

## Factors Affecting to Employee's Performance. A Study of Islamic Banks

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### Abstract

This research aspires to examine the factors for employee performance in Islamic Banks. Based on the literature argued, the three components assessed as the essential factors persuade the employees' performance which requires to be considered. The study question reclines, although each of those elements has an immediate and limited consequence on the employees' performance or else. Applying the quantitative technique, the population of this research was 60 respondents with N=50. The primary data collected in the questionnaires form with a Likert scale were analyzed then applying the method of multiple regressions. The findings disclose that the value of the determination coefficient test is 60.1 percent, showing that the employees' performance is clarified by motivation; communication and job stress factors, although the left over 39.9 percent are connected with other factors. Furthermore, the F test shows that the job stress (X1), motivation (X2) and communication variables (X3) at the same time influence employees' performance, although the T test indicates that both job stress (X1) and communication (X2) variables have no incomplete result on the employees' performance, while the motivation variable (X2) has a partial effect on employee performance.

### Key words

Employee performance, job stress, communication, motivation, islamic banks

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### 1. Introduction and literature review

Organizational performance is a symbol of the ability of an organization to achieve efficiently individual objectives (Venkatraman and Ramanujam, 1986). One component which is measurable of the employees' performance throughout production stage. Numerous researches have been launching various procedures to assess employee's performance (Wong and Wong, and Prajogo 2007). This comprises the Job Stress, Motivation and communication of individual towards the completed works which are in agreement with the job during a particular time period- in further words, the measurement classifications must have a few standard formations which can be relied upon.

Employee performance is also recognized as job performance of an employee at workplace. It is thought as an essential component in the organizational success. According to Otley (1999), organizational success and productivity depends on the employee performance. Employee performance will be higher level on the organizational achievements. Herzberg *et al.* (1959) explained in words of managerial perspective of the performance like as "let an employee do what I want him to." On the other hand, another study defines that, the ability of any person to accomplish its targets and goals as well as fulfilling the anticipations of his directors or completing the organizational goals followed by the top management is said about employee performance (Lewis, 1999; Gloet, 2006; Mathis and Jackson, 2011).

In the opinion of Judge and Ferris (1993), possibly there is no system of human resources more essential in organizations rather than performance assessment and the ratings of employee's performance present critical judgments that highly pressure a variety of successive human resource's procedures and conclusions. Often Performance is simply described the output words – the success of quantified goals. But performance is not only a problem of what people get but how they accomplish the organizational goal.

The Oxford English Dictionary assures this by combining the phrase bringing out its explanation of performance: The completion, execution, moving out, handling anything ordered or taken on. High performance outcomes from particular attitude, particularly flexible behavior and the effective utilize of the necessitated skills knowledge and capabilities.

Performance management must scrutinize how outcomes are gotten because this gives the necessary information to understand what requires to be done to develop those outcomes (Armstrong, 2006:497-498). According to Asa'd (1991) and Chaplin (2005), employee performance is described as an individual results depended on the size and behavioral procedures for job related , and which followed to result, particularly behavior which can change the surroundings in certain procedures. On other side, Bayley (1990) explained that Employee performance is a verification of the outcomes constructed in a definite job activity or function during particular time period correlated with organizational goals. It is the outcome created by a particular functional component or individual action over a given specific time and not the personal uniqueness of employees who doing work.

## **2. Factors Influencing to Employee's Performance**

### **2.1. Job Stress**

It is declared that job stress is created when anyone cannot appropriately harmonize job demands and available resources with personal capabilities (French, 1975). He defines that job stress is taken from a condition of job environment which shows threat to anyone or individual. Some organizations may require achieving a certain work level, while their employees might be incapable to manage assigned works. It is explained that the demand surpasses an individual capacity which concurrently fails to make happy to upper management. Furthermore, job stress has been identified generally as a social issue (Mizuno *et al.*, 2006) which has a mixture of components which interrupts the workers psychologically and physically (Lu, 1997), and distresses whole health care (Conway *et al.*, 2008). In this line this is studied that have been performed on the impact of job stress in words of medical problems just like gastroenteritis, sleep disorders, heart disease and lot of other accidents which will reduce the level job performance, and the enhanced rate of job displacement and absence (McVicar, 2003; Mitoma *et al.*, 2008; Muecke, 2005; Poissonnet and Veron, 2000). Although it has been declared that a small level of pressure can carry out the growth in personnel's capability, however too much pressure brings negative physical and mental changes (Raeissi and Tavakoli, 2002). This relation can be demonstrated with an inverted-U shape design (Sullivan and Baghat, 1992) indicating that the absence of stress generates no motivation to any employee's performance.

