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UNRAVELLING THE FACTORS AFFECTING THE PERFORMANCE OF EMPLOYEES IN THE LIBYAN BANKING SECTOR

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Abstract: Employee performance is a crucial determinant of any company's long-term or short-term success; hence, it is believed to be influenced by a wide range of factors, including managerial attitude, organizational culture, information technology use, and financial incentives. It is undeniable that the majority of these factors have a positive effect on employee performance; therefore, the purpose of this study is to examine how employee performance in Libyan banking industries is impacted by managerial attitudes, financial incentives, organizational culture, and information technology. The data for this study were gathered using a postal questionnaire survey, which was administered to the employees who were chosen randomly from some of the largest banks in Libya. Several analyses of the data using SPSS software showed that among the four variables studied, only three variables (organization’s culture, financial rewards, and information technology) showed significant positive relationships with employee performance in Libyan banks.

Keywords: Effectiveness; Employee; Performance; Banks; Libya

1. Introduction

Businesses today are compelled to contend and to act professionally in competitive environments. Throughout many years, businesses have been unable to conquer significant market shares before the saturated market; in fact, a number of business organizations have closed operations in response to low profitability. Hence, it is becoming crucial for businesses to discover new business approaches that could enable them to acquire a competitive advantage and outperform their rivals in a troubling environment. Competitive advantage can be established in businesses through recruitment of skillful human capital and the significance of having successful and dedicated workers in the organization is imperative for business longevity. Provided the availability of reliable human capital, it allows businesses to deliver satisfying products or services to customers, which eventually increases business profitability. However, human capital could become the source of competitive advantage to differentiate business from rivals, yet, a number of business organizations have proven to have no certain conception toward the driver of outstanding employees’ performance. Seemingly, employees’ performance is a standout amongst the most critical factors and has been contemplated for a considerable time (Wall et al., 2004). Borman & Motowidlo (1997) recognized two forms of employee behavior that are fundamental for an effective organization, namely, task performance and contextual performance. The term "task performance" refers to processes that are directly related to developing goods and services that support the core business operations (Borman & Motowidlo, 1997; Werner, 2000). On the other hand, contextual performance describes actions that increase the effectiveness and success of people, groups, and organizations rather than being task or goal-specific. Additionally, a study by Werner (2000) mentioned that these practices are essential as they might shape the managerial, social, and psychological settings, fulfilling the basic task performance and activities. Therefore, in consideration of its importance, it is becoming necessary to discover the determinants of employee performance in the organization.

Human capital is one of the main indicators of organizational performance due to its contributions in enabling organizations to achieve their short and long-term goals. According to Campbell, McHenry & Wise (1990), employee performance is critical for the organizations' psychology and human resource practice. Moreover, Jamal (2007) stated that employee performance is mainly significant for organizational outcomes as it is the main function that could define the organization's performance in the industry. Mosadeghrad (2003) perceived that the capability of organizations to perform their business operations effectively and efficiently would be largely influenced by the most critical and indispensable variable which is human capital. Regardless of the area of industry, human capital certainly had been comprehended as part of business elements that serve as a point of distinction in the business. In the banking industry, effective and efficient human capital has been perceived as a crucial factor due to its influence on growth and performance (Shrivastava & Purang, 2009). The availability of the right human capital, in conjunction with the internal capability to manage prior capital, may enable banking organizations to create sustainable competitive advantage (Mention & Bontis, 2013).

The performance of employees is a key indicator of the short and long-term performance of any company. Employees are considered human capital in today's world, hence, organizations must come up with ways to engage the employees through human capital development and human resource practices (to improve their performance). Tran & Vo (2018) observed that bank performance has been proven to be positively influenced by the intellectual or human capital among Thailand banking institutions. Another study by Ting & Lean (2009) also supported the significance of human capital in driving the business competitiveness of banking organizations in Malaysia. Though human capital has been proven to be significant in business nowadays, the identification of the actual antecedents of employee performance is yet to be recognized. Apparently, Mention & Bontis (2013) studied the importance of human capital in the banking sectors of Luxembourg and Belgium and stated that there has been few or no empirical evidences focusing on the influential factor on employees' performance, resulting in the absence of information toward relevant variables of banking employees' performance. Upon further investigation, the current researcher also found that none of the previous studies specifically focused on the factors affecting employees' performance in the banking industry; the only previous study that focused on the factors influencing employees' performance in the banking industry had only been conducted in Indonesia, to which the scope is relatively on Islamic banking rather than conventional banking (Muda et al., 2014). Hence, there is a gap research in which the current researcher wishes to fill by focusing on identifying the relevant factors influencing employees' performance in the Libyan banking industry.

