen to adopt a fair evaluation system for the employees' performance.	
	27.	Bank management adopts the evaluation system to keep employees away from mediocrity and nepotism.	
	28.	Bank Employees are keen to provide the service on time without any delay.	
	29.	Bank employees are ready to continue working after the end of official working hours to complete the necessary work.	
	30.	Bank employees have the ability to deal with internal and external environment variables to ensure the provision of outstanding service.	
	31.	Bank employees are committed to implementing orders issued by the Bank's management to ensure excellence.	

Cronbach Alpha Coefficient for internal consistency reliability for the individual domains and the entire instrument was calculated using a pilot sample of (30) employees chosen from the same population and out of the original sample in order to verify the instrument reliability, as shown below.

Table 3. Internal consistency reliability measures for each domain and the entire instrument by Cronbach's alpha

Domain	*Items Sequence*	*Cronbach Alpha*
Monetary Incentives	1-11	0.921
Non-Monetary 1ncentives	12-21	0.904
Performance	22-31	0.910
Total	31	0.90

4.3 Statistical Analysis

The subsequent statistical evaluations were applied. Frequencies and percentages in descriptive statistics are used to describe the characteristics of the study sample. Cronbach's Alpha to determine the instrument's dependability. Using simple linear regression, the impact of incentives on performance was measured.

5 Results of the Study

The current study aims to reveal the effect of incentives on the performance of the employees in the Islamic bank; the following is a presentation of the results of the study's hypotheses:

First Hypothesis: There is a positive, statistically significant effect ($\alpha = 0.05$) of monetary incentives on the performance of Islamic bank employees. To test the first hypothesis, a Simple linear regression test was used, as shown in table (4).

The table demonstrates that financial incentives have a statistically significant impact on the output of Islamic bank employees ($R = 0.859$). According to this finding, there is a statistically significant correlation between the dependent variable (employee performance) and the independent variable (monetary incentives).

Table 4. Results of Simple Linear Regression Test for the Effect of Monetary Incentives on the Performance of Islamic Bank Employees

						Unstandardized Coefficients		Standardized Coefficients		Sig.
Model	R	R Square	F	Sig.		B	Std. Error	Beta	t	
1	0.859	0.738	135.356	.000	Constant	.474	.280		1.697	.096
					Monetary incentives	.853	.073	.859	11.634	.000

It has been shown that the value of (R^2 = 0.738.), which indicates that monetary incentives was able to explain (73.8%) of the variance in the employees' performance.

Table 5. Results of Simple Linear Regression Test for the Effect of Non-Monetary Incentives on the Performance of Islamic Bank Employees

						Unstandardized Coefficients		*Standardized Coefficients*	*t*	*Sig.*
Model	R	R Square	F	Sig.		*B*	*Std. Error*	*Beta*		
1					Constant	.490	.319		1.534	.132
	0.825	0.681	102.637	.000	monetary incentives	.858	.085	.825	10.131	.000

F value reached (135.356, p = 0.000), which indicates the significance of the regression model. B value of monetary incentives reached (0.853), (t = 11.634, p = 0.000), this indicates that the increase in monetary incentives by one unit will lead to an increase in employees' performance by (0.853).

Second Hypothesis: There is a positive, statistically significant effect (α = 0.05) of non-monetary incentives on the performance of Islamic bank employees. To test the second hypothesis, Simple linear regression test was used, as shown in table (5). The results show that there is a statistically significant effect of non-monetary incentives on the performance of Islamic bank employees (R =0.825). This finding suggests that the independent variable (Non-monetary incentives) and the dependent variable (Employee Performance) have a statistically significant relationship. It has been shown that the value of (R^2 = 0.738.), which indicates that non-monetary incentives was able to explain (68.1%) of the variance in the employees' performance. F value reached (102.637, p = 0.000), which indicates the significance of the regression model. B value of non-monetary incentives reached (0.858), and (t = 10.131, p = 0.000), this indicates that the increase in non-monetary incentives by one unit will lead to an increase in employees' performance by (0.858).