### **2.2. Physical Stress**

Burnout is a condition in which no longer an individual can sustain any extra pressures from her/his job and feels totally control by stress (Pines and Kafry 1978). Due to stress there are certain physical outcomes which are mentioned in the literature. Headache and back pain have been recognized as unfavorable results of organizational burnout by Burke and Mikkelsen (2006). The physical, psychological and mental requires placed on an employee because of organizational pressures over an extended time period, outcomes in ever enhancing personal sacrifices on employee's part which if stay unresolved outcomes in burnout (Mckee and Massimilian, 2006). Lot of bank employees have to perform although remaining settled on the same rank for long time period throughout the day that affects negatively their mental and physical health. The literature recommends that employees experiencing expanded unnecessary job demand may have a high level risk of physical burnout. Accordingly, the following hypotheses are kept forward: behavioral effort by the personality to control the atmosphere, and which can guide to a trouble which may generate stress for the person heading to burnout or may affect the organizational environment.

### **2.3. Psychological Stress**

Psychological burnouts are also recognized in the present literature as related by stress. An employee who bears organizational stress is not capable to meet the organizational anticipations. These

results turn the outcome in well identified signs of burnout which is puzzled irritability and anger (Savery, 1988). Demerouti *et al.* (2005) major identification of burnout symptoms like as isolation, lack of personal execution and exhaustion. Many studies have related burnout with number of physical health and psychological issues which comprise insomnia along with fatigue, feelings of isolation, misdirected, headache, anger, and sleepiness (Maslach and Jackson, 1982; Savery, 1988; Mckee and Massimilian, 2006). It is verified by the literature which enhancing stress is connected to psychological burnout.

#### **2.4. Organizational Stress**

Organizational burnout is also written in the existing literature as an impact of the stress. Burnout has been major an issue in the modern working environment that has been searched to have increased the absenteeism and many sick leaves by the employees (Leiter and Maslach, 2000). Correspondingly another comprehensive research (Weisberg, 1994) relating different perspectives of burnout expose that physical and psychological characteristics of burnout perform an vital role in clarifying the employee's desire to suspend. Burnout is a direct result of an individual's thinking about job satisfaction and her/his performance that turn ultimately produces organizational commitment outcome in a desire to renounce (Low *et al.*, 2001). Burnout watched by an employee harmfully involves his/her commitment level to the organization (Tan and Akhtar, 1998). In a research of behavioral results of burnout in organizations, Singh *et al.* (1994) have recognized job satisfaction alongside with organizational promise and desire to suspend as aftermaths of work-related burnout.

#### **2.5. Motivation**

DeCenzo and Robbins (1996) describe a motivation as the desire or willingness to perform something, stated by the activity or the capability to satisfy some requirements. Widely the investigation on employee's motivation have been implemented today's enterprises across all divisions, despite their size. Those enterprises realized that the motivational actions of their employees are essential in order to accomplish the organizational objectives. The motivated employees belong to self-satisfied manners, self-achievement and commitment which are expected to create better work quality and respect to the organizational policies which extensively will materialize competitive advantage and efficiencies. Motivation enhances the job involvement by performing more meaningful work and interesting as well as the reality that it maintains the employees more creative and develops their successive job performance (Kamery, 2004; Ekerman, 2006). The employee motivation is clearly essential. Actually, it is one of the most essential and important elements for the success of employees, and eventually the organizational targets and objectives (Berman *et al.*, 2010). Ololube (2006) explains that motivation towards work, whether intrinsic or extrinsic are very necessary in the worker's lives because they make the basic reason for working in life. It signifies the complex needs and forces which provide the power for an individual to do a particular work (Shulze and Steyn, 2003). Furthermore, employee motivation provides as an important factor of business activities whereby high motivation matches with job satisfaction, an intelligence of pride in someone's effort, a lifelong organizational commitment which develops performance and production (Linz *et al.*, 2006). Similarly, for Islamic organizations, this component is helpful to scrutinize the employees' performance, even though the findings might be unclear.

Harmer (1991) describes the sense of motivation as the "internal drive" which pushes someone to perform any work. If we consider that our objective is performing value and attractive for us, subsequently we attempt to accomplish that objective; this is identified "the action taken by motivation". Lightbown and Spada (1999) note that motivation in second language education is somewhat confuse to study that can be clarified terms of two factors: beginner's communicative requirements and their attitudes towards the second language community.

In addition, Parsons, Hinson and Brown (2001) describe motivation as an essential factor or component in the learning procedures. Learning and motivation have the similar importance in order to accomplish some work. Learning builds us to get new skills and knowledge motivation pushes us or encourages us to go through the learning procedures.

Gardner (1982), in his socio-educational model, communicates that motivation is identified to be written three factors. These are effort, desire and affect. Effort recommends to the time taking studying the

language and learner drive. Desire denotes that how much the learner wants to be capable in the language, and affect means the learner's emotional responses connected to language study.

Aree Punmanee (1991) sights motivation as the procedure stimulated by incentives to accomplish desired objectives, conditions or behaviors. Motivation is the continuous procedure supported to person's desire.

## **2.6. Communication**

It recommends to the action, contact or double interactions among the persons in meanings, understanding and delivering information (Fisher, 1980). Many professional have communicated mixed views on communicative capability utilized as a interpreter of employee achievement (Ryan and Sackett, 1987). The significance of communication cannot be rejected for organizations, as they use their capability to force the bottom-line- as initiated in growing support related with work creativity (Camden and Witt, 1983; Papa and Tracy, 1987; Snyder and Morris, 1984).

Communication may grip feelings generated or words stated. Actually, communication starts with the welcome symbol when parent go into the school building first time (Chambers, 1998). Welcome symbols are showing the range of cultural languages spoken in the school environment generate an even more attracting environment (Lai and Ishiyama, 2004). The next satisfaction might be conversely, smile, lack of agreement by office employees. Also Parents may be influenced positively by the purity of student artwork on the walls, the sounds in the hallway and the school grounds. A "customer-friendly" school atmosphere replicates how highly communication with parents is preferred by school employees (Chambers, 1998). Explained communication depends on one-way or two-way replacements (Berger, 1991). One-way communication shows when teachers get to notify parents about activities, events, or student development throughout a variety of resources, such as an starting letter at the beginning of the school year, classroom or communication books, school newsletters, report cards, school Web sites, radio announcements and TV announcement so on. Two-way communication contains interactive discussion between parents and teachers. Conversations may transpire during home visits, open houses, telephone calls, parent-teacher conferences, and many school-based and community based activities. Actively teachers should integrate both strategies to exploit sharing information or message with parents.

## **3. Problem statement**

It is fact that, employees' performance is important to be searched. However, the variables which are caused to influence the employee's performance in the organization comprising job stress, motivation, and communication. These elements to the Islamic banks are faced by outdoor market pressure and altering social values for employee's performance. Particularly, employees must be entrusted to their company. They must be agreeable and capable to give better struggle to support their organizations for becoming successful. They must be ready to go away from what is anticipated of them to distribute excellent work. Good employees are motivated by their work and ponder for the future success of their organization.

## **4. Objective of study**

The main purpose of this research assessing the Factors Affecting the Employee's Performance in Islamic Banks of Larkana, Sindh, Pakistan.

- To analyze the factors affecting employee performance in Islamic banking sector;
- To evaluate the relationship of employee performance in Islamic banking sector;
- To recognize the challenges are faced on employee's performance at Islamic Bank.

## **5. Significance of the study**

This study supports sector in Pakistan particularly Islamic banks currently which activates competitively. It identifies operational chances to develop and encourage the staff in Islamic banks for high performance of organization. Although it recognizes a chance which can support variety to them which risks and develops the productivity of their operations, the government can apply the same document to bring significant developments in the formulation of the laws, rules, and regulations. Moreover, the results

obtained helping in academicians and investigation in doing more researches on the same subject matter with the object of developing employee performance not only of Islamic Banks, but also in Islamic banks and other banks in Pakistan. The research also provides a guideline for future suggestion for both academicians and practitioners who are conducting research on same topic. Furthermore the study objective is making Independent Study, which is a partial fulfillment of PhD degree course work.

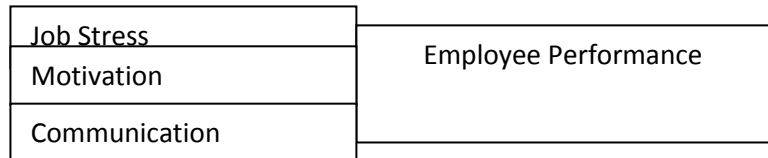


Figure 1. Theoretical framework

Source: Muda, I., Rafiki, A. and Harahap, M.R., 2014.

## 6. Methodology of research

Research design is the blueprint for fulfilling research objectives and answering research questions (John *et al.*, 2007:20-84). It ensures that the study would be relevant to the problem and that it uses economical procedures. In this study, a quantitative approach of doing research was employed, which has been practiced, as recommended by Creswell (2009:203-216). A quantitative approach is one in which the investigator primarily uses postpositive claims for developing knowledge, i.e., cause and effect relationship between known variables of interest or it employs strategies of inquiry such as experiments and surveys, and collect data on predetermined instruments that yield statistical.

### 6.1. Sampling technique

The random sampling technique will be on the basis of employees of Islamic banks in Pakistan. The research is conducted by the researcher quantitative research for the study. Quantitative research includes surveys from 8 Islamic banks, just like Dubai Islamic Bank, Al-Baraka Bank, Bank Alfalah Islamic, Meezan Bank Limited, Standard Chartered Bank, Askari Bank Ltd, MCB Islamic Banking, and UBL Islamic Banking from Larkana city in Pakistan.

### 6.2. Questionnaire design

The instrument used to collect the information's from the respondents is a structured questionnaire. In this questionnaire Likert Scale is used, it is structured in closed ended, multiple choice, questions to extract the information from the respondents.

### 6.3. Samples size

The sample size is 60 employees from Islamic banks from Pakistan. *The primary data:* The primary data is collected through distributing questionnaire from banking employees. *The secondary data:* The secondary data are collected through books, research papers, websites, and journals.

Table No. 1 Questionnaire distribution and Response rate

Banks	Questionnaires given	Questionnaires filled	Response rate (%)
Dubai Islamic Bank	8	8	13.33%
Al-Baraka Bank	4	2	3.33%
Bank Alfalah Islamic	8	7	11.67%
Meezan Bank Limited	8	7	11.67%
Askari Bank Ltd	8	7	11.67%
MCB Islamic Banking	8	8	13.33%
UBL Islamic Banking	8	8	13.33%
Islamic Banking	8	8	13.33%
Total	60	50	90%

Sixty questionnaires were given across the Eight Islamic banks located in Larkana a city, out of which 50 were successfully completed and recovered, presenting 90% response rate. Out of the 60 questionnaires managed as represented in the above table 8, 4, 8, 8, 8, 8, 8, 8 were given to Dubai Islamic Bank, Al-Baraka Bank, Bank Alfalah Islamic, Meezan Bank Limited, Askari Bank Ltd, MCB Islamic Banking, and UBL Islamic Banking of Islamic banks respectively. The many questionnaires recovered from these Islamic banking in Larkana city are 13.333%, 3.333%, 11.667%, 11.667%, 11.667%, 13.333%, 13.333% and 13.333% for Dubai Islamic Bank, Al-Baraka Bank, Bank Alfalah Islamic, Meezan Bank Limited, Askari Bank Ltd, MCB Islamic Banking, and UBL Islamic Banking of Islamic banks respectively.

The descriptive statistical analysis showed in to two parts, the first is for dummy variables such as gender, age, experience and qualification by using percentages.

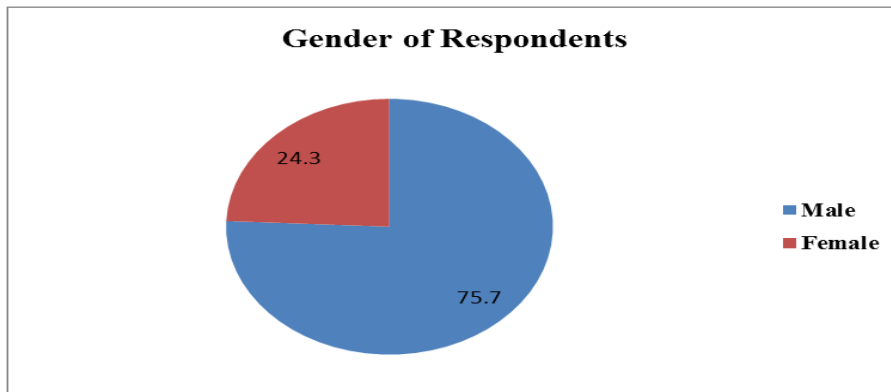


Figure 2. Distribution of sample employees by sex

From the above pie chart regarding their gender that from those 55 respondents included for the analysis in this study, 75.7% of them are males whereas the remaining 24.3% are females. Randomly, this signifies that there is male dominancy with in the respondents for the study under consideration.

Table 2. Age distribution of the respondents

Age group	Frequencies	Percentages (%)
25 or under years	5	9%
26 - 40 years	35	64%
41-55 years	10	18%
56 or older years	5	9%
Total	55	100%

As mentioned in Table No. 2, out of 50 questionnaires recovered, 64% of the respondents were at the age of 26-40 years, and 18% of the respondents were at the age of 14-55 years. Notably, 9% of the respondents were at the age of 25-under years and 9% of the respondents were at the age more 56 or older years. Linking to this respondents' response, it is taken that employees' performance tends to enhance all through working life because younger people have better performance than older people, since, due to a longer career (Mckenna 2000): hence age have significant relationship with employees' performance.

Table 3. Level of Education of the Respondents

Responses	Frequency	Percentages (%)
Bachelor	30	55%
Master	20	45%
M.S/M.phill	0	0%
PhD	0	0%
Total	50	100

It was very essential to verify educational level of the respondents. This is very important in employees' performance. The finding on Table 3 shows that 30 (55%) respondents had reached the Master, while 20 (45%) of respondents are Bachelor Degree, 0 (0%) of respondent were MS/ M.Phil. meanwhile 0 (0%) of respondent were Ph.D. This finding implies that the level of education increase the skills required by employees' performance (Green and Gallie, 2002); hence level of education has significant relationship with employees' performance.

Table 4. Validity and Reliability Test

Variables	Item	Cronbach's Alpha
Job stress	11	.873
Motivation	12	.852
Communication	13	.830
Employee performance	08	.860

The validity test is concluded throughout an accurate measurement procedure, although, the reliability test is recommended as an instrument utilized to determine the items in a questionnaire which perform as the indicators of the constructs or variables. Nunually (1978) has recommended that the Cronbach alpha coefficient of a scale should be above 0.7. Based on the data collected from 50 respondents, all the independent variables with a total of 42 thirty four questions contained under three variables, namely; job stress, motivation and communication as showed in the Corrected Item-Total Correlation (r) column, are all larger than the *r* table, thus are showed as valid questions. On the other hand, the dependent variables of Y with eight questions showed in the Corrected Item-Total Correlation (r) column are all larger than the *r* table, where *r* table is 0.4044, thus those questions are similarly declared as valid questions. For the result of the reliability test, it is found that the variable of Y against the ten questions, a Cronbach's Alpha of 0.860 is acquired, thus all questions related to Y are reliable. For the variable X1, the Cronbach's Alpha obtained is .873, thus all the ten questions are reliable. Next, the result for X2 has found a Cronbach's Alpha of 0.852, thus the eleven questions are reliable. For the variable of X3, the test has come to a Cronbach's Alpha of 0.830, thus the eleven questions are reliable.

#### 6.4. Multiple Regression Analysis

As depicted in Table 4.1, based on the multiple regression test, the expected model is:

$$Y = f (\beta_1X_1 + \beta_2X_2 + \beta_3X_3) \tag{1}$$

$$\text{Employees' Performance} = 9.355 + 0.017X_1 + 0.067X_2 + 0.638X_3 + \epsilon$$

This test highlights that the value of determinant coefficient which is 60.7% employees' performance at the two Islamic banks can be explained by the variables of job stress, motivation and communication, while the remaining of 39.3% are describable by other factors. The F-test has shown that job stress (X1), motivation (X2) and communication (X3) variables simultaneously influence employee performance.

Table 5. Coefficient Determination Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.795 <sup>a</sup>	0.631	0.607	0.15444	0.631	26.267	3

a. Predictors: (Constant), Job Stress, Motivation, Communication

b. Dependent Variable: Employee Performance

As the T test shows (Table 5) that job stress (X1) and motivation (X2) variables have no partial effect on the employees' performance, the communication variable (X3) has partial effect on employees' performance. From these equations, it can be concluded that if the job stress, motivation and communication variables are ignored, then the employees' performance has a value of 1.890 if there is an additional value of 1 on the communication variable, then it is followed with the improvement in performance with a value of 0.391.

Coefficients								
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	1.89	0.217		8.725	0		
	Id_JS	-0.164	0.101		-1.617	0.113	0.15	6.675
	Id_Mo	0.391	0.124		3.162	0.003	0.131	7.661
	Id_Co	0.233	0.066		3.53	0.001	0.573	1.745

- a. Dependent Variable: Dep\_JS
- a. Dependent Variable: Dep\_JS

**6.5. The Significance of the model**

Normality Test. Ghozali (2006) states that the normality can be seen on the data distribution when the curve does not pass through either the left or the right. As depicted in Figure No. 3, it shows that the data output is normally distributed.

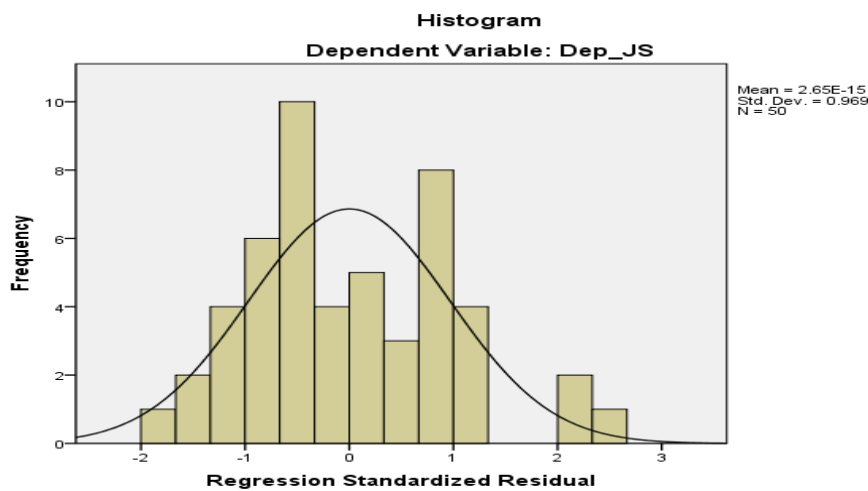


Figure 3. Dependent Variable: Employee Performance

**6.6. Multicollinearity test**

This test seeks to see whether the regression model has a correlation between independent variables. The multicollinearity is used to show the linear relationship among those variables. As depicted in Table No. 6, it is found that the multiple regression test has no collinearity problem because the VIF on job stress (6.675), motivation (7.661) and communication (1.745) shows a value lower than a value of 10 and the values of tolerance statistics being well above 0.1.

Table 6. Test of Correlation Test

4.7 Correlation				
Correlations				
		Id_JS	Id_Mo	Id_Co
Id_JS	Pearson Correlation	1	.879**	.061
	Sig. (2-tailed)		.000	.674
	N	50	50	50
Id_Mo	Pearson Correlation	.879**	1	.363**
	Sig. (2-tailed)	.000		.009
	N	50	50	50
Id_Co	Pearson Correlation	.061	.363**	1
	Sig. (2-tailed)	.674	.009	
	N	50	50	50

\*\* . Correlation is significant at the 0.01 level (2-tailed).



Table No. 6 shows that the p-value is 0.879 which is more than the significant level of 0.05, ( $p > 0.05$ ). Therefore,  $H_0$  will be accepted and  $H_1$  is rejected since there is a negative significant relationship on communication towards employee's performance in banking industry. The result indicates that Person Correlation (r-value) is 0.114, 12.4%, this represent that there is a positive relationship between motivation and employees 'performance. Thus, when increasing in communication will lead to increase in employees 'performance. The value of this correlation coefficient 0.124 is fall under coefficient range from + 0.00 to + 0.20. Therefore, the relationship between motivation and employee performance is slight or almost negligible.

## 7. Conclusions

The purpose of this study was to clarify the determinant factors affecting individual performance in Islamic banks in Larkana city. Ability has insignificant role in explaining employee performance. Employees of Islamic banks skill are thereby intensifying the insignificance of ability. Motivation strongly determines employee performance in Employee of Islamic banks. As we see the extent of motivation, motivated young employees perform better than their elder counterparts showing that youngsters are more entrepreneurial. Youngsters tend to perform better and exert more effort compared to their elder counterparts. Hence, through years of experience both motivated and non-motivated employees tend to have similar individual performance. This means that after some period of time the provision of motivation to the employees couldn't assure the exploitation of their better performance while performing their job.

In this research the result regarding age and performance relationship agrees with that of Kanfer and Ackerman (1989) claiming that the attractiveness of higher levels of job performance is expected to decline with age. Youngsters tend to perform better and exert much effort so as to create good image with their supervisor. As employees got older and older ultimately their performance will decline.

On the other hand, those employees with a higher educational qualification are greatly dissatisfied with their jobs. This is perhaps the work environment is not conducive for them. The incentives and other motivators in the organization are not as expected and equivalent to their educational qualification. Though they might know the theoretical basis of entrepreneurship, they could not make it in practice. In fact, