

E-Business and The Impact of Its Strategy on Job Performance an Applied Study on Islamic Banks

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www.sjmars.com || Vol. 1 No. 1 (2022): February Issue

Date of Submission: 30-01-2022

Date of Acceptance: 25-02-2022

Date of Publication: 28-02-2022

ABSTRACT

This study aims to identify the role of e-business strategy and its impact on job performance. The research uses an analytical functional approach and selects a sample of 50 bank customers from Islamic banks in Libya through simple random sampling. The data was processed using appropriate statistical methods, revealing that high-level e-business strategies are positively correlated with improved employee job performance. The study specifically highlights that the infrastructure necessary for e-business, trained personnel, and the effective use of information technology play significant roles in enhancing job performance.

The research focuses on Islamic banks in Libya, which have increasingly relied on e-business strategies to offer better services and improve operational performance. The study emphasizes the importance of developing robust electronic systems and ensuring that employees are continuously trained to keep pace with technological advancements. The findings suggest that e-business strategies contribute not only to streamlining processes but also to better data management, increased accuracy, and improved employee satisfaction, leading to enhanced productivity.

The study recommends that its findings be disseminated to all banks in Libya, urging the adoption of e-business strategies to enhance job performance. It also suggests further research into the impact of e-business strategies in other sectors and institutions, particularly in developing economies such as Libya. Exploring these strategies across various industries would help build a comprehensive understanding of how they can improve organizational performance. Moreover, this research could contribute to the broader economic development of Libya by encouraging efficient, technology-driven practices in both the public and private sectors.

Keywords- Medical Image Processing, Diagnostic Imaging, Computer-Aided Diagnosis, Image Enhancement, Healthcare Technology.

I. INTRODUCTION

The end of the 21st century witnessed developments in various aspects of life, with the spread of technological and technical businesses and a significant increase in their use, as well as the launch of the Internet, which made the world a small village(1). E-business has become one of the main sources for improving the performance of institutions, including the banking sector. This has led to a radical change in the services provided to customers, such as the speed of obtaining the best service at any time and place(2). This reflects the need for qualified human resources to carry out these tasks in a work environment that is transforming from an industrial economy to a knowledge economy(3). Hence, the idea of this study came about to identify e-business strategies and their impact on job performance(4).

Problem of the study:

Many banks are working hard to improve the services they provide to their customers, in line with the demands of the times, including Islamic banks. E-business is the dominant feature in this field and the key element for bringing about change to achieve the set goals. Based on the above, the study can be defined as follows: - In an attempt to answer the

following question: Does the e-business strategy have an impact on job performance in Islamic banks in Libya? What is the level of improvement in the job performance of employees in Islamic banks, the subject of the study?

Importance of the study:

This importance is highlighted in the following: Attention to the activities that must be carried out by the management of Islamic banks and not neglected, in addition to other administrative functions to distinguish the performance of their services. The research presents to strategists and planners from senior management in Islamic banks how to manage and activate e-business.

Objectives of the study:

This study examined the impact of e-business strategies on improving the job performance of employees (administrative leaders) at Islamic banks.

Study assumptions:

Based on the previous hypothesis of the research problem and its validity: There is no statistically significant impact of e-business strategies on improving job performance in the main management and customers of Islamic banks in Libya. The following sub-hypotheses branch off from the main hypothesis: There is a statistically significant effect of the infrastructure's electronic tools and equipment on improving job performance in the bank's management, which is the subject of the study. There is no statistically significant effect that trained personnel have an impact on improving job performance in the main management of the bank, which is the subject of the study. There is no statistically significant effect of the level of information technology on improving job performance in the bank's main management, which is the subject of the study.

Previous studies - Arab studies:

Qaqish (2018) study entitled: "E-government in the Greater Amman Municipality." This thesis aims to improve the level of services provided to citizens and to facilitate their services with the Secretariat through the provision of facilities enhanced by modern technology. One of the most important findings of this study is that e-government plays a role in sustainable outcomes.

Awadallah's study (2018) entitled: "The Impact of Information Security Systems on Achieving Institutional Excellence in Jordanian Universities." This study aimed to reflect the role of information systems and their impact on how institutional excellence is achieved in Jordanian universities. The results of this study showed that information security characteristics, organizational learning capabilities, and job satisfaction have an impact on institutional excellence.

Foreign studies:

A study by Rebecca, Shatha, and Mark entitled: "The Effect of Strategic Human Resource Management on the Role of High-Performance Human Resource Practices." The study aimed to clarify the role of strategic resource management and its impact on financial performance by studying 118 organizations operating in industry and other current organizations. The results of the study showed that human resource management strategies have a significant impact on human resource practices and that these strategies enhance financial performance.

Study (2018Lcrishant): This study aims to examine the relationship between employee well-being and job performance. The study followed a deductive approach to examine practical theories and evidence related to employee well-being. One of the most notable findings of this study is that there is a positive relationship between job performance and employee well-being.

