THE IMPACT OF ORGANIZATIONAL AGILITY ON IMPROVING FINANCIAL PERFORMANCE AT COMMERCIAL BANKS IN JORDAN

Dr Khalaf Ibrahim Al-Tarawneh[1], Dr. Wesam Abdulhamid Maaiteh[2], Dr.George Nasser Shawaqfeh[3]

[1]Associated Professor, Mutah University, School of Business ,
[2]Associate Professor , Department of Finance and Banking ,Faculty of Business,Mutah University,Karak- The Hashemite Kingdom of Jordan ,
[3]Associate Prof. Financial Technology and Banking Department, Ajloun National University, Jordan
Orcid: https://orcid.org/0000-0003-1344-0331

khalaftara@mutah.edu.jo[1]
wesam81@ mutah.edu.jo[2]
g.shawaqfeh@anu.edu.jo[3]

Abstract
The study aimed to identify the impact of organizational agility on financial performance in commercial banks in Jordan. The study identified three variables: organizational agility dimensions, organizational control pillars, and organizational agility steps. The study used a questionnaire to obtain primary data. The questionnaires were distributed to some commercial departments in Jordan related to the study's variables and objectives. The most important results of the study include: a statistically significant impact on financial performance in terms of organizational agility dimensions, steps, and pillars. Among the study's most important recommendations is the need to adopt innovative ideas, whether for employees or customers, in commercial banks. These ideas should be studied through regulations and instructions, and the best ideas that achieve financial objectives and improve the financial performance of commercial banks in Jordan should be selected. It is also necessary to disclose, in special reports, the benefits and costs of implementing modern management methods in commercial banks, identifying short-term and long-term effects to persuade bank owners to implement modern management methods.

Key words : financial performance , organization agility , commercial banks

1. Introduction

Organizational agility represents the future of leading organizations. To remain competitive, an organization must have the ability to continuously adapt to market changes, changing business expectations, and keep pace with the tremendous advances in information technology. It must also be able to flexibly respond to environmental changes by quickly modifying product and service offerings. Organizational agility has become critical to achieving a sustainable competitive advantage. For an organization to be able to shape the future, it must possess the most important qualities, including creativity, competitiveness, transparency, and a focus on quality. The inevitability of change requires organizations to be competitive, and they have no choice but to confront and deal with it. This drives them to explore ways to enhance their competitive capabilities and build competitive advantages that ensure their superiority and continuity. Human resources are the most important factor in an organization's success. No matter how advanced and technologically advanced they are, the importance of maintaining them remains a major challenge that organizations continually face. This will push them to adopt agility as their approach. Organizational agility is one of the most appropriate solutions in terms of reducing procedures and responding quickly to changes in the work environment, both internal and external. This is achieved by using innovative methods to address future challenges and seize opportunities that enhance work efficiency and effectiveness, making it easier to open up to the external environment. (Sulaiman and Shaheen, 2024)

Financial agility is also an important topic that has entered various economic, administrative, and accounting fields. It aims to identify customer demands and obtain their feedback on a service or product before beginning its design. Agility relies on obtaining customer feedback at all stages of product or service production, making the customer the foundation for designing and producing goods and services. This, in turn, positively impacts the financial performance of all business organizations, especially banks. (Saad, 2023)

Institutional flexibility is also essential for dealing with fast-paced and challenging business environments. However, available studies provide only limited insights into the marketing capabilities that determine whether some institutions are more effective in practicing organizational agility than their competitors (Bikos et al., 2025).

Therefore, this study aims to determine the impact of organizational agility on financial performance in the commercial banking sector in Jordan. This study examines the basic pillars of organizational agility, the steps involved in its implementation, the benefits commercial banks achieve when implementing organizational agility, and its role in improving financial performance.

1.1 Study Problem

The rapid changes occurring in the banking services of commercial banks in Jordan are forcing them to adopt all methods that play a positive role in reducing costs and increasing profits, ensuring their long-term market survival and competitiveness. Financial globalization has also forced Jordanian commercial banks to adopt high-cost technology to meet customer needs and desires and provide high-quality financial services at costs commensurate with customer financial capabilities. This has prompted Jordanian commercial banks to consider implementing modern management methods that help reduce useless costs and focus on services that deliver added value, whether in the market value of banks or in achieving the highest level of performance. From quality to customers in providing financial services and improving its financial performance. Organizational agility is considered one of the modern tools or approaches that have a positive role in improving the quality of banking services provided to customers, which may have a positive impact on improving financial performance to respond to the challenges of the internal and external environment and the challenges of competition and financial globalization that may face the commercial banking sector in Jordan. Therefore, this study attempts to answer the following question: "Does organizational agility affect improving financial performance in Jordanian commercial banks listed on the Amman Stock Exchange?"

1.2 Elements of the Study Problem

Based on the study problem, its elements can be formulated by answering the following questions:

1- Do the dimensions of organizational agility help improve the financial performance of commercial banks in Jordan?

2- Does implementing the basic pillars of organizational agility help improve the financial performance of commercial banks in Jordan?

3- Does implementing the steps of organizational agility help improve the financial performance of commercial banks in Jordan?

1.3 Study Hypotheses

Based on the study problem, the following hypotheses can be formulated:

The main hypothesis is "There is no statistically significant effect of organizational agility on the financial performance of commercial banks in Jordan." The following hypotheses branch out from this hypothesis:

1- There is no statistically significant effect of the dimensions of organizational agility on improving the financial performance of commercial banks in Jordan.

2- There is no statistically significant effect of implementing the basic pillars of organizational agility in improving the financial performance of commercial banks in Jordan.

3- There is no statistically significant effect of implementing organizational agility steps to improve the financial performance of commercial banks in Jordan.

1.4 Importance of the Study

Organizational agility is the cornerstone for building expectations for variables that may impact business organizations, particularly banks, in terms of the perception of the presence or potential of positive and negative impacts on the performance of labor organizations and the identification of strategic risks that impact the achievement of the overall objectives of improving financial performance, achieving profitability, and remaining in the market.

Organizational agility also helps banks or financial institutions achieve competitive advantages across all components of these institutions, in terms of developing infrastructure, upgrading technological devices, achieving and increasing employee skills, and enhancing employee competencies and capabilities to achieve the highest quality for customers at prices that suit all customer categories without exception.

Organizational agility represents a team of various financial, administrative, engineering, and marketing specialties. These specialties work to meet customer needs and reduce costs to the lowest possible level, achieving the greatest returns for banks, helping to improve their financial performance and enhance the desire of bank owners to enhance their market value.

Organizational agility involves anticipating environmental risks and opportunities, making and implementing decisions quickly, continuously improving and managing risks, and being able to adapt, learn, and change to address threats. It also involves eliminating structural constraints through the adoption of flexible structures and providing a climate for organizational agility.

1.5 Study Objectives

The study seeks to achieve the following objectives:

1. Identify the theoretical framework of organizational agility in terms of its definition, components, characteristics, and steps for its implementation, and determine its relationship to the financial performance of banks or financial institutions in general.

2. Identify the impact of organizational agility on improving the financial performance of commercial banks in Jordan, in terms of the impact of the dimensions, pillars, and steps of organizational agility on improving financial performance.

3. Conduct an applied study to determine the impact of organizational agility on the financial performance of commercial banks in Jordan, with the aim of linking the theoretical framework with the practical framework to understand the reality of the impact of modern management methods on improving the financial performance of commercial banks in Jordan.

4- Developing results and recommendations derived from a field study that help researchers expand the application of organizational agility to other sectors or help researchers study other variables that help obtain a comprehensive view of all sectors.