Libya was selected as the focus country in this work because the Libyan banking industry currently faces the issue of low employee performance. As indicated by Lee (2010), the possible reasons for the low employee performance might be due to lack of knowledge and poor e-banking facilities, which ultimately lead to higher costs and lower production. Furthermore, Khalad et al. (2014) stated that Libyan banks are still using traditional methods in commercial banking systems and this influences the performance of the employees negatively. Moreover, pure technical inefficiency outweighs scale inefficiency in the Libyan banking sector, implying that most Libyan banks are managerially inefficient in exploiting their resources to optimal levels. However, it is still uncertain whether the prime source of poor employee performance is derived from an insufficient or ineffective number of training programs or other unidentified factors, which may affect their performance. There are considerable measures of factors that influence the employee performance in the work environment and these factors might derive from monetary and non-monetary variables. As a matter of fact, employees may have the necessary capability to carry out their responsibilities, yet given substandard monetary or absence of non-monetary variables, employees may end up having no intention to perform their best and vice versa. Therefore, the integration of both monetary and non-monetary variables would be enforced in the current research. In this study, employee performance is to be the dependent variable, while the manager's attitude, financial incentives, organizational culture, and information technology will be the independent variables; the objective is to identify the variables that influence employees' performance in Libya's banking industry. The study is advantageous for Libyan public and private banks since the management may use the anticipated results to aid and improve their employees' performance.

2. Past Studies

2.1 Employees' Performance

Organizational performance has been fully driven by the effectiveness and efficiency of employees in carrying out their responsibilities. Employees are valuable resources that organizations should properly manage to achieve their goals (Brewster, 2007). With productive employees, organizations could deliver valuable products or services to customers. According to Zhu (2007), the significance of employees in organizations is due to their roles in the realization of business strategies and eventually organizational objectives. A recent study by Serenko et al. (2023).indicated that most organizations had begun to understand the importance of employee performance as a key factor driving business performance. Given unpredictable business environments and intensified business competitions, it raises awareness among business organizations to cultivate and nurture employees to perform in a manner they could render substantial contributions toward the organization's success in the market (Muda, 2014). However, employee performance is quite critical in business nowadays, yet none of the previous studies have evaluated the influential factors that are likely to affect employees' performance, especially in the banking industry. Most of the previous studies have focused on assessing the level of job satisfaction among employees but overlooked performance as the main variable. This is evidenced by the number of research on the prevalent topic over the years (McKinnon et al., 2003; Koustelios & Kousteliou, 1998; Lund, 2003; Mansoor & Tayib, 2010, Corbin, 1977). Although a high level of job satisfaction may likely indicate improvement in employees' performance, there is no certainty on whether the high level of job satisfaction could drive employees to perform better as compared to their previous performance; employees' performance is rather being triggered by the availability of adequate training and development program (Imran, 2013). Given the limitations of the past research, the aim of the current study is to identify the relevant factors influencing employees' performance in the banking industry. The current research would integrate both monetary and non-monetary factors (namely manager's attitude, financial rewards, organization's culture, and information technology) as independent variables to examine their influence on employees' performance in the banking sector.

2.2 The developed hypotheses

In conducting this study, there were four independent variables, namely Managers' attitudes, organizational culture, financial rewards, and information technology, which were discussed in terms of their relationship with employee performance.

2.2.1 Managers' Attitude-Employee Performance Relationship

H1: Managers' attitude has a significant positive influence on employees' performance in the Libyan banking sector

This hypothesis was developed to examine the connection between managers' attitudes and employee performance. According to Northouse (2007), leadership is the process by which one person persuades others to pursue shared objectives. Leadership style is a leader's attitude and behavior that motivates followers to achieve better (DuBrin, 2004). It appears that an organization's leadership style influences whether employee performance is encouraged or repressed (Armstrong & Taylor, 2004; Chang & Lee, 2007). The analysis of the relationship between managerial attitude and employee performance indicated that a manager's attitude had a positive influence on employees' performance (Lok & Crawford, 2004). The employees' performance is improved by the cooperative attitude, better control, and excellent monitoring skills of managers (Neher & Maley, 2019). Moreover, past studies have discovered that employees who are pleased with their managers always feel that they have more attachment to the organization (Stup, 2005). As a result, managers have to perform in a manner that would positively impact their subordinates by depicting positive working behavior, thus improving their subordinates' commitment and performance (Saeed et al., 2013). Noting the absence of research pertaining to the significance of managers' attitudes in influencing employees' performance, the objective of the current research is to uncover the relationship(s) between the aforementioned variables.