Comments on previous studies:

By extrapolating from previous studies, we can conclude the following: Most previous studies varied in their objectives due to differences in researchers' opinions and types of studies, and they also varied in terms of identifying variables and their importance, whereas this study focuses on one main aspect, which is the impact of e-business on job performance.

Study terms:

E-business strategy (e-advertising) Job performance: "The only means of achieving work on platforms, which is an expression of the level of progress of the state."

Islamic banks: These are banks whose concept of financial intermediation is based on participation in profit and loss, and all their transactions are based on the provisions of Islamic law. (Al-Faydi, 2008, p. 81)

The study is divided into three sections: The first section deals with e-business strategy (e-advertising) in terms of its concept, definition, objectives, and the difficulties it faces. The second section addresses job performance in terms of its concept, importance, elements, influencing factors, and difficulties. Section 3: Islamic banks, their definition and activities.

II. LITERATURE REVIEW

The success of some organizations and the failure of others is a result of the quality of their work in their respective fields. Dell, for example, operates in a highly competitive environment (the computer industry) and has its own unique competitive advantage, while other companies such as Commin, Jet and Alayl have not been as successful in the retail industry. This is due to their different use of electronic strategies and their experience in using databases. A strategy is simply an action taken by an organization's manager to achieve one or more goals, namely to outperform competitors. This gives

the organization a competitive advantage and enables it to employ a number of experienced managers who are able to satisfy customer needs.

Definition of electronic strategy: (2020 - Anrita)

It refers to the technologies or plans used by organizations to manage their various activities online and through digital media. Procedurally, it is defined as "the use of modern software, technologies and communication systems by organizations to link their financial and administrative production activities, which leads to the continuity of the relationship with the customer.

The concept of e-business:

There are many terms used in the electronic environment, including, for example: e-government, digital environment, e-shopping, e-commerce, etc. All of these terms belong to the general framework of the same concept, taking into account their different locations, forms of operation, or ranks, which is the concept of e-business.

On this basis, e-business can be defined as "the administrative process based on the unique capabilities of the Internet and business networks in the planning, control and management of essential resources using technical products without limitations. In practice, e-business is a more strategic focus with an emphasis on existing functions, using electronic capabilities and capacities. (Al-Amri, 2020)

E-business objectives (Al-Awamleh, 2003, p. 265)

The most important objectives are as follows: Working to ensure the timely, accurate and continuous flow of information. Working to interconnect parts of the organization through information technology. Increasing production rates by reducing operating costs. Creating and achieving competitive advantage for the organization through product quality. Eliminating the factor of geographical distance by connecting the organization to electronic communication networks.

E-business functions (Al-Da'ilaj 2011, p. 181)

The organization itself is an open system whose impact is reciprocal with its internal and external environment, and as such, it is an interconnected package of various processes within it, such as control, guidance, investigation, and decision-making processes, in accordance with the requirements of the era of keeping pace with technologies and communication systems. Electronic control - Electronic guidance - Electronic planning Electronic evaluation.

III. REQUIREMENTS FOR THE APPLICATION OF ELECTRONIC BUSINESS

These can be summarised as follows (Al-Salmi and Al-Saleeti 2008, p. 701) Developing plans for establishment with the presence of infrastructure. Training processes (Ghoneim 2004, p. 344). Information security protection (Abumgais 2005)

Difficulties facing the implementation of e-business.

These can be represented as follows: Human obstacles: (Abdul Jabbar, 2009) This is manifested in individuals' resistance to organizational development and change, bureaucratic work, and the weakness and scarcity of teaching programmes and incentives. 1- Financial obstacles: (Al-Hassan 2011, p. 190) This refers to the limited and modest financial resources allocated to training, which reflects the institution's overall lack of resources. Security issues: These include piracy and espionage crimes, as well as cyberattacks resulting from the organization's weak protection programmes. Technical aspects: This is evident in the weakness of the infrastructure and the lack of tools to facilitate electronic work (Jessup and Valach 2007, 129) in addition to the costs associated with imaging and software communication systems.

The researcher believes that organizations that contribute to and move towards electronic business should seek to overcome difficulties and face challenges by comparing changes and involving employees in developing plans and solutions, which motivates them to exert more effort, which is reflected positively in productivity.

IV. JOB PERFORMANCE

Introduction:

The topic of job performance has received widespread and unprecedented attention from organizations and administrative leaders interested in this matter through scientific reports and research confirming that performance is driven and stimulated by individual behaviour, given that the success of any organization depends on the effectiveness and efficiency of its members' performance. This means that the capacity and continuity of an organization in an unstable work environment remains dependent on the efficiency of its human resources. Today, organizations attract qualified labour to improve their competitive position and performance. This new view of human resources has been shaped by the surrounding centuries of technological and technical revolution. Organizations are now looking for criteria to measure the performance of their individuals in order to arrive at a practical framework that reflects the level of this performance and those who work in it.

The concept of job performance:

This can be expressed as a process through which results and outputs are achieved as a result of an individual's efforts and work. (Al-Matrafi, 2005, pp. 37-38) Today's organizations focus on what can be done, leaving weaknesses behind

and concentrating on strengths and opportunities, and preparing their employees through good training to develop their abilities and improve their efficiency through their work.

Definition of job performance:

Martin Le Blance (2013, p. 15) defined job performance as "the realisation and achievement of meaningful results by the organization." It is also defined as "the sum of behaviours or results achieved together" (Dora, 2009, p. 19). Awad (as cited in, 2008, p. 6) defined it as "the outcome of the interaction between the nature of the individual, their upbringing, and the situation in which they find themselves." Al-Luzzi and Al-Zahrani (2012, p. 3) defined performance as "the net effect of individual efforts that begin with abilities and role perception and lead to the achievement and completion of the individual's functional tasks."

The researcher believes that performance is the interaction of several interrelated elements that contribute to the crystallisation of results and objectives, which are manifested through the individual's behaviour in how they respond and adapt to them on the one hand, and their performance of their tasks on the other.

Elements of job performance:

The elements of job performance can be summarised as follows (Al- Sukran, 2004, pp. 30-31) The form and type of work, and full familiarity with the requirements of the job. The amount of work accomplished.

Job performance objectives (Jacques Lemmonior 2010, p. 15)

Job performance aims to achieve a number of objectives, the most important of which are: Mobility and readiness. Human resource development. Motivation and empowerment.

Factors affecting job performance:

There are many factors that affect job performance, the most important of which are (Dora and Al-Sabbagh, 2008, p. 438) External environmental factors (government laws, economic conditions, conflict between individual values and societal values) Administrative and organizational factors (conflicts within the organization, lack of information about the job, lack of training programmes). Employee-related factors (chronic absenteeism), which leads to reduced productivity and motivation.

From the above, it can be said that the relationship between work stress and job performance can be summarised as follows (Hanfi, 2003, p. 209) First trend: the relationship between negative work stress and performance. Second trend: the relationship between positive work stress and performance. Third trend: There is no relationship between work stress and job performance. Fourth trend: The relationship between work pressure and job performance is curved.

The study organiser also indicates that work stress affects job performance levels, which can be expressed as shown in the following figure (Askar, p. H1i9g)

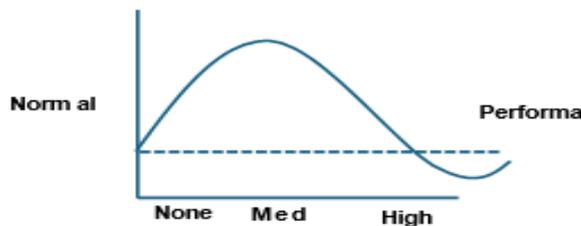


Figure 1: Relationship between job type and performance

Difficulties in evaluating job performance:

Job performance evaluations are often marred by numerous errors, due to factors including the following: Lack of clarity in the criteria set. This leads to misinterpretations and ambiguous explanations (Dessler, 2008, p. 355). Personal bias: This makes evaluations unmotivated and does not reflect the actual performance of the employee. Organizational errors, often due to the limited capabilities of individuals and those responsible for the evaluation processes, and the superficial nature of many interviews related to evaluation programs.

The researcher believes that the importance of job performance is a true reflection of the strength of the organization and the increase and quality of its productivity, through attention to continuous motivation processes and raising the morale of individuals, through organizational behavior programs and literature, in order to create the competitive advantage that the organization seeks to achieve, and a stable and realistic image in the minds of consumers.

V. ISLAMIC BANKS

Introduction:

Islamic banks in Libya are considered to be relatively new compared to other banks in other Arab countries. The Libyan Islamic Bank was established in 2017 and carries out various Arab Islamic activities in accordance with the provisions of Islamic Sharia and the legislation in force in the country. Its headquarters are located in the capital, Tripoli. The bank

provides services to individuals and legal entities through documentary credits for the import of various goods and commodities, as well as other banking transactions that are customary in the banking sector, to various segments of society in accordance with Islamic Sharia law.

Characteristics of Islamic banking:

All transactions are subject to the provisions of Islamic Sharia law. Customers participate in profit-sharing and risk-sharing. Through its banking activities, its general commitment to Islamic principles and values is clearly evident.

Objectives of Islamic banking:

To provide services in the field of Islamic banking: Replacing traditional services and relying heavily on electronic services. Expanding by opening new branches throughout the country to meet customer needs. Full compliance with Sharia standards and regulations issued by the Central Bank of Libya. Providing services and products within the bank in accordance with international standards and specifications based on quality and compliance with Sharia law, as desired by the bank's customers.

Difficulties facing the work of Islamic banks in Libya.

Equal treatment of conventional and Islamic banks by the Central Bank without compromising the privacy enjoyed by Islamic banks. Many employees lack sufficient experience to enable them to perform their duties in accordance with Islamic Sharia law, as there are many interpretations of Islamic jurisprudence in this field. The lack of a financial market increases the difficulty of expanding Islamic banking.

Conclusion:

It has become imperative for institutions today to pay close attention to modern electronic methods and move away from traditional operations in carrying out their work, especially banking, due to the fierce competition between them, which leads to increased pressure on individuals working within these institutions, negatively affecting their job performance. These institutions resort to evaluating the factors that most influence job performance and identifying the most important ones in order to achieve them and satisfy the desires of individuals, considering that the human element is the essence of the modern, productive and functional process.

This study recommended:

Conducting more research on the factors that most influence job performance within these institutions. It also recommended introducing all electronic and technological methods and processes into their daily work, given their significant impact on reducing the stress and fatigue caused by work for employees.

Job performance:

The topic of job performance has received widespread attention and has been the subject of numerous scientific studies and reports by various administrative leaders, as it is considered the most important dimension for various organizations and the main reason for an organization's survival or demise. Given the diversity and variety of organizations' performance and the nature of their activities, it is essential for them to establish standards for measuring their performance in order to arrive at a framework that reflects their level of performance and that of their employees.

The concept of job performance:

Researchers have offered many definitions of the concept of job performance, which has been defined as follows. What an individual does as a result of responding to a specific task that he or she has undertaken voluntarily. It can also be defined as the net effect of an individual's efforts, which begin with their abilities and end with the achievement and completion of the tasks and responsibilities assigned to them. Therefore, it can be said that performance is the output achieved by an individual through their efforts and the duties assigned to them.

The importance of measuring job performance:

Job performance measurement processes are of great importance in the administrative process, as they are the means by which the organization's leaders can monitor the work of their subordinates. They also play an important role in motivating subordinates to perform their assigned tasks effectively. The importance of performance measurement can be summarized as follows: Decision-makers in the organization use it to obtain information about employee performance. It contributes to promotion and transfer processes. It is one of the methods used to evaluate subordinates in the organization. It contributes to the preparation of databases on the organization's employees.

Elements of job performance:

The form and quality of work. Thorough knowledge of the job requirements. Amount of work completed.

Factors affecting job performance:

-Organizational and administrative factors. -External environmental factors. -Personal factors.

Difficulties in evaluating job performance:

-Human error: such as personal bias during the evaluation process, as well as ambiguity in the criteria used during the evaluation process.

- Organizational errors: most notably, shortcomings and weaknesses in the way the assessment is conducted.
- Lack of qualifications and experience in this field among the assessing managers.

Practical aspect of the study:

Table (1) Distribution of study sample members according to demographic variables

Variable	Frequency	Percentage
Gender		
Male	40	80.0
Female	10	20
Total	50	100
Age		
25- under 35	12	24
35- Under 45 years old	20	40
45 years and above	18	36
Total	50	100
Academic qualification		
Bachelor	10	20
Postgraduate	40	80.0
Total	50	100.0
Years of experience		
Less than 5 years	2	4
5-10	17	34
11-15 years	17	34
Over 15 years old	14	28
Total	50	100.0

Study tool :

A tool (scale) measuring the impact of e-business strategies on job performance was developed based on theoretical literature and previous studies. The study scale consists of two parts: Part One: Demographic information, including gender, age, educational qualifications, years of experience, and job level. Part Two: This includes study questions regarding the impact of e-business strategies on job performance.

The tool was designed along the lines of a five-point Likert scale, addressing the following dimensions: The first dimension addresses the infrastructure necessary for the e- business structure and includes paragraphs (1-10). The second dimension relates to trained personnel and includes paragraphs (1-8). The third dimension relates to information technology and includes paragraphs 1-13. Part Three: This covers improving the job performance of employees in the senior management of Islamic banks, and includes paragraphs 1-14.

Validity of the study tool:

Content validity: After preparing the initial draft, the scale was presented to five arbitrators from the faculty members of business administration departments at Libyan universities to express their opinions on the validity of the content, the relevance of the statements to the scale, their suitability for measuring what they were intended to measure, and their degree of clarity. Appropriate amendments were then proposed. A criterion of 80% was adopted to determine the validity of each item. After making the required amendments, balance was achieved between the contents of the scale's items, and the judges expressed their willingness to interact with the items, indicating the apparent validity of the tool.

Stability of the study tool:

To determine the consistency of each paragraph of the scale with the dimension to which it belongs, the correlation coefficients between each paragraph of the scale were calculated using Cronbach's alpha coefficient. Table (2) shows the test results.

Table (2) Coefficients of stability for the study tool paragraphs using Cronbach's alpha test

Study variables	Coefficient of stability using Cronbach's alpha
Necessary infrastructure for e-business structure	0.772
Trained personnel	0.829
Information technology	0.869
Improving employee performance	0.851
Tool as a whole	0.945

Table (2) shows that Cronbach's alpha values for the sub-dimensions of the scale ranged between (0.772 – 0.869) and that the stability coefficient using Cronbach's alpha for the total score of the scale was (0.945).

Scale correction key:

The Likert scale used in the study was graded according to the rules and characteristics of scales as follows: Strongly agree 5, Agree 4, Neutral 3, Disagree 2, Strongly disagree 1. Thus, the low level is , the medium level is , and the high level.