5.1 Results Discussion

5.1.1 Discussion of the Results of the First Hypothesis

The results of the first hypothesis showed that monetary incentives have a clear effect on improving the performance of bank employees, where monetary incentives were able to explain (73.8%) of the variance in the performance of banks' employees. This result clearly confirms the importance of monetary incentives in improving the performance of banks' employees. Previous literature indicated that monetary incentives in their various forms make employees more productive and strengthen their belonging to the organization in which they work, which increases their level of productivity. Chaundary and Sharma explain that when an employee senses that there are mutual gains with the organization in which he works, his performance level will improve. This result is consistent with the findings of Hendartol, Rini and Sembiring, Adom, Ayitey and Boateng, Jeni, Mutsuddi and Momotaj, where all these studies confirmed that incentives positively affect performance.

5.1.2 Discussion of the Results of the Second Hypothesis

According to the findings of the second hypothesis, there is a statistically significant correlation between the independent variable (non-monetary incentives) and the dependent variable (employee performance), with non-monetary incentives being able to account for (68.1%) of the variation in the performance of bank employees. This finding highlights the value of non-cash rewards for raising performance. Nkansah, Khan, Daniyal and Ashraf pointed out the importance of non-monetary incentives as they are related to self-fulfillment and satisfying the ego of the individual. Moreover, this type of incentive is necessary since it enhances the employees' self-esteem, and motivates them to work hard and persevere, which in turn contributes to improving their performance. The result of the study is consistent with the results of Hendartol, Rini and Sembiring as well as Adom, Ayitey and Boateng which showed that non-monetary incentives have a positive effect on improving performance.

As opposed to non-monetary incentives, the findings revealed that monetary incentives significantly affect performance. When compared to non-monetary incentives, which could only explain (67.1%) of the variance, monetary incentives had a greater impact on performance, accounting for (73.8%) of the variance. This result can be attributed to the fact that monetary incentives have a role in meeting the different needs of employees, and contribute to raising their level of well-being. Additionally, Al-Belushi and Khan confirmed the fact that employees prefer monetary incentives; because they contribute to achieving their different material needs.

6 Recommendations

In light of the previous results, the study recommends: The need to adopt an incentive strategy that supports monetary incentives for employees; as these incentives are more significant than non-monetary incentives. The need to observe equity in the distribution of monetary incentives, so that they are related to performance away from the job title, to promote competition among employees, which in turn will affect the performance positively. The need to pay attention to non-monetary incentives, especially the award of recognition due to its role in achieving a higher level of self-fulfillment, which will, in turn, contribute to improving performance. In order to implement a fair incentive policy that has an impact on raising employee performance, Islamic banks should reevaluate their system of financial and moral rewards. This includes paying bonuses, compensating outstanding employees, providing annual health benefits to the ideal employee for each month, and expressing gratitude and appreciation to others. Additionally, make an effort to understand the requirements of the workforce and work to inspire them by meeting their unmet needs. It also suggested that, in order to keep them working, incentives should be given out in a fair and considerate way that includes all workers and is connected to exceptional work. And it is necessary to create fair, attainable, and transparent performance standards and to implement staff training. Enhance the moral imperative of "teamwork" in order to achieve the desired levels of performance. The requirement to encourage, support, and direct a productive working relationship between employees (both official and unofficial) in a manner that is consistent with the goals The most crucial component of the workers' compensation system is regarded as the need to increase the monetary mass of the provided material incentives in order to deal with high prices and inflation and increase interest in moral incentives. Defining the precise requirements for technical and administrative staff that must be met On their workplace issues in an effort to get rid of them. The study's final recommendation is that Islamic banks rely on the idea of rewards based on mato. It implies that the mato-based profit-sharing system's concept must be put into practice in line with the bank's good management. Everyone (worker, manager, and owner) will experience a strong feeling of belonging to the bank as a result of establishing this system. Furthermore, (Weshah, 2021) concluded there is a need for employees having skills in modern information technology, this makes banks need to connect incentives with the employees' information technology knowledge and developments.

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Sari Malahim; carried out the simulation and the formal analysis, investigation, Waleed ALzoubi; Data curation, Sulaiman R. Weshah; was responsible for the Statistics, Husam Abu Hamour; resources, Aiman Abu Hamour; methodology.

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