1.6 Study Population and Sample

The study population consists of employees in 16 commercial banks in Jordan, both Jordanian and non-Jordanian, according to the 2025 bulletins of the Association of Jordanian Banks. The study sample included several departments related to organizational agility and the financial performance of banks. These departments are: Internal Audit, Financial Management, Credit Risk Management, Compliance and Anti-Money Laundering Manager, and Operational Risk Management.

1.7 Data and Information Collection Sources

To achieve the study objectives, secondary and primary sources and references relevant to the study variables were consulted to develop the instrument and collect data and information. These sources were as follows:

1- Secondary sources: These are information obtained through reviewing Arabic and foreign literature, books, and references, previous studies, master's and doctoral theses, research, and periodicals published in peer-reviewed journals related to organizational agility and financial performance. This was done to establish the theoretical framework for the study in accordance with scientific foundations.

2-2- Primary sources: This consists of information obtained through a questionnaire as a tool for gathering information with the aim of measuring organizational agility in relation to the financial performance of commercial banks listed on the Amman Stock Exchange. The questionnaire covered all aspects related to the study topic, as well as the questions and hypotheses on which it was based. It consisted of the following parts:

Part One: Includes demographic variables of the study participants, consisting of: (job title, academic qualification, professional certificates, number of years of experience, and specialization).

Part Two: Includes paragraphs to measure the independent variable (organizational agility in relation to financial performance), consisting of (21) paragraphs distributed across two dimensions.

The five-point Likert scale was used, with the following levels assigned: (fully agree and give (5), agree and give (4), neutral and give (3), disagree and give (2), and completely disagree and give (1) for the responses to these items, with a score of (5) representing a high score and a score of (1) representing a low score.

To determine the arithmetic means for the items and dimensions, the following equation was used:

1.33 = (1 - 5) / 3 = (for the lowest alternatives - for the highest alternatives) / (number of levels)

1.00 -2.33 Low

2.34 -3.67 Average

3.68 – 5.00 High

1.8 Previous Studies

Lungu's (2020) study, "The Influence of Strategic Agility on Firm Performance," aimed to determine the impact of organizational agility on the performance of business organizations. The study relied on a questionnaire to obtain primary information. 100 questionnaires were distributed to IT companies. Linear testing was used to test the hypotheses. Among the most important findings of the study: Organizational agility has a positive impact on improving performance in IT companies. Among its most important recommendations: the need for special units within the company to focus on organizational agility and link it to the organizational structure.

Mert's (2022) study, "Organizational Agility, Competitive Capabilities, and the Performance of Health Care Organizations During the Covid-19 Pandemic," aimed to find the relationship between organizational agility and competitive advantage. It also aimed to find the relationship between organizational agility and performance measurement. 220 questionnaires were distributed to healthcare institutions in Türkiye. The study focused on The study examined the variables of creativity, organizational loyalty, cost leadership, quality, and financial flexibility. Among the most important findings of the study are: a strong relationship between organizational agility and the operational competitive advantage of healthcare institutions. Another result is a strong relationship between organizational agility and performance measurement for healthcare institutions in Turkey. One of the study's most important recommendations is to apply the study to other sectors in Turkey.

Jaradat's study (2022) titled "The relationship between organizational agility and organizational performance, and the opposing challenges facing organizations" aimed to find linking tools between organizational agility and performance measurement. The study relied on variables such as decision-making agility, remote sensing agility, and business scenario agility. The study concluded that achieving organizational agility requires a fundamental shift toward a more transparent environment and a mindset of learning, testing, and modification. The researcher recommended that companies be required to enhance their communication methods.

AKrosh's study (2023) "The Impact of Organizational Agility on Organizational Performance at Jordanian Commercial Banks"

The study aimed to identify the impact of organizational agility through its dimensions (sensing agility, decision agility, and action agility) on organizational performance in Jordanian commercial banks. Design/Methodology/Approach: This study adopted a descriptive quantitative approach and a cross-sectional approach. Data were collected through questionnaires administered to middle and senior managers working in Jordanian commercial banks. (137) appropriate questionnaires were used and coded using SPSS. Reliability, validity, and reliability were then verified, correlation was tested, and finally, multiple regression was used to test the hypotheses. Results: The study concluded that organizational agility has a positive impact on organizational performance dimensions. The study also demonstrated a positive impact of organizational agility on organizational performance. Among its most important recommendations, based on the impact of decision agility on organizational performance, the study recommends that banks ensure that their stakeholders are regularly updated.

Al-Kandi's study (2024) " The impact of strategic agility on organizational performance: the mediating role of market orientation and innovation capabilities in the emerging industrial sector

This study examined the impact of SA on OP and determined the extent to which MO and IC mediate the relationship between SA and OP. A quantitative approach was conducted using a cross-sectional method. 300 managers working in various listed companies in Saudi Arabia represented the research population. In this study, structural equation modeling (SEM) was used to test the proposed model, following a two-stage approach that included a measurement model and a causal structural model. To test our hypotheses, we examined our measures using IBM SPSS AMOS 29. The results revealed that neither SA nor IC have a direct impact on OP. More importantly, MO plays a key role in this dynamic relationship and thus forms significant links. Given the natural tendency of IC outcomes, this factor was found to be insignificant in influencing OP, either directly or indirectly. This study is the first empirical research to appropriately use MO and IC as mediating units of analysis in the Saudi industrial sector. It established the patterns of relationships between these pivotal variables. In addition, the research revealed hidden patterns that help predict performance. This research has significant implications for R&D and marketing managers, providing insights and predictions that managers can use to guide their business decisions. These findings contribute to understanding the importance of employing strategic business approaches to improve operational performance in the Saudi industrial sector.

Yusup et al. (2025)

This research explores how strategic flexibility directly impacts organizational performance, examining whether digital transformation and green innovation play mediating roles in this relationship. The study is based on the resource-based view (RBV) and the natural resource-based view (NRBV), which emphasize the importance of internal strengths and sustainable approaches as key drivers of advantage. Data were collected from 50 small and medium-sized enterprises (SMEs) in the Yogyakarta Special Region using a Likert-type questionnaire. Analysis was conducted using partial least squares structural equation modeling (PLS-SEM). The results indicate that strategic flexibility positively contributes to performance, both alone and through facilitating green innovation and digital transformation. Moreover, the presence of green innovation appears to enhance the impact of digital transformation on business outcomes, emphasizing the importance of environmentally responsible practices. This research enriches the existing literature by providing an integrated framework and insights that help MSMEs align their innovation strategies with technological and environmental shifts. In conclusion, enhancing strategic resilience, along with developing digital capabilities and focusing on sustainability, can be a valuable approach for MSMEs. The findings provide useful input for practitioners and policymakers seeking to formulate long-term, resource-based strategies to enhance business resilience in emerging markets.

1.8.1 The current study differs from previous studies:

1. This study focuses on financial performance in terms of return on investment, increased profitability, or increased market value of the enterprise, while other studies focus on measuring performance in one way or examining the relationship with competitive advantage, among other things.
2. This study focuses on new applied variables, such as organizational agility rules and organizational agility steps. These variables have not been studied in previous studies, which have focused on decision-making, competitive advantage, and employee competencies.

3- This study links organizational agility variables to improving the performance of commercial banks in Jordan, or the banking sector in general. Commercial banks have departments and branches that are tailored to measuring financial performance through organizational agility variables.

4- It focuses on vital departments within commercial banks that are related to the study variables, namely organizational agility and financial performance. The study sample consists of internal audit, financial management, and risk management. These departments are directly related to determining financial performance in commercial banks.

2. Theoretical Framework for the Study

2.1 Organizational Agility

2.1.1 Introduction

Organizational agility represents the future of leading organizations. To remain competitive, an organization must have the ability to continuously adapt to market changes, changing business expectations, and keep pace with the tremendous advances in information technology. It must also be able to flexibly respond to environmental changes by quickly modifying product and service offerings. An agile organization can quickly meet customer demands, introduce new products, forge strategic alliances to solve customer problems, and understand the business environment to seize opportunities. Organizational agility is the organizational ability to successfully sense and respond to market opportunities and threats in a timely manner. Organizational agility is also the successful application of competitive principles such as speed, flexibility, innovation, and quality through resource integration and reshaping best practices within a knowledge-rich environment to deliver customer-driven services and products in a rapidly changing environment. (Sanatigar, 2017)

From the above, organizational agility can be considered the strategic key to achieving financial, economic, administrative, and engineering goals. These goals lie in reducing waste and extravagance, understanding customer desires, achieving competitive advantage, and providing employees with the necessary skills to deal with new technology in a way that serves the goals of business organizations.

2.1.2 The Concept of Organizational Agility

Organizational agility is defined as the company's management's ability to identify expected and unexpected changes in the internal and external environment, which is characterized by rapid change and is influenced by modern technology. It also has the ability to interact with high-risk changes and transform them into opportunities that help achieve the organization's goals. (Abdoli, 2017)

Organizational agility is also defined as the process of anticipating scenarios that affect the opportunities, threats, strengths, and weaknesses of an organization, enabling management to adapt to all scenarios, whether expected or unexpected, with the lowest costs and greatest returns, and to make timely decisions. (Govenzeka, 2019)

Organizational agility also defines management's ability to deal with environmental changes and strategic variables in the environment. A rapidly changing business requires appropriate decisions and the participation of all management levels within the organization. (Mnurung, 2022)

Financial agility is the ability of organizations to quickly and effectively adapt to changes in the business environment, including challenges and opportunities, to maintain their market position, and achieve long-term financial sustainability. This includes dynamic financial practices based on strategic planning, effective cost and revenue management, investment in technology, diversification of revenue sources, improved risk management, as well as effective leadership and continuous monitoring. (Al-Mahmoud, 2024)

From the above, organizational agility can be defined as the presence of a qualified management team capable of addressing opportunities, threats, strengths, and weaknesses that directly impact the achievement of the company's overall objectives. The degree of response depends on the level of technology and the level of expertise and skills of all management levels within business organizations.

3.1.3 Advantages and disadvantages of Organizational Agility

First, advantages

Organizational agility achieves the following pros and benefits: (Saha, 2017)

1- Aligning employee and customer needs for the desired service or product.

2- Developing pioneering ideas and excellence in dealing with environmental variables.

3- Adapting and training on new ideas to solve economic, financial, and administrative problems.

4- Rapid response to changes that may affect the company, whether from internal or external environmental variables.

5- It plays an effective role in the successful implementation of competitive principles, such as speed, flexibility, innovation, and quality. It typically restructures best practices within a technical knowledge environment through resource integration.

From the above, it can be concluded that organizational agility has benefits for the company, starting with analyzing the internal and external environments. It creates harmony between customer and employee desires and helps equip employees and administrators with the skills necessary to respond quickly to changes that impact the achievement of the overall objectives of any organization.

Second, disadvantages of organizational agility.

Organizational agility has determinants that can be summarized as follows: (Abdul Maqsoud, 2023)

1- The presence of the necessary competencies to sense environmental changes.

2- The presence of an element of speed in decision-making, given the rapid changes that may affect the company.

3- Providing flexibility in decision-making, while ensuring the necessary competencies and capabilities to adapt to environmental changes.

4- It is expensive, given its need for competencies, skills, and experience in dealing with environmental variables, and its need for multiple specializations within the management team to make appropriate decisions.

5- It relies primarily on customer satisfaction, as customers desire high quality and low prices.

It is noted from the above that the most important determinants of organizational agility are that it requires multiple employees from multiple specialties to create a service or product that meets the desires of employees, customers, and owners. This requires costs in the form of expertise, qualifications, and skills that respond to the environmental changes that affect the company.

2.1.4 Dimensions of Organizational Agility

There are several dimensions of organizational agility, which can be summarized as follows (Chamanifard, 2015):

1- Responsiveness: This refers to the ability to identify and respond to changes quickly and easily. It also refers to the organization's ability, in agreement with its clients or partners, to reconfigure groups to create innovative initiatives. It also refers to the organization's ability to quickly reconfigure its resources and processes to re-engineer operations according to the demands of the work environment.

2- Flexibility: This refers to the ability to perform job duties with a great deal of freedom within the framework of regulations, responsibilities, and job duties without any disruption. It contributes to the ability to raise the level of performance, fulfill job duties, and achieve the highest levels of productivity. Therefore, flexibility represents the organization's ability to avoid errors and deficiencies in performance, achieve speed in productivity, and facilitate the development and advancement of human resources, which contributes to rapid performance and achievement.

3- Speed: This refers to an organization's ability to complete or complete any task or performance within a specified timeframe. This includes making decisions without haste or procrastination, completing required tasks and processes in the shortest possible time, including introducing new products to the market, delivering products, and providing services on time and in the shortest possible time.

4- Sensing Agility: This refers to the ability to detect environmental changes (such as changes in customer preferences, new competitor movements, and new technologies) in a timely manner.
5- Decision Agility: This refers to the ability to collect and analyze data, obtain information, identify opportunities and threats, and develop plans and decisions to reconfigure resources and implement new competitive strategies in a timely manner.
6- Implementation Agility: This refers to the ability to radically reshape organizational resources, modify business processes, and introduce new products, services, and pricing models to the market in a timely manner.
It is noted from the above that organizational agility relies on three dimensions, each complementary to the other. These dimensions complement each other to achieve organizational agility in terms of speed of response and flexibility, while allowing room for reflection and flexibility in developing the necessary ideas for appropriate responses to environmental changes in business organizations.

2.1.5 Principles of Organizational Agility

can be summarized as follows:
1. Prioritize the degree of perfection in service or product delivery: This allows for rapid response to dynamic changes within the company.
2. Prioritize flexibility in planning: This allows for sensing risks and planning for them in the event they occur, and how to deal with them.
3. Prioritize effective planning and diversification, based on continuous improvement according to the demands of customers, employees, and owners of the organization.
4. Prioritize adherence to the functional hierarchy, which is based on the organizational structure.
5. Prioritize learning from mistakes and utilize them to achieve the organization's objectives, reduce costs, and increase profits.
6. Control the organization's resources, whether human, material, or intangible, and manage them in a manner that helps plan for changes in the company's surrounding environment.

2.1.6 The importance of organizational agility in banking operations can be summarized as follows (Nashwan, 2024):
1. Redesigning and delivering banking services to customers according to their desires and needs.
2. Ensuring banks' survival in a competitive market environment by excelling in providing banking services with higher quality and lower prices.
3. It helps reduce the costs of providing banking services, which helps reduce costs and increase bank profitability.
4. It helps form an integrated banking management team that helps maintain the banks' financial reputation, which helps improve financial performance.
5. Continuously improving organizational processes, increasing market share, improving cost control, quickly achieving desired objectives, and confronting rapid changes.
6. Optimizing the utilization of banks' resources in a way that helps achieve their overall objectives. These include achieving a competitive advantage, training employees, and ensuring market sustainability.

2.1.7 The basic pillars of organizational agility can be summarized as follows: (Nashwan, 2024):
1- Creative thinking: Through continuous evaluation of the organization's operational and strategic plan in a distinctive manner, this approach helps generate creative ideas to solve the dynamic problems facing business organizations.