Study variables:

The study included several variables: First: Independent variables E-business strategies, including: a- The infrastructure necessary for the e-business structure. B - Trained personnel. C. Information technology. Second: Dependent variable: Job performance of employees in the main management of the Islamic bank.

Statistical methods used:

Descriptive statistical methods were used to answer the study questions, as follows: Extracting frequencies and percentages to describe the study sample. Use of the Pearson Correlation test and Cronbach's alpha test to ensure the stability of the tool. Arithmetic means and standard deviations were used to identify the level of responses of the study sample individuals, and standard deviations were used to identify the level of dispersion of the responses of the study sample individuals from their arithmetic mean. The multiple stepwise regression test was used to identify the independent variables and their effect on the dependent variable.

VI. STUDY RESULTS

Results related to the first question: What is the level of e- business strategies in Islamic banks in Libya?

To answer the first question, the arithmetic means and standard deviations were extracted to identify the responses of the study sample regarding the level of e-business strategies for employees in the main management of Islamic banks. Table (3) illustrates this:

Table (3) Arithmetic means and standard deviations of the responses of the study sample regarding "e-business strategies in Islamic banks in Libya" arranged in descending order.

Number	E-business strategies	Arithmetic mean	Standard deviation	Rank	Level
1	The infrastructure necessary for the e-business structure.	4.33	0.29	1	High
3	Information technology	4.31	0.30	2	High
2	Trained hands.	4.27	0.33	3	High
	Overall scale score	4.30	0.28		High

Table (3) shows that the arithmetic means for (e-business strategies in the main management of Islamic banks) ranged between (4.33 and 4.27), with e-business strategies in Islamic banks in general achieving a total arithmetic mean of (4.30), which is a high level. The strategy for the infrastructure necessary for the e-business structure came in first place, with the highest arithmetic mean of 4.33 and a standard deviation of 0.29, which is a high level. Information technology came in second place, with an arithmetic mean of 4.31 and a standard deviation of (0.30), which is high. In third place came the strategy related to trained personnel, with an arithmetic mean of (4.27) and a standard deviation of (0.33), which is high. The arithmetic means and standard deviations were extracted to identify the level of the sub-paragraphs for each of the e-business strategies in the main management of the Islamic bank. The results are as follows:

1- Strategy for the infrastructure necessary for the e-business structure

Table (4) Arithmetic means and standard deviations of the responses of the study sample to the sub-paragraphs of "Infrastructure necessary for the e-business structure in the main management of the Islamic bank" arranged in descending order.

Number	Paragraph	Arithmetic mean	Standard deviation	Rank	Level
2	A sufficient number of computers are available.	4.52	0.50	1	High
10	The internet is widely used at work.	4.44	0.50	2	High
6	Electronic document storage and archiving systems are available for later retrieval.	4.36	0.48	3	High
8	Providing the technical capabilities necessary for implementing e-business	4.34	0.54	4	High
9	The Islamic bank's management is able to circulate information at various functional levels.	4.32	0.47	5	High
4	The Islamic Bank's management provides its own website.	4.31	0.53	6	High

3	The Islamic bank applies computerised information systems as a fundamental part of its operations.	4.30	0.46	7	High
7	Availability of the physical resources necessary for the implementation of e-business.	4.29	0.48	8	High
1	The Islamic bank's management adopts a communications system to provide services electronically.	4.27	0.46	9	High
5	The programmes offer multiple languages to suit the diverse qualifications of the workforce.	4.18	0.58	10	High
	Overall average	4.33	0.29		High

Table (4) shows that the arithmetic means for (the infrastructure necessary for the e-business structure) ranged between (4.52 and 4.18), with this strategy achieving a total arithmetic mean of (4.33), which is a high level. Paragraph 2 received the highest arithmetic mean of 4.52, with a standard deviation of 0.50, which is a high level. The paragraph stipulates that "a sufficient number of computers are available." In second place was paragraph (10) with an arithmetic mean of (4.44) and a standard deviation of (0.50), which is high. The paragraph states that (the Internet is widely used at work). In last place was paragraph 5, with an arithmetic mean of 4.18 and a standard deviation of 0.58, which is a high level. This paragraph states that "multiple languages are available on the software to suit the diverse qualifications of employees."

- Trained personnel

Table (4) Arithmetic means and standard deviations of the responses of the study sample to the paragraphs on "skilled personnel in electronic banking for the main management of Islamic banks, ranked in descending order" Ranked in descending order

Number	Paragraph	Arithmetic mean	Standard deviation	Rank	L
1	Provision of expertise (teams of specialists) for managing electronic banking at Islamic banks.	4.34	0.48	1	H
2	Developing creativity and innovation among employees.	4.31	0.46	2	H
3	Focus on training Islamic bank employees on e-business applications.	4.29	0.45	3	H
4	Staff are trained in decision-making.	4.26	0.44	4	H
5	Availability of human resources necessary for the implementation of e-business.	4.25	0.54	5	H
6	Employees perform their assigned tasks and duties with complete professionalism in relation to e-business applications.	4.25	0.46	5	H
7	The Islamic Bank's management is working to attract competent expertise in e-business management.	4.24	0.45	7	H
8	The e-business department provides expertise and maintenance teams for devices at the Islamic bank.	4.21	0.56	8	H
	Overall average	4.27	0.33		H