2.2.2 Organizational Culture-Employee Performance Relationship

H2: Organizational culture has a significant positive influence on employees' performance in the Libyan banking sector

One of the fundamental components of any succeeding organization is its organizational culture. In actuality, both the internal and external environments must be taken into account for an organization to have the capacity to achieve success. It appears that organizational culture is a crucial internal environmental factor and an essential concept that can determine whether a company succeeds or fails. Research has demonstrated that organizational culture represents the degree of agreement between management and employees' views, attitudes, and presumptions as well as the internal environment of the company (Koustelios, & Bagiatis, 1997; Kline & Boyd, 1994; Navaie-Waliser et al., 2004;). Therefore, it is believed that an organization's culture has a significant impact on employees' job satisfaction and performance (Koustelios, & Bagiatis, 1997; Koustelios & Kousteliou, 1998; Ojo, 2008). Though organizations' culture has a crucial role in determining employees' performance, few studies have integrated organizations' culture and analyzed its importance in improving employees' performance. Previous studies have rarely focused mainly on identifying the factors of job satisfaction of employees in the banking industry (Bader, 2013; Usman & Ahmed, 2011; Yusoff et al., 2017), thereby creating uncertainty about the high level of job satisfaction that could improve employees' performance. Although few researches have proven the existence of positive relationships between organizations' culture and employees' performance, they have mostly focused on recognizing the importance of organizations' culture in the banking industry of some countries like Turkey, Greece, and Iran (Belias & Koustelios, 2013; Hyz, 2010; CevahirUzkurt, 2013; Abbaspour & Noghreh, 2014) which may not be relevant to the banking sector of other geographical locations like Libya where historical development of the banking division outlines that the culture of this sector could be a result of mixed circumstances, internal and external. The political system and intervention of politics in Libya remain the main cause of the emotional changes within the Libyan banking division (Elsakit, 2017). The significance of organizations' culture in influencing employees' performance in the Libyan banking sector is yet to be revealed; hence, the objective of this research is to uncover the relationship(s) amid the aforementioned variables. To test the relationship between organizations' culture and employees' performance [H2], this study attempts to enforce two independent variables to identify their respective importance toward employees' performance.

2.2.3 Relationship between Financial Rewards and Employee Performance

H3: Financial rewards positively influence employees' performance in the Libyan banking sector

Employee job performance is significantly impacted by the level of financial incentives and job motivation, as noted by Seng & Arumugam (2017). According to the research, the majority of employees across various industries are dissatisfied with their monthly salary, which lowers morale and generally deters them from doing well at work. Sometimes, employees who receive better compensation do not necessarily perform better since employees' performance can be influenced by several factors, including job motivation styles by the management. The amount and fairness of financial reward allocation tend to be crucial among employees; in fact, financial reward is perceived as an important factor in retaining employees (Hyz, 2010; Chen & Hsieh, 2006; Armstrong, 2009) owing to its vital role. Iqbal et al. (2015) noted a strong relationship between financial rewards and employees' performance in the Pakistan banking industry. The research findings revealed that employees are likely to have improved performance should they be rewarded appropriately. Hence, financial reward is considered a great motivator for better employee performance. Although financial reward has a critical role in shaping employees' performance, few studies have integrated financial reward and tested its influence on employees' performance, especially in the banking industry. In fact, there is only one research that integrated and identified the importance of financial reward toward employees' performance in Pakistan, and the result indicated a positive influence on employees' performance, though it was not identified as the primary driver (Iqbal et al., 2015). Thus, the objective of this research is to uncover the relationship between the aforementioned variables. To test the relationship between financial rewards and employees' performance [H3], the current research will enforce two independent variables to identify their respective importance toward employees' performance.