2- Granting authority to employees at various administrative levels: Senior management must delegate some of its authority to employees to make timely decisions through the implementation of a decentralization policy, given that employees are always closest to the situation and have the ability to better handle changes within clear standards and instructions.
3- Diversity in addressing risks: There must be multiple approaches to dealing with internal and external environmental risks, particularly technological risks. This means not focusing on a single method for solving problems, but rather relying on creative ideas in dealing with risks and attempting to employ them to solve the organization's problems.
4- Clarity of strategic vision: The presence of a strategic vision does not necessarily mean organizational agility. What is required is that speed and awareness of environmental changes be an essential part of the organization's management and control environment, ensuring a clear vision and rapid response to risks.
5- Strategic Direction: This is established through a vision. Having a clear vision statement gives the organization a clear strategic direction. A clear direction helps the organization respond effectively and agilely by building a guiding framework for decisions and responding to external factors.
6- Change Management: An agile organization is one that can successfully manage change. Change management helps organizations cope with various pressures.
7- Organizational Structure Flexibility: The organizational structure is the most important part of distributing tasks and responsibilities among employees. It helps in the flexible and rapid implementation of systems and instructions, provided that this structure is based on general strategies that help achieve objectives.

2.1.9 Steps to Improve Organizational Agility in Banks

There are steps that help banks improve organizational agility (Akroush, 2025):
1- Conducting a continuous assessment of the organizational environment: by reviewing the bank's vision, mission, and organizational procedures, and redistributing tasks and duties among employees.
2- Identifying the factors and influences that pressure banks to confront and adapt to change in order to achieve the bank's overall objectives and address the risks arising from environmental changes.
3- Identifying the resources, capabilities, and costs necessary to address environmental variables and developing the necessary budgets for them in special reports, disclosing them to the Board of Directors on a regular and ongoing basis.
4- Utilizing IT services as resources to reduce service time and implement IT projects, such as communicating with employees, exploring their IT environment, and identifying the resources to be managed.
5- Reducing the coordination costs required to communicate with those involved in the organization's operations and enhancing coordination services among all departments within banks to promote a policy of shared decision-making at all levels of management within the bank.
6- Modifying current processes to help facilitate the building of agility at various levels and organizational functions.
7- Ensuring the availability of technology and systems, in addition to the appropriate competencies and support. Effective human resources are also needed if information systems are to achieve the desired agility results.

2.1.10 The Role of Organizational Agility in Improving Financial Performance

This can be summarized as follows (Abu Al-Wafa, 2023):

1- Attempting to develop creative ideas to maximize the use of the technology available in the organization to the highest possible degree.

2- Working as a team from various administrative levels, adopting the principle of involving all employees in decision-making, including those with expertise and skills in a specific topic or providing a specific service or product.

3- Working to reduce useless activities or those that do not add value to goods and services, and attempting to reduce their costs as much as possible. This helps reduce costs and increase profits.

4- Continuous education of creative ideas that generate innovative decisions that help make quick decisions in response to financial and operational risks and contribute to better operational efficiency.

5- A stable and attractive environment and leadership that embraces employees with skills, expertise, and creative ideas that help adapt to risks and transform them into opportunities that help achieve the overall goals of increasing market value, building market share, and responding quickly to customer demands and needs.

6- The characteristics of organizational agility represent the basic structure of an agile organization, as agility characteristics must be adopted from In order to create a favorable competitive environment, the primary driving force behind agility is change.

2.2 Financial Performance

2.2.1 The Concept of Financial Performance

Performance is an important concept that expresses the extent to which organizations are able to achieve their desired goals through the use of their available resources, which determines their success or failure. Financial performance in banks is defined as: "a reflection of the way in which the bank's resources are used in a manner that enables them to achieve their objectives. The term financial performance in banks also refers to the adoption of a set of indicators that determine the bank's performance. These indicators indicate the bank's position and its ability to achieve the desired objectives." (Kamandi et al., 2016)

Financial performance in banks expresses: the extent to which the bank succeeds in implementing the financial intermediation process to achieve the objectives of stakeholders in a sustainable manner. This performance is evaluated from various perspectives using the banks' financial and non-financial indicators. The concept of financial performance in banks is also used to express: the ability of banks to generate revenues from their core operations, in addition to their financial quality and strength, compared to their peers in the business sector and labor market. Financial performance: "The result of the interaction between the efficient use of resources and the objectives achieved through such use (effectiveness). This interaction is embodied in the implementation of financial operations and tasks and the achievement of the objectives set by these banks." (Mamo 2021)

In the banking sector; Financial performance has been defined as: "a mirror that reflects the bank's position in its various aspects and activities. It is a broad, dynamic concept whose meaning varies depending on its users. It is a reflection of the bank's ability to achieve its objectives" and the organization's ability to reduce its costs and increase revenues, thus achieving its financial goals (Al-Khataybah, 2022).

2.2.2 The Importance of Financial Performance for Banks

Financial performance is a critical indicator of the financial health and sustainability of banks and their impact on the economy and society. Therefore, accurately measuring financial performance can contribute to better and more understandable economic and investment decisions for many stakeholders. The importance of financial performance for banks is evident in the following points (Rahman et al., 2020):

1. The Importance of Financial Performance for Shareholders and Investors: Shareholders and investors can evaluate a bank's performance to determine whether they should continue investing or withdraw their investments, as good financial performance can enhance confidence and sustainability in their investments.
2. The Importance of Financial Performance for Regulatory Authorities: Understanding financial performance helps assess financial health. For banks and ensuring their compliance with financial regulations and standards, this helps maintain the stability of the banking sector and protect consumer rights.
3. The importance of financial performance for the bank's management itself: Bank management can use financial performance reports to understand the bank's current financial position at any given moment, then evaluate the bank's performance, identify its strengths and weaknesses, and compare its current financial position with previous years and with other banks. This enables bank management to make strategic decisions.
4. The importance of financial performance for the national economy: The financial performance of banks reflects the overall state of the economy. When banks are in good condition, this can be a positive indicator for the entire economy.

2.2.3 Components of Bank Financial Performance Indicators

To determine the soundness of banks' financial position and profitability, Kamande et al., 2016, focused on the following indicators:

- Return on Assets (ROA): This ratio measures the relationship between net profit and the assets used to generate profits. It measures the profits generated by the bank from investing and deploying its assets. This ratio is calculated according to the following equation:

Return on Assets = Net Profit / Total Assets

- Return on Equity (ROE): This ratio measures the bank's ability to generate profits from its investments in shareholders' (customers') equity. This measure also reflects the bank's efficiency in using its funds to generate net profit. This ratio is calculated according to the following equation:

Return on Equity = Net Profit / Total Customer Equity

- Return on Deposits (ROD): This ratio measures the bank's efficiency in generating profits from the deposits it has obtained. It measures the share of each deposit unit in the net profit achieved by a commercial bank after taxes. It is calculated according to the following equation:

Rate of return on deposits = Net profit / Total deposits

2.2.4 The relationship between competitiveness and financial performance of banks

The relationship between competitiveness and financial performance indicators is measured through the following aspects (Zanotti, Reyes & Fernandez, 2018, p. 101):

1. Increasing revenues: A bank's competitiveness enables it to attract new customers and expand its existing customer base, as it offers them real value that meets their needs and expectations. This enables the bank to increase revenues by offering more loans, banking services, and investments, which contributes to improving the bank's financial performance.
2. Improving profit margins: Competitive banks that are able to provide services at low costs or

reasonable market share, which achieves higher profitability and ensures their survival and continuity in the market.