Table (4) shows that the arithmetic means for (hands trained in electronic work) ranged between (4.34 and 4.21), with this strategy achieving a total arithmetic mean of (4.27), which is a high level. Paragraph 4 received the highest arithmetic mean of 4.34, with a standard deviation of 0.48, which is a high level. The paragraph stipulates the availability of expertise (teams of specialists) to manage e-business in Islamic banks. In second place was Paragraph (6) with an arithmetic mean of (4.31) and a standard deviation of (0.46), which is a high level. The paragraph stipulates (developing a spirit of creativity and innovation among employees). In last place was paragraph 3, with an arithmetic mean of 4.21 and a standard deviation of 0.56, which is a high level. This paragraph stipulates that e-business management should provide expertise and maintenance teams for equipment is a high level. The paragraph stipulates the availability of expertise (teams of specialists) to manage e-business in Islamic banks.

3) Information Technology

Table (5) Arithmetic means and standard deviations of the responses of the study sample to the paragraphs on "Information technology in Islamic banks in Libya," ranked in descending order.

Number	Paragraph	Arithmetic mean	Standard deviation	Rank	Level
1	The databases used allow the task to be completed.	4.38	0.49	1	High
2	Optimal use of primary databases.	4.37	0.52	2	High

3	Effectiveness of electronic document storage and archiving systems.	4.36	0.49	3	High
4	Regularly update various technical resources.	4.35	0.54	4	High
5	The specifications of the equipment used are commensurate with the requirements of the work.	4.35	0.49	4	High
6	The devices used feature high storage capacity.	4.34	0.48	6	High
7	The computers used at the Islamic bank are modern.	4.31	0.51	7	High
8	Provision of an integrated information system	4.28	0.46	8	High
9	Providing information about work and job tasks via electronic programmes.	4.27	0.46	9	High
10	Access to information and guidance from superiors to subordinates.	4.27	0.48	9	High
11	Islamic Bank management distributes mobile phones	4.26	0.47	11	High
12	Develop current information systems and create additional databases in the area of organizational development	4.25	0.47	12	High
13	Improve methods of communication and transfer of data and information between different departments.	4.23	0.57	13	High
	Overall average	4.31	0.30		High

Table (5) shows that the arithmetic means for (Information Technology in the Main Management of Islamic Banks) ranged between (4.38 and 4.23), with this strategy obtaining a total arithmetic mean of (4.31), which is a high level. Paragraph (13) received the highest arithmetic mean of 4.38, with a standard deviation of 0.49, which is a high level. The paragraph stated that (the databases used allow the task to be completed). In second place was paragraph (1) with an arithmetic mean of (4.37) and a standard deviation of (0.52), which is a high level, as the paragraph stated (optimal use of primary databases). In last place was paragraph (7) with an arithmetic mean of (4.23) and a standard deviation of (0.57), which is a high level, as the paragraph states (improvement of methods of communication and transfer of data and information between different departments).

Results related to the second question: What is the level of improvement in the job performance, accuracy and speed of employees in the main administration of the Islamic bank?

To answer the second question, the arithmetic means and standard deviations were extracted to identify the responses of the study sample individuals regarding the level of improvement in the job performance, accuracy and speed of employees. Table (6) illustrates this:

Table (6) Arithmetic means and standard deviations of the responses of the study sample individuals to the paragraphs "Improvement in the job performance, accuracy and speed of employees at the Islamic bank" arranged in descending order.

Number	Paragraph	Arithmetic mean	Standard deviation	Rank	Level
1	E-business tends to simplify work procedures.	4.55	0.50	1	High
2	Electronic transactions contribute to ensuring data credibility.	4.48	0.51	2	High
3	Electronic work requires tasks to be completed within a specific time frame.	4.39	0.49	3	High
4	The e-business environment encourages employee skills.	4.35	0.50	4	High
5	E-business helps to increase employee efficiency and gain a lot of experience.	4.34	0.48	5	High
6	Electronic transactions reduce errors in the workplace.	4.31	0.46	6	High
7	E-business helps share knowledge among employees.	4.31	0.54	6	High
8	Electronic data flow is rapidly gaining credibility.	4.30	0.48	8	High
9	E-businesses have multi-level protection systems.	4.29	0.45	9	High
10	E-business provides accuracy in the work performed.	4.28	0.47	10	High
11	E-business helps to obtain reliable information.	4.26	0.45	11	High
12	E-business contributes to reducing labour costs.	4.25	0.47	12	High
13	E-business contributes to reducing the time needed to complete tasks.	4.23	0.55	13	High

14	E-business enables easy retrieval of previously stored data.	4.21	0.56	14	High
	Overall average	4.33	0.29		High

Table (6) shows that the arithmetic means for (improvement in employee job performance, accuracy and speed) ranged between (4.55 and 4.21), with performance improvement achieving a total arithmetic mean of (4.33), which is a high level. Paragraph 3 received the highest arithmetic mean of 4.55, with a standard deviation of 0.50, which is a high level. The paragraph states that electronic work tends to simplify work procedures. In second place was paragraph 4, with an arithmetic mean of 4.48 and a standard deviation of 0.51, which is a high level. The paragraph states that "e-business contributes to ensuring data credibility." In last place was paragraph 13, with an arithmetic mean of 4.21 and a standard deviation of 0.56, which is high. This paragraph states that "e-business enables previously stored data to be retrieved easily."