2.2.4 Information Technology-Employees performance Relationship

H4: Information technology use has a positive influence on employees' performance in the Libyan banking sector

Information technology (IT) plays a major role in enhancing contemporary economies and societies worldwide by increasing incomes, facilitating information access, boosting productivity, and transforming the world into a global village (Ahmadi et al., 2012). Information technology (IT) has become a key enabler of business processes towards organizational longevity, and effective and efficient business performance (Claver et al., 2001). Maldeni & Jayasena (2019) stated that without the integration of information technology, businesses may not attain productive and streamlined business processes, thus reducing their competitiveness. Hence, the use of technology may enable an organization to gain significant cost reduction, along with efficient business activities. Dauda & Akingbade (2011) mentioned that information technology has a critical role in determining employees' performance; yet, previous studies have yet to integrate information technology as a variable to test its influence on affecting employees' performance in the banking industry. Top-level Libyan bank employees at the top five Libyan commercial banks attested to the low level of ICT use in Libyan banks; in addition, inadequate IT infrastructure, particularly in the areas of electricity and telecommunications, results in poor performance in Libyan commercial banking operations; and government intervention was the primary cause of the lack of ICT application (Saeed & Bampton, 2013). Since there have not been many studies on the importance of IT in influencing workers' performance, the goal of the present research is to find the relationship(s) between the variables indicated above. Two independent variables would be enforced in the current research to determine their respective importance towards employees' performance.

2.3 Related Theories

Employee performance is greatly impacted by the attitude of the manager since if the manager has fair control over their performance, they will perform better. The manager must also be impartial and treat all employees equally to improve employee performance within the company (Rashid & Waheed, 2012). In addition to being significant for improving employee job performance, financial incentives and job motivation are also seen to be an efficient approach for businesses to improve employees' productivity and motivation. Employees would perform better on the job if financial incentives were increased (Seng & Arumugam, 2017). Taking the external relevant variables (political components, financial variables, and cultural components) into consideration in examining banking issues could be an exceptionally imperative step in coming to a precise conclusion. To be more exact, it can be said that any endeavor towards improving the low performance of Libyan banks, financially or non-financially, requires understanding the outside factors, especially the political environment that formed the culture and behavior of the financial institutions in Libya (Ahmed, 2018). The new developments in IT have had a big effect on the financial services industry in general and on the banking sector specifically. The banking sector is at the forefront of service sectors affected by trends in the worldwide economy, especially in the sector of communications and information revolution by the nature of its activities. Accordingly, this has a significant impact on employee performance in terms of productivity, adaptability, and customer satisfaction in all banks (Saeed & Bampton, 2013). The goal is to assess the level of influence of the workplace, which is a prerequisite for a creative job. The independent variable is the creative work environment; the dependent variables are the intention to leave and the level of satisfaction. The data was gathered using organized telephone interviews. The statistical methods used to analyze the data are regression and the ordinary least squares approach. A variety of Pakistani businesses were chosen as the sample. Because proximal job features are directly connected to objectivity and perceptual measures of creative jobs, they were more significant than distal organizational variables. People whose workplaces supported the creative demands of their employment reported higher levels of job satisfaction and fewer intentions to quit. It has been suggested that improving employees' creative performance is essential to an organization's overall innovations and to staying competitive in a changing environment (Janssen & Van yperen, 2004). Numerous scholars have looked into the connection between employees' innovative behavior at work and the role that performance and image outcome play. In this study, innovative behavior is the dependent variable while performance and image outcome expectations are the independent variables.

3. Research Method

The theoretical framework of this study is shown in Figure (1), portraying the relationship between the independent and dependent variables. The theoretical framework was based principally on the findings of previous studies in this field (Yuksel, 2001; Kozak, 2001; Petrick & Backman, 2002; Yoon & Uysal, 2005; Um et al., 2006; Hui et al., 2007). Petrick & Backman (2002) stated that satisfaction can be measured as an overall satisfaction or as an attribute satisfaction level. Return intention and recommendation were also measured by overall satisfaction. Research instrument design, sample and data collection techniques, project information requirements, and study nature are all factors that the researcher must take into account while designing a study (p. 118). This section details the study's five-stage research design, which is depicted in Figure (1). The nature of the study has been identified as quantitative research using a deductive approach to the research process, based on the literature review and the study's objectives. The primary and secondary data types were selected in the second stage. In steps three and four, the sampling procedure and data collection technique were determined, and in the fourth stage, the research instrument was identified.