3- Reducing Risk: Competitive banks often have a more diversified and balanced loan and investment portfolio, reducing their exposure to financial risks and helping to maintain stable financial performance.
4- Attracting Capital and Investment: Competitive banks typically attract investors and shareholders, leading to increased capital, enhanced ability to implement growth strategies, and consequently, increased revenues and improved financial performance.
5- Reducing Borrowing Costs: Competitive banks may be able to borrow at lower interest rates due to their higher market ratings, reducing borrowing costs and improving profitability.
6- Promoting Innovation: Competitive banks effectively address changing market challenges and innovate solutions to customer needs due to their flexibility. This can result in the development of new products and services that increase revenue. Strategic differentiation from competitors in innovative banking services provided to customers, as a result of superior human resources and competencies, contributes to higher profitability for the bank.

2.2.5 How to Improve Financial Performance

A company's financial performance can be improved in several ways. Strategies include the following: (Harb, 2019)
1- Improve cash flow: Better track incoming/outgoing cash flow, increase collection of accounts receivable, and adjust payment options and rates if necessary.
2- Sell unwanted/underutilized assets.
3- Revamp budgets and reduce expenses.
4- Consolidate or refinance existing debt; apply for government loans or grants.
5- Analyze financial data and performance indicators, ideally with the help of a specialist.

2.2.6 Financial analysis is used to assess and evaluate a company's performance and make appropriate and suitable decisions.

The most important uses can be summarized as follows: (Mohammed, 2018)
1- Investment Analysis: One of the best practical uses of financial analysis is that used in the field of investment analysis in the company's proprietary instruments. This matter attracts significant attention from investors, both at the individual level and those related to business organizations, due to their interest in the safety of their investments and the appropriateness of their profits. The ability of financial analysis is not limited to analyzing the proprietary instruments of business companies, but also includes analyzing the companies themselves, management, and investments in various investment situations.
2- Planning: "The planning step is an important factor for every company. The planning process involves forecasting the organization's expected performance, guided by past performance. Financial analysis methods play a significant role in this process, both in terms of analyzing past performance and estimating future performance.
3- Financial Control: This represents the analysis and auditing of business operations to ensure that they are being implemented according to plan and pre-established plans. The goal is to identify errors and deviations, identify weaknesses, and address them in a timely manner.
4- Performance Evaluation Analysis: "A company's performance analysis relies on evaluating the company's revenue, its effectiveness in managing its assets, and its cash position. This can be achieved through financial performance analysis and its tools.

3. Practical Framework for the Study

3.1 Study Methodology

The methodology is the method and approach followed in conducting the study to arrive at sound research results. The study relied on the descriptive approach, which is considered the most widely used approach in scientific research, given its comprehensiveness, ability, and flexibility to accurately study and describe reality. Through the descriptive approach, data can be summarized and analyzed using measures of central tendency, thus making it possible to compare it to other phenomena .The study also relied on the inferential or analytical approach, which aims to test hypotheses formulated to reach a solution to the problem under study. This approach relies on previously available information that is analyzed to arrive at a critical assessment of the phenomenon that is the subject of interest and study. Thus, the results obtained can be generalized to the statistical community under study .

3.2 Study Sample

The random sampling method was used to draw the study sample. This method gives all members of the statistical community the same opportunity to appear in the sample, without personal intervention . The researcher relied on a strategy of distributing a questionnaire directed to all departments related to the study variables. The number of responses reached (168) questionnaires, all of which were valid for statistical analysis. There were 8 questionnaires that were not valid for statistical analysis. The study sample constituted (68%) of the original study community. This number is statistically appropriate according to the sampling table prepared by which indicated that the community consisted of (247) elements/observations.

3.3 Validity and Reliability of the Study Tool:

1- Apparent Validity: Apparent validity means that the study tool has the ability to demonstrate what it was designed for through the form and appearance of its items, that it is consistent with the purpose for which it was designed, and that it apparently measures what it actually was designed for. To confirm the apparent validity of the study tool, it was presented to (10) academic referees from Jordanian universities and specialists in commercial banks. After they reviewed the study tool and its contents, some observations were noted, and the researcher made all necessary adjustments.

2- Reliability of the Study Tool: This refers to the degree of reliability of the questionnaire results in terms of agreement and consistency when applied more than once and under similar conditions. Reliability is calculated using the Cronbach Alpha Coefficient. Creswell & Creswell (2022) indicated that a reliability test result greater than 0.70 is considered acceptable, and a higher value indicates higher levels of reliability.

Table (1) Measurement of reliability using the Cronbach Alpha Coefficient test

Study variables and dimensions	Type	Cronbach's Alpha	Number of items
Dimensions of Organizational Agility	dependent	0.74	7
Pillars of Organizational Agility		0.82	7
Steps of Organizational Agility		0.83	7
Organizational Agility		**0.82**	**21**
Financial Performance	Independent	**0.86**	**6**
Total		**0.83**	**27**

Table (1) shows the results of the Cronbach Alpha test, which ranged between 0.74% and 0.86%, with an overall index of 83%. This indicates its stability, and therefore it is relied upon in the statistical analysis phase.

3.4 Normal Distribution Test

Parametric statistics are the most reliable means of determining the effect value and are appropriate for the nature of the data, provided that their observations in the community from which they were drawn take the form of a normal distribution. To ensure that the obtained data take the form of a normal distribution, the Kurtosis & Skewness test was extracted. It is worth noting that if the value of the skewness coefficient is less than ±1, this indicates that the data are normally distributed. As for the kurtosis test, the distribution is normal if the value of this test is less than ±1.96 . The results of the normal distribution test are shown in Table (2).

Table (2) Results of the skewness and kurtosis coefficient tests to detect a normal data distribution.

Study variables and dimensions	Average	standard deviation,	skewness coefficient,	kurtosis coefficient
Dimensions of Organizational Agility	3.51	0.64	-0.45	0.92
Pillars of Organizational Agility	3.64	0.61	-0.63	0.39
Steps of Organizational Agility	3.51	0.71	-0.58	0.62
Organizational Agility	3.55	0.65	-0.799	0.73
Financial Performance	3.65	0.50	-0.986	0.73

It is clear that the collected data had a normal distribution, as indicated by the results of Table (2), as the values of the skewness coefficient did not fall outside the range of (±1), and the values of the kurtosis coefficient did not fall outside the range of (±1.96) for all variables.

3.5 Characteristics of the study sample according to personal variables

Table (3) Characteristics of the study sample

Variable study	**Title**	**Frequencies**	**Percentage**
Function	Internal Audit	54	32
	Finance Department	59	35
	Credit Risk Management	31	19
	Compliance and Anti-Money Laundering Manager	15	9
	Operational Risk Management	9	5
Qualification	College	18	11
	University	99	59
	Post graduate	51	40
Experience	1-less than 5 years	25	15
	5-less than 10 years	42	25
	10-less than 15 years	44	26
	15 years and more	57	34
Total		**168**	**100**

The following is noted from the previous table:

1. According to the job variable, the financial management and internal audit represent the highest percentage (67%) of the study sample. The internal audit department is one of the departments

required in any commercial bank, which may explain why it represents a higher percentage than other categories. The financial management also represents the highest percentage, as this department is also one of the largest departments in commercial banks in Jordan. The remaining categories represent the lowest percentage (33%), as some banks have only one or two individuals representing these departments. This explains why their numbers are low. Despite this, the internal audit and financial management departments play a significant role in determining the bank's financial performance, whether in terms of monitoring or follow-up, and expressing an opinion on the fairness of the financial statements, thus making judgments about improving financial performance. This may indicate a positive indicator of the nature of the study sample's job.