Testing the study hypotheses:

The study hypotheses were tested through the main hypothesis, which will test the sub-hypotheses through it, as follows: There is no statistically significant effect at the significance level () of e-business strategies in their dimensions (the necessary infrastructure for e-business structure, trained personnel, information technology) on improving the functional performance of the main management of the Libyan Islamic Bank. To test the first main hypothesis, a multiple regression analysis test was used to identify the impact of e-business strategies in their various dimensions (the infrastructure necessary for e-business structure, trained personnel, and information technology) on improving job performance in the main management of the Islamic Bank. Table 7 illustrates this:

Table 7 Multiple regression analysis to identify the impact of e-business strategies in their various dimensions (the infrastructure necessary for e-business structure, trained personnel, information technology) on improving job performance in the main management of Islamic banks

Dimensions	B	Standard error	Beta	Calculated T value	Significance level T
Infrastructure	0.204	0.049	0.205	4.170	0.00
Trained hands	0.265	0.061	0.303	4.384	0.00
Information technology	0.303	0.067	0.324	4.554	0.00

Statistically significant at the level () Table value (t) = ()

It is clear from Table (7), and by following the (t) test values, that the sub- variables related to e-business strategies (the necessary infrastructure for e-business structure, trained personnel, and information technology) have an impact on improving the job performance of employees in Libyan Islamic banks, where the calculated t-values were , and , respectively, which are significant values at a significance level of .

Table 8 Results of stepwise multiple regression analysis to predict job performance improvement through the dimensions of e-business strategies

Model	Order of entry of independent variables in the prediction equation	value Coefficient of determination	F value	Significance level
1	Information technology	0.529	395.363	0.00
1+2	Trained personnel	0.563	226.209	0.00
1+2+3	Infrastructure	0.584	163.642	0.00

Statistically significant at the level ()

When performing a stepwise multiple regression analysis to determine the importance of each independent variable individually in contributing to the mathematical model representing e-business strategies () on improving functional performance in Islamic banks, as shown in Table 8, which shows the order of entry of independent variables into the regression equation, The **information technology** variable came first and explained of the variance in the dependent variable. The **trained hands** variable came second and, together with information technology, explained of the variance in the dependent variable. The **infrastructure** variable came third, explaining of the variance in the dependent variable together with the previous variables.

Based on this, the null hypothesis is rejected and the alternative hypothesis is accepted, i.e. there is a statistically significant effect at the significance level for e-business strategies in their dimensions (the infrastructure necessary for the e-business structure, trained personnel, and information technology) on improving the job performance of head office employees.

VII. DISCUSSION OF THE RESULTS RELATED TO THE FIRST QUESTION: WHAT IS THE LEVEL OF E-BUSINESS STRATEGIES IN THE MAIN MANAGEMENT OF ISLAMIC BANKS

The results of the analysis showed that e-business strategies in the main administration of Islamic banks are of a **high level** from the point of view of their employees, with an arithmetic mean of . First came "the necessary infrastructure for the e-business structure" with an arithmetic mean of , followed by "information technology" with an arithmetic mean of , which is a high level. In third place came the trained workforce strategy. This result can be attributed to maintaining a high level of technology at work, especially since this study focuses on e-business management in Libya and its impact on performance. E-business can be considered one of the building blocks of organizations.

As for the results for each area, they were as follows:

First: The infrastructure strategy necessary for the e- business structure:

The results of the analysis showed that the infrastructure strategy necessary for the e-business structure in the senior management of Islamic banks is **high** from the point of view of their employees, with paragraph (2) coming in first place, which states that "**a sufficient number of computers are available,**" with a high degree of importance. This is attributed to the senior management's keenness to provide services that meet the requirements and needs of the beneficiaries of the financial services provided. Covering all departments with computers saves employees the trouble of working and gives each department its own specificity, which positively reflects on the satisfaction of beneficiaries and employees with the service provided, which directly affects the level of performance. In second place was paragraph (10), which states that "**the Internet is widely used at work,**" as the Internet is very useful for communication between individuals and institutions of various types and sizes, and for maximising the use of this network for communication between employees and for the transfer of information according to their respective specialisations. In last place was paragraph (5), which states that "**multiple languages are available on the programmes to suit the diverse qualifications of employees**" to a high degree. This result may be due to the fact that the senior management of Islamic banks is interested in Arabic and English, as most financial terms and procedures require these languages, in addition to the commonly used terms that help employees and specialists.