3.1 Research Framework and Hypotheses

Burns & Grove (2003) asserted that a research design aims to provide a study with the best control over potential outcomes while maintaining the validity of the findings. Research design is a scheme that depicts how, when, and where data are to be collected and analyzed, according to Parahoo (1997). Polit et al. (2001) explained that research design is "the researcher's overall for explaining the research question or analyzing the research hypothesis". The proposed research model in this work conceptualized the relationships between the Manager's Attitude, Financial rewards, the Organization's Culture, information technology uses, and Employee Performance. This model provides the framework for developing and testing the research hypotheses.

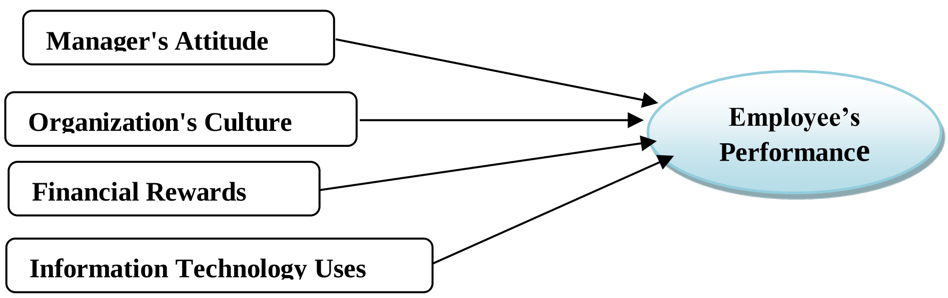

Figure 1. Research Framework

3.2 Population and Sample Size

The target population for this study was the employees of the Libyan banking industry, totaling approximately 18878 employees. A key component of any meaningful study that strives to conclude the population from a sample is the sample size; hence, the cost implication of data collection and the need for sufficient numerical power are taken into consideration when choosing the sample size in a study. The estimate of the true population means is more accurate with a larger sample size; a sample size of 100–200 respondents, as per (Sudman, 1976; Maxwell et al., 2008), is deemed sufficient and appropriate. As a result, 375 employees will be the sample size for this study (Krejcie and Morgan, 1970). Self-administered questionnaires were used to collect data for this investigation. The three sections of the questionnaire (Sections A, B, and C) were designed to probe respondents on different aspects of the study (demographics and the variables to be measured. There are 32 items in the questionnaire, and respondents were asked to answer them using a five-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree." The questionnaires were distributed to employees in the Libyan banking industry. The data analysis was done using SPSS version 22.0.

4. Results and analysis

4.1 Background of the Respondents

All the responses from the 178 respondents were usable and analyzed in this study. The respondents' distribution by demographic background was detailed in Table (1); Males made up 65.2 % of the respondents. According to the data, 48.9 % of the participants were between the ages of 31 and 40, and 22.5 % were between the ages of 41 and 50. They belonged to different company statuses, such as limited liability Company (21.7 %), partnership (23.2 %), limited partnership (14.5 %), private limited company by shares (8.7 %), particular partnership (7.2 %), cooperative company (3.6 %), joint stock Company (6.5 %), and company with changeable capital (14.5 %). Almost half (47.8 %) of the respondents had worked in the construction sector for one to five years. The majority of the companies (48.6 %) had been in operation for more than 20 years. In comparison to TQM (11.6 %), TPM (15.2 %), and traditional systems (30.4 %), the majority of the companies the ISO 9000 management system. Among the respondents, 23.6 % had a PhD, 28.7 % had a master's degree, and 21 % had a high diploma. Furthermore, 34.3 % of the respondents had worked for 6–10 years, and 34.3 % had worked for 1–5 years. Interestingly, 14.6 % of the respondents had been employed for 20 years, and 15.2 % had worked for 11–15 years. Regarding monthly income, 96.1 % of the respondents earn 1000 to 1500 LYD monthly while 2.2 % earn 1500 to 2000 LYD monthly; about 1.7 % of the respondents earn a monthly income of less than 1000 LYD.