2- It is also noted that those with a bachelor's degree represent the highest percentage by academic qualification category, at 59%. The direct reason for this may be that internal audit departments are only permitted to appoint those with a bachelor's degree. The same applies to financial management, as most of them hold a bachelor's degree or higher. It is also noted that postgraduate studies account for 40% of the study sample. These percentages may have a positive impact on the study's results and recommendations and are an indicator of the credibility of the study tool and the results obtained.

3- It is also noted that the study sample has very good experience, as the highest category has over 15 years of experience, representing 34%. This is a positive indicator, as organizational agility, financial performance, and monitoring financial performance improvement require appropriate expertise. Experience helps foster creativity and skill, and the study variables require speed, creativity, and skill, which helps increase the credibility of the study tool and the clarity of its variables and items.

3.6 Statistical Processing

First, descriptive statistics, which include the following:

1- Frequencies and percentages: To describe the characteristics of the study sample members and their relative frequency distributions.

2- Arithmetic means: To measure the average responses of study members to the tool items.

3- Standard deviations: To measure the extent of dispersion of study members' responses from their arithmetic mean.

Second: Analytical statistics

1- Using Cronbach's alpha to verify the internal consistency of the study tool and its dimensions.

2- Kolmogorov-Smirnov test: To ensure that the data are normally distributed for statistical analysis and hypothesis testing.

3- Skewness coefficient: An indicator used to measure the degree and direction of symmetry of the probability distribution function for variables and to verify the normal distribution of data.

4- Kurtosis coefficient: To measure the degree of convexity or curvature of the probability distribution function of the data.

5- Linear regression analysis coefficients were extracted to answer the hypotheses.

3.7 Discussion of the results with the study variables

1- **The organizational agility dimensions variable**

Table No. (4) The study sample's opinions on the organizational agility dimensions variable

No	Paragraph	Average	Standard deviation	Rang	Level
1	Responding to environmental changes helps reduce expenses in commercial banks.	3.45	0.45	5	Medium
2	Flexibility in performing job functions helps increase cash flow in the bank.	4.15	0.86	2	High
3	Quickly completing customer transactions helps retain profitable customers in the commercial bank.	3.49	0.61	4	Medium
4	Predicting the occurrence of operational risks in the bank helps improve the bank's financial solvency.	3.06	0.55	6	Medium
5	Studying the internal and external environments helps improve the bank's return on assets.	4.34	0.59	1	High
6	Determining pricing models for customers helps increase the profitability of commercial banks.	2.48	0.91	7	Medium
7	Commercial banks rely on innovation in providing banking services that meet customer needs, which helps increase customer numbers and reduce costs.	3.58	0.51	3	Medium
Total		3.51	0.64		Medium

It is noted from the previous table that the fifth paragraph represents the highest average of 4.34 and a standard deviation of 0.59 according to the opinion of the study sample members, which is represented by: Studying the internal and external environment helps improve the rate of return on assets of the bank. This means that commercial banks in Jordan are based on identifying the strengths and weaknesses of the bank and also identifying opportunities and threats in a way that helps in managing the bank’s assets in a correct manner, which helps in their optimal use. This results in increasing the rate of return on assets from one year to another. It is also noted that the second paragraph represents the second degree of influence with an average of 4.15 and a standard deviation of 0.86, which is represented by: Flexibility in performing job duties helps increase cash flows in the bank. This means that the management of commercial banks in Jordan is able to manage operational risks in a way that helps in the flexibility of distributing tasks among employees and achieving integration in the performance of duties. This helps in increasing the number of customers in a way that helps in increasing the timing and investment of cash flows in commercial banks. This is considered a positive reflection on improving their financial performance. It is also noted that the previous paragraph represents the third degree of influence with an average of 3.58, which is represented by: Commercial banks are based on innovation in providing banking services that keep pace with customer desires, which helps in increasing the number of customers and reducing costs. This means the possibility of getting rid of the costs of activities that are worthless in expenses, which helps in reducing costs and helping in increasing profits for commercial banks. It is also noted that the average variable for organizational agility dimensions is 3.51, with a medium score. This means that the presence of organizational agility dimensions, represented by responsiveness, speed, flexibility, and decision-making, has a positive impact on improving cash flows, reducing the costs of providing banking services, and utilizing assets to optimal use. This helps improve the financial performance of commercial banks in Jordan.

2- **The organizational agility pillars variable**

Table No. (5) Opinions of the study sample regarding the organizational agility pillars variable

No	Paragraph	Average	Standard deviation	Rang	Level
1	Banks use creative thinking to provide banking services that meet the needs and desires of customers.	2.69	0.46	7	Medium
2	Banks delegate authority to employees to manage cash and liquid investments according to clear instructions.	4.29	0.84	2	High
3	Commercial banks use diversification to address financial risks to reduce risk and increase returns.	4.56	0.73	1	High
4	A clear strategic vision within banks helps achieve overall objectives related to profitability and increasing market share.	3.29	0.68	5	Medium
5	The bank has a clear strategic direction in managing customer credit risks or customer default on loans.	3.76	0.55	4	High
6	Commercial banks are changing the management of long-term investments in a way that helps achieve profits.	3.16	0.59	6	Medium
7	The flexibility of the bank's organizational structure helps improve financial performance.	3.79	0.43	3	High
Total		3.64	0.61		Medium

It is noted from the table above that the third paragraph represents the highest average according to the study sample members' opinion, with an average of 4.56 and a standard deviation of 0.73. This is represented by commercial banks' use of diversification in confronting financial risks to reduce risk and increase returns. This means that banks change investment plans from time to time by utilizing the expertise and skills of bank employees in a way that helps reduce risks to the lowest possible level. This has a positive impact on improving the financial performance of commercial banks in Jordan. It is also noted that the second paragraph represents the highest degree of influence, with an average of 4.29 and a standard deviation of 0.84. This is represented by banks' use of delegation of authority to employees to manage cash and liquid investments according to clear instructions. This indicates the existence of trust among administrative levels through the delegation of authority to operational employees to make decisions regarding cash investments or liquidity in general to achieve short-term returns through optimal use of short-term investments. It is also noted that the seventh paragraph has an average of 3.79, which states that the organizational structure has a positive impact on improving the bank's financial performance. This means that there is a clear hierarchy of authority in commercial banks in Jordan, which is reflected in the quality of banking services and, consequently, in financial performance. It is also noted that the average variable has a medium impact of 3.64, meaning that creative thinking, delegation of authority, diversity, and change management help improve the bank's financial performance through diversification in the provision of banking services, increased profits, improved quality of banking services, and liquidity management in commercial banks in Jordan.

3- **Organizational Agility Steps Variable**

Table No. (6) Opinions of the study sample regarding the Organizational Agility Steps Variable

No	Paragraph	Average	Standard deviation	Rang	Level
1	The bank's vision, mission, and organizational procedures are being reviewed, and tasks and responsibilities are being redistributed among employees.	4.37	0.81	1	Medium
2	The bank is addressing environmental changes that impact its financial performance.	3.40	0.68	4	High
3	The bank is identifying the resources needed to achieve appropriate pricing for banking services.	3.09	0.93	6	Medium
4	The bank is using available technology to identify internal and external environmental risks that impact the bank's market value.	3.73	0.86	3	Medium
5	Enhancing employee participation in decision-making helps achieve a competitive advantage for the bank.	3.36	0.55	5	High
6	Joint coordination within the bank reduces administrative and organizational expenses.	4.05	0.48	2	Medium
7	The bank provides technical and logistical support in making investment decisions.	2.61	0.67	7	Medium
Total		3.51	0.71		Medium

It is noted from the previous table that the first paragraph represents the highest degree of influence with an average of 4.37 and a high evaluation degree, which is represented by reviewing the bank's vision, mission, and organizational procedures and redistributing tasks and duties among employees. This means the presence of coordination and integration among employees, which helps in exchanging creative ideas in providing financial services to customers. This helps in finding skills and competencies for employees and helps in reducing unnecessary expenses, which helps in improving the financial performance of commercial banks in Jordan. It is also noted that the sixth paragraph, with an average score of 4.05 and a high evaluation score, is represented by the existence of joint coordination within the bank, which reduces administrative and organizational expenses. This indicates the presence of coordination between the bank's various departments, whether administrative or technical, in a way that helps provide the best banking services to customers and increases their loyalty. This is positively reflected in the bank's financial performance. It is also noted that the fourth paragraph, with an average score of 3.73 and a high evaluation score, is represented by the bank's use of available technology to identify internal and external environmental risks that impact the bank's market value. This indicates that commercial banks are sensitive to internal and external environmental risks that affect the achievement of financial goals, such as remaining in the market and achieving long-term profitability for the bank. It is also noted that the average variable for organizational agility steps has an average score of

3.51, indicating that organizational agility steps have a positive impact on improving the bank's financial performance through collective cooperation, integrating employee ideas, achieving competitive advantages, and providing new banking services to customers.