Second: Trained personnel:

The results of the study showed that the strategy of trained personnel in e- business in the senior management of Islamic banks is **high** from the employees' point of view. Paragraph 4 received the highest arithmetic mean, which states, "**Availability of expertise (teams of specialists) to manage e-business in Islamic banks.**" This result may indicate that the senior management of Islamic banks are looking for skilled employees who specialise in electronic business in order to keep pace with developments and work in line with the requirements of the business. Trained and qualified employees can solve problems as they arise, given their experience and ability to do so. Paragraph 6 came in second place, stating "**developing a spirit of creativity and innovation among employees.**" This result indicates that Islamic banks are interested in creativity and innovation to achieve a competitive advantage, which is directly reflected in the overall performance of banks. Similarly, innovation and creativity in work enable time to be saved and tasks to be completed in the shortest possible time, given the use of new, innovative methods and means to accomplish the work. The results showed that paragraph (3) came in last place, which stated that "**e-business management provides expertise and maintenance teams for equipment in Islamic banks**" at a high level. The reason for this result may be the bank's management's keenness to ensure the security of systems and information related to employees and beneficiaries. It is essential to have qualified staff to deal with all problems facing systems and devices and to find solutions in the best and fastest ways. Solving problems leads to increased confidence in the work, which affects the reputation of Islamic banks, which in turn affects overall performance.

Third: Information technology:

The results of the study showed that the information technology strategy in the main management of Islamic banks is of a **high standard** from the point of view of the study sample. Paragraph 13 came first, stating that "**the databases used allow the task to be accomplished.**" This result may be attributed to the fact that the work performed requires accurate and correct data, which in turn maintains the level of performance of employees in Libyan Islamic banks. This result explains that the banking sector needs a high level of accuracy and validity in data to ensure the completion of tasks. Data is also updated periodically to maintain the best service and highest level of performance. Paragraph (1) ranked second and stated "**optimal use of primary databases,**" which enhances the confidence of Islamic banks in Libya in their data, which is directly reflected in their performance level. In last place was paragraph (7), which stated "**improving methods of communication and data and information transfer between different departments.**" This result can be attributed to the critical importance of communication in the management structure, which relies on it to support the administrative process. With its advanced technologies, information technology converts data in various forms into information of various types, which is used by beneficiaries in all fields. Communication channels must be important in raising the level of performance in Libyan Islamic banks, given their importance in strengthening relations between beneficiaries and employees, between Islamic banks and institutions, or between departments within Islamic banks, which distinguishes Islamic banks and makes them a source of trust, which is directly reflected in their performance.

Discussion of the results related to the second question: What is the level of improvement in the job performance of employees and their accuracy and speed in the main management of the Islamic bank?

The results of the study showed that the level of improvement in the job performance, accuracy and speed of employees is **high** from the point of view of the study sample. The results showed that paragraph (3) ranked first. The paragraph states that "**electronic business tends to simplify work procedures.**" This result may be attributed to the fact that electronic business takes into account individual differences among employees in terms of abilities, skills, knowledge and expertise. It is in the interest of Islamic banks that all employees, regardless of their academic qualifications and work experience, perform the tasks assigned to them. Therefore, Islamic banks simplify practical procedures to achieve work results and objectives. shows that paragraph (4) "**Electronic transactions contribute to ensuring data credibility**" ranks second. This result may be attributed to the fact that performance improvement is not achieved through credibility and trust, and electronic transactions are the product of data and inputs. When the input process is done correctly, the results are issued correctly and accurately, which is reflected in the level of performance and overall output, as previously stored data can be easily retrieved. This confirms that electronic transactions enjoy general trust and credibility, which increases their competitive advantage and makes them highly efficient.

Discussion of the results of the study's hypotheses:

The results of the hypotheses showed a **statistically significant impact** of e-business in its various dimensions (the infrastructure necessary for the e- business structure, trained personnel, and information technology) on improving job performance in banks. This result can be attributed to the solid foundation of e-business adopted by the main management of Islamic banks in identifying and defining their employees, transparency in work methods and task facilitation, communication methods and strengthening of communication channels, in addition to training employees to perform tasks without significant errors, This has a positive impact on the performance of employees in the main management of the Islamic bank, as trust, security and credibility also play a direct role in raising the level of performance within Islamic banks from the employees' point of view.

VIII. RECOMMENDATIONS***The study recommended the following:***

- Disseminating the results of this study to Islamic banks to focus on electronic transactions and their importance in job performance.
- Conducting several studies related to the subject of this study and other sectors.
- Subjecting many employees to training courses on e-business strategies to raise the level of performance of employees in Islamic banks.
- Work to open channels of communication between institutions to share knowledge regarding e-business and its fields, and the extent to which it can be utilised.
- Taking into consideration the proposals submitted by employees working in Islamic banks with regard to e-business and the extent of its contribution to improving job performance.
- Work to follow up on external developments in advanced countries in all matters related to technology and its developments in order to benefit from experiences to improve overall performance.

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