Table 1. Analysis of Background of the Respondents

	Frequency	**Percent**
Gender		
Male	116	65.2%
Female	62	34.8%
Age		
20 -30 years old	25	%14
31-40 years old	87	%48.9
41-50 years old	40	%22.5
51-60 years old	26	%14.6
Level of education		
Intermediate Diploma and less	29	%16.3
High Diploma	51	%28.7
Bachelor degree	42	%23.6

Master degree	51	%28.7
PhD degree	5	%2.8
Working experience in the banks		
1-5 years	61	%34.3
6-10 years	64	%36
11-15 years	27	%15.2
16-20 years	26	%14.6
Monthly income		
Less than 1000	3	1.7
from 1000 to 1500	171	96.1
From 1500 to 2000	4	2.2

4.2 Data Analysis and testing the questions

4.2.1 Manager attitude

Regarding the questions for the variable (Manager Attitude), the "T-test" was used for one sample (the mean and the standard deviation); so, the p-value = 0.000 which is less than 0.05 and statistically significant. Based on the central tendency measures (mean and standard deviation) and T-test shown in Table (2), all the study axes showed that the weighted average was (3.53) high, with a standard deviation of (1.05), and based on these results, the p-value is above 0.05 which is statistically significant.

Table 2. Shows the results of testing the independentVariable (Manager Attitude)

No	Research Items	Mean	SD	T-Test		test result
				t	Sig.	
1	My direct manager supports me when I come up with new ideas on how to improve customer service	2.88	1.32	-5.201	0.000	statistically significant
2	My direct manager encourages me to deliver high quality service	3.47	1.00	1.025	0.307	Not statistically significant
3	My manager is responsive to my requests for help or guidance	3.39	1.06	-.014	0.989	Not statistically significant
4	My manager is very committed to improving the quality of our area's work and service	3.53	1.05	1.685	0.094	Not statistically significant

4.2.2 Financial Rewards

A T-test was used for one sample (the mean and the standard deviation) to check for any statistically significant difference. Table (3) shows that all the study axes achieved the weighted average value of 3.76 (high) with a standard deviation of 0.90. The result showed that the first factors related to financial rewards were significant (p-value = 0.000); however, factors such as "employees are rewarded based on management" and "the banks pay for overtime" were insignificant.

Table 3. Shows the results of testing the independent variable (Financial Rewards)

No	Research Items	Mean	SD	T-Test		test result
				t	Sig.	
1	Employees are paid well	3.72	0.90	4.81	0.000	statistically significant

2	The reward of employees is systematic	3.76	0.88	5.44	0.000	statistically significant
3	The pay of employees depends on their performance	3.71	0.92	4.63	0.000	statistically significant
4	Employees are rewarded based on management objectives	3.55	0.99	2.02	0.046	Not statistically significant
5	The banks pay for overtime	3.28	1.21	-1.31	0.191	Not statistically significant

4.2.3 Organizational culture

Concerning the variable (Organizational culture), "T-test" was used for one sample (the mean and the standard deviation), so, the p-value = 0.000 which is less than 0.05 and statistically significant. As mentioned in Table (4), all the study axes showed a weighted average value of 3.9045 (high), with a standard deviation of 1.01785. The result showed that the p-value of 0.000 is less than 0.05, which is considered significant except for the factor "In my bank, change is viewed as a challenge and an opportunity" which is not significant because the p-value = 0.989 which is above 0.05.

Table 4. Shows the results of testing the independent Variable (Organizational culture)

No	Research Items	Mean	SD	T-Test		test result
				t	Sig.	
1	In my bank, change is viewed as a challenge and an opportunity	3.39	1.10	-0.014	0.989	Not statistically significant
2	Bank policies are reviewed annually to assess effectiveness	3.65	1.09	3.065	0.003	statistically significant
3	When problems emerge, there is a willingness to fix them	3.90	1.02	6.613	0.000	statistically significant
4	My boss values new ideas and implements them quickly	3.85	0.96	6.250	0.000	Statistically significant
5	Performance evaluations in this bank measure an employee's adaptation to change	3.68	0.99	3.814	0.000	Statistically significant
6	Employees at all levels of the bank are continuously trying to build or rebuild a bank	3.68	1.03	3.596	0.000	Statistically significant

4.2.4 Information Technology

Information Technology variable (ITV) was also analyzed using a T-test and the obtained results showed that all the classified factors under IF were statistically significant (see Table 5).