4- **Financial Performance Variable**

Table No. (7) Opinions of the study sample regarding the variable for organizational agility steps

No	Paragraph	Average	Standard deviation	Rang	Level
1	The bank provides a rapid response to environmental changes, helping to improve financial performance.	4.16	0.55	1	High
2	The bank has collective participants in making flexible management decisions, which helps improve financial performance.	3.49	0.67	6	Medium
3	The bank adopts innovative ideas that help achieve a competitive advantage.	3.64	0.53	3	Medium
4	The bank has a strategic vision that helps improve financial performance.	3.07	0.53	6	Medium
5	The bank has a communication system among employees to exchange information quickly and flexibly, which helps improve financial performance.	4.00	0.48	2	High
6	The bank provides ongoing education on investment alternatives for financial instruments, which improves financial performance.	3.55	0.76	4	Medium
Total		3.65	0.50		Medium

The previous table shows that the first paragraph, with the highest average score of 4.16 and a high rating, represents the bank's rapid response to environmental changes that help improve financial performance. This indicates a rapid response, resulting from advance planning for environmental risks and planning how to deal with them. This helps reduce expected and unexpected losses, which positively impacts the financial performance of commercial banks in Jordan. It is also noted that the fifth paragraph, with an average score of 4.00 and a high rating, represents the bank's possession of a communication system among employees to exchange information quickly and flexibly, which helps improve financial performance. This communication may be a result of the advanced technology used by commercial banks in providing electronic services to customers. This communication between employees and customers leads to the provision of appropriate banking services at prices that suit customers and achieve the desired returns for bank owners. It is also noted that the variable's average score of 3.50 and a medium rating indicate that responding to environmental changes, collective participation in decision-making, adopting innovative ideas, and the presence of a strong communication system between employees and customers all help improve the financial performance of commercial banks in Jordan.

3.8 Hypothesis Testing Results

Results of the main hypothesis test (H0), which states: "There is no statistically significant effect at the significance level (α≥0.05) of organizational agility on the financial performance of commercial banks listed on the Amman Stock Exchange."

To verify the main hypothesis, linear regression analysis was used to measure the impact of organizational agility dimensions on financial performance in commercial banks in Jordan. To do this, the values of the linear correlation coefficient between the variables (R), the coefficient of determination (R2), the values of the standard and non-standard regression coefficients were extracted, in addition to the values of the F and T tests and statistical significance. Table (8) illustrates this:

Table (8): Linear regression analysis of the impact of organizational agility on financial performance in commercial banks in Jordan

Model Summary	Coefficient R		R^2		
	0.171		0.029		
(ANOVA)	Calculated test value (F)		SIG		
	3.15		0.038		
Model/Standard and Non-Standard Transactions	Standard and Non-Standard Transactions				
	Constant B	Standard error	Beta	T value	
Constant	2.931	0.381		4.208	.000
Organizational agility	0.267	0.139	0.193	2.145	0.041

It is noted from Table (8) that the value of the correlation coefficient (R=0.171), and the value of the coefficient of determination (R2=0.029), meaning that (2.9%) of the explained variance in financial performance can be explained by the application of organizational agility in all its dimensions combined. This effect is confirmed by the calculated value of the analysis of variance test (F), which amounted to (3.15) with a significance level of (Sig=0.038), which aims to identify the explanatory power of the impact model. The result indicates the suitability of the regression test model to measure the relationship between the independent and dependent variables, which follows the linear model. As can be seen from the table, the organizational agility variable had a positive impact on the financial performance of commercial banks listed on the Amman Stock Exchange. The beta value reached (β = 0.193), indicating that any increase or change of one standard unit in the implementation of organizational agility is matched by an increase or change of (0.193) standard unit in financial performance. The t-test value reached (2.067) with a statistical significance of (0.041). This value is considered statistically significant at the significance level (α ≥ 0.05). Based on the t-test rule, which stipulates that the null hypothesis is rejected if the significance value of the t-test is less than (0.05), the decision is therefore to accept the alternative hypothesis, which states: "There is a statistically significant effect at the significance level (α ≥ 0.05) of organizational agility on the financial performance of commercial banks listed on the Amman Stock Exchange."

The first sub-hypothesis is "There is no statistically significant effect at the significance level (α≥0.05) of organizational agility dimensions on the financial performance of commercial banks listed on the Amman Stock Exchange."

To verify the first hypothesis, linear regression analysis was used to measure the impact of organizational agility dimensions on financial performance in commercial banks in Jordan. To do this, the values of the linear correlation coefficient between the variables (R), the coefficient of determination (R2), the values of the standard and non-standard regression coefficients were extracted, in addition to the values of the (F) and (T) tests and statistical significance. Table (9) illustrates this:

Table (9): Linear regression analysis of the impact of organizational agility dimensions

Model Summary	Coefficient R		R^2		
	0.153		**0.023**		
ANOVA	Calculated test value (F)		SIG		
	5.29		**0.046**		
Model/Standard and Non-Standard Transactions	Standard and Non-Standard Transactions				
	Constant B	Standard error	Beta	T value	
Constant	3.91	0.381		2.93	.000
organizational agility dimensions	0.250	0.143	0.164	2.145	0.041

It is noted from Table (9) that the value of the correlation coefficient (R=0.153), and the value of the coefficient of determination (R2=0.023), meaning that (2.3%) of the explained variance in financial performance can be explained by applying the dimensions of organizational agility. This effect is confirmed by the calculated value of the analysis of variance test (F), which amounted to (5.29) with a significance level of (Sig=0.046), which aims to identify the explanatory power of the impact model. The result indicates the suitability of the regression test model to measure the relationship between the independent and dependent variables, which follows the linear model. As can be seen from the table, the organizational agility dimensions variable had a positive impact on the financial performance of commercial banks listed on the Amman Stock Exchange. The beta value reached (β = 0.164), indicating that any increase or change of one standard unit in the implementation of organizational agility is matched by an increase or change of (0.164) standard units in financial performance. The t-test value reached (2.067) with a statistical significance of (0.041). This value is considered statistically significant at the significance level ($\alpha \geq 0.05$). Based on the t-test rule, which stipulates that the null hypothesis is rejected if the significance value of the t-test is less than (0.05), the decision is therefore to accept the alternative hypothesis, which states: "There is a statistically significant effect at the significance level ($\alpha \geq 0.05$) of organizational agility dimensions on the financial performance of commercial banks listed on the Amman Stock Exchange."

The second sub-hypothesis is: "There is no statistically significant effect at the significance level ($\alpha \geq 0.05$) of the organizational agility pillars on the financial performance of commercial banks listed on the Amman Stock Exchange."

To verify the second hypothesis, linear regression analysis was used to measure the impact of organizational agility pillars on financial performance in commercial banks in Jordan. To do this, the values of the linear correlation coefficient between the variables (R), the coefficient of determination (R2), the values of the standard and non-standard regression coefficients were extracted, in addition to the values of the F and t tests and statistical significance. Table (10) illustrates this:

Table (10): Linear regression analysis of the impact of organizational agility pillars on financial performance in commercial banks in Jordan

Model Summary	Coefficient R		R^2		
	0.198		**0.039**		
ANOVA	Calculated test value (F)		SIG		
	4.58		**0.034**		
Model/Standard and Non-Standard Transactions	Standard and Non-Standard Transactions				
	Constant B	Standard error	Beta	T value	
Constant	4.01	0.429		3.09	.000
organizational agility pillars	0.310	0.163	0.194	2.145	0.033

It is noted from Table (10) that the value of the correlation coefficient (R=0.198), and the value of the coefficient of determination (R2=0.039), meaning that (3.9%) of the explained variance in financial performance can be explained by the application of the pillars of organizational agility. This effect is confirmed by the calculated value of the analysis of variance test (F), which amounted to (5.29) with a significance level of (Sig=0.046), which aims to identify the explanatory power of the impact model. The result indicates the suitability of the regression test model to measure the relationship between the independent and dependent variables, which follows the linear model. As can be seen from the table, the organizational agility pillars variable had a positive impact on the financial performance of commercial banks listed on the Amman Stock Exchange. The beta value reached (β=0.194), indicating that any increase or change of one standard unit in the implementation of organizational agility pillars is matched by an increase or change of 0.194 standard units in financial performance. The t-test value reached (3.09) with a statistical significance of (0.033). This value is considered statistically significant at the significance level (α≥0.05). Based on the t-test rule, which stipulates that the null hypothesis is rejected if the significance value of the t-test is less than (0.05), the decision is to accept the alternative hypothesis, which states: "There is a statistically significant effect at the significance level (α≥0.05) of the organizational agility pillars on the financial performance of commercial banks listed on the Amman Stock Exchange."

The third sub-hypothesis is: "There is no statistically significant effect at the significance level (α≥0.05) of organizational agility steps on the financial performance of commercial banks listed on the Amman Stock Exchange."

To verify the third hypothesis, linear regression analysis was used to measure the impact of organizational agility steps on financial performance in commercial banks in Jordan. To do this, the values of the linear correlation coefficient between the variables (R), the coefficient of determination (R2), the values of the standard and non-standard regression coefficients were extracted, in addition to the values of the F and t tests and statistical significance. Table (11) illustrates this:

Table (11): Linear regression analysis of the impact of organizational agility steps on financial performance in commercial banks in Jordan

Model Summary	Coefficient R	R^2
	0.215	**0.046**
ANOVA	Calculated test value (F)	SIG

			5.92		0.047
Model/Standard and Non-Standard Transactions	Standard and Non-Standard Transactions				
	Constant B	Standard error	Beta	T value	
Constant	2.83	0.362		3.83	.000
organizational agility steps	0.261	0.146	0.149	2.145	0.024

It is noted from Table (11) that the value of the correlation coefficient (R=0.215), and the value of the coefficient of determination (R2=0.046), meaning that (4.6%) of the explained variance in financial performance can be explained by the application of organizational agility steps. This effect is confirmed by the calculated value of the analysis of variance test (F), which amounted to (5.92) with a significance level of (Sig=0.047), which aims to identify the explanatory power of the impact model. The result indicates the suitability of the regression test model to measure the relationship between the independent and dependent variables, which follows the linear model. As can be seen from the table, the organizational agility step variable had a positive impact on the financial performance of commercial banks listed on the Amman Stock Exchange. The beta value reached (β=0.149), indicating that any increase or change of one standard unit in the implementation of organizational agility steps is matched by an increase or change of 0.149 standard units in financial performance. The t-test value reached (3.09) with a statistical significance of (0.033). This value is considered statistically significant at the significance level ($\alpha \geq 0.05$). Based on the t-test rule, which stipulates that the null hypothesis is rejected if the significance value of the t-test is less than (0.05), the decision is to accept the alternative hypothesis, which states: "There is a statistically significant effect at the significance level ($\alpha \geq 0.05$) of organizational agility steps on the financial performance of commercial banks listed on the Amman Stock Exchange."

4. Study Results and Recommendations

First, Study Results

The study reached the following results:

1. The dimensions of organizational agility impact the financial performance of commercial banks in Jordan in several aspects, the most important of which are:

- The existence of studies of the internal and external environments of commercial banks, which anticipate opportunities and threats before they occur, and identify the bank's strengths and weaknesses with the aim of utilizing them to achieve the bank's overall objectives and the strategies that management aspires to achieve.
- The flexibility in performing the functional tasks of commercial banks helps increase the timing of the bank's cash flows. This increases the bank's liquidity and helps achieve short-term returns that help improve its financial performance.
- Commercial banks adopt innovative ideas, both from employees and customers, with the aim of achieving integrated ideas that meet customer needs for high-quality banking services, which positively impacts the bank's financial performance.

2. The pillars of organizational agility help improve the financial performance of commercial banks in Jordan through diversification of short- and long-term investments. Diversified investments contribute to improved financial performance. Furthermore, a system for delegating authority from administrative to technical positions within the bank ensures that employees are

part of the decision-making process, in light of institutional governance for all bank employees. This helps improve financial performance within banks.

3. A sound organizational structure that clearly articulates the lines of authority and the distribution of tasks among employees in commercial banks in Jordan helps customers process their transactions with flexibility, ease, and convenience. This helps retain customers and attract new ones, helping the bank remain competitive in the market.

4. The clarity of the banks' vision and strategies, whether for management, employees, or customers, within commercial banks in Jordan has helped improve financial performance through continuous review and occasional amendments. Joint coordination among the bank's stakeholders enables an agreement to be reached that meets the desires of all parties dealing with the bank, in light of clear and specific legislation for each party. This helps improve the financial performance of banks.

5- The technology used in commercial banks in Jordan helps fulfill customer desires and needs, and allows for modifications to achieve customer objectives at the appropriate price and achieve the desired return for the owner in commercial banks in Jordan.

6- Organizational agility has a positive impact on improving financial performance in commercial banks in Jordan.

Second: Recommendations

Based on the results of the study, the following recommendations can be made:

1- The need to establish departments whose function is to provide technical and logistical support to bank stakeholders to facilitate their transactions and provide appropriate response times. This will have a direct impact on reducing unnecessary expenses and administrative costs, thus enhancing profitability in commercial banks in Jordan.

2- The need to adopt innovative ideas, whether for employees or customers, in commercial banks. These ideas should be studied through regulations and instructions, and the best ideas that achieve financial objectives and improve the financial performance of commercial banks in Jordan should be selected.

3- The need to disclose, in special reports, the benefits and costs of implementing modern management methods in commercial banks, and to identify the short-term and long-term effects to persuade bank owners to implement modern management methods.

4- Appointing employees with appropriate skills and technological knowledge through specialized committees helps achieve a competitive advantage for employees, management, and customers in commercial banks in Jordan.

5- The necessity of holding training courses and continuous automated education for bank employees on organizational agility, demonstrating the advantages and benefits of its implementation in commercial banks in Jordan, and identifying the impact of its implementation on performance and employee performance, not just financial performance.

6- Applying the study to other sectors in Jordan, such as the industrial or services sectors, to gain a comprehensive understanding of the impact of organizational agility on financial performance.

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