Table 5. Shows the results of testing the independent Variable (Information technology)

No	Research Items	Mean	SD	T-Test		test result
				t	Sig.	
1	I feel very committed to my work after the technological changes.	3.67	1.09	3.596	0.000	statistically significant
2	The technology necessary (computers, internet) for me to conduct the works	3.79	1.09	3.349	0.001	statistically significant
3	With new technology I can handle number of responsibilities at one time	3.99	0.89	4.864	0.000	statistically significant

4	The technological changes have led to greater opportunities of work.	3.83	0.95	8.771	0.000	statistically significant

4.2.5 Employees' performance

As presented in Table (6), T-test analysis was performed for the variable "Employees performance (EP)", and based on the obtained results, all the factors under "EP" were statistically significant.

Table 6. Shows the results of testing the dependent Variable (Employees performance)

No	Research Items	Mean	SD	T-Test		test result
				t	Sig.	
1	My performance getting better with positive manager attitude	3.86	1.03	6.000	0.000	Statistically significant
2	My performance getting better through positive organizational culture	3.93	1.05	6.042	0.000	Statistically significant
3	My performance getting better through financial rewards	4.02	.94	6.766	0.000	Statistically significant
4	My performance getting better through information technology	3.77	.98	8.901	0.000	Statistically significant
5	Employees follow requests quickly	3.93	.90	5.094	0.000	Statistically significant
6	Employees handle well criticism of work	3.58	.92	7.952	0.000	Statistically significant

4.3 Data Analysis and Testing the Hypothesis

For testing the Hypothesis, the "ANOVA" was used for one sample (mean and standard deviation), and the p-value = 0.000 which is less than 0.05 and statistically significant.

4.3.1 Testing of First Hypothesis

H1: Managers' attitude has a significant positive influence on employees' performance in the Libyan banking sector.

The results in Table (7) indicate that there is no significant correlation between the attitude of managers and the performance of their employees in Libya's banking industry. Since the p-value of 0.569 is more than 0.05, the hypothesis stands rejected.

Table 7. Shows the results of testing the first hypothesis to the ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	0.110	1	0.110	0.326	0.569
Residual	59.613	176	0.339		
Total	59.723	177			

a Dependent Variable: Employees performance
b Predictors: (Constant), Manager attitude

4.3.2 Testing the Second Hypothesis

H2: Organisational culture has a significant positive influence on employees' performance in the Libyan banking sector.

The p-value of 0.021, which is less than 0.05, indicates significance (see Table 8). Hence, in the Libyan banking industry, employee performance and organizational culture are positively correlated.

Table 8. Results of testing the second hypothesis according to the ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.779	1	1.779	5.405	0.021
Residual	.59944	176	0.339		
Total	59.723	177			

a Dependent Variable: Manager attitude
b Predictors: (Constant), Financial Rewards

4.3.3 Testing the Third Hypothesis

H3: Financial rewards have a significant positive influence on employees' performance in the Libyan banking sector

The results showed a significant p-value of 0.000 which is < 0.05, implying a positive financial rewards-employees' performance relationship in the Libyan banking sector (refer to Table 9).

Table 9. Shows the results of testing the third hypothesis according to ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	6.284	1	6.284	20.698	0.000b
Residual	.59943	176	0.304		
Total	59.723	177			

a Dependent Variable: Manager attitude
b Predictors: (Constant), Organizational culture

4.3.4 Testing the Fourth Hypothesis

H4: Information technology use has a significant positive influence on employees' performance in the Libyan banking sector.

As shown in Table (10), the p-value of 0.000 is < 0.05 and statistically significant; it implies a positive information technology use-employee performance relationship in the Libyan banking sector.

Table 10. Shows the results of testing the fourth hypothesis according to ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.071	1	4.071	12.874	0.000b
Residual	55.652	176	0.339		
Total	59.723	177			

a Dependent Variable: Manager attitude
b Predictors: (Constant), Information technology

5. Conclusion

Determining the impact of managers' attitudes on employees' performance in Libyan banks was one of the study's objectives. However, the data analysis showed no significant correlation between managers' attitudes and employees' performance in Libya's banking industry. The second objective was to identify the relationship between organizational culture and employee performance; the analysis showed a significantly positive relationship between them. Furthermore, the impact of financial incentives on the performance of Libyan bank employees was evaluated and the results showed a significant positive relationship between financial incentives and employee performance. Lastly, information technology use and its impact on the performance of Libyan bank employees was evaluated and found to be strongly correlated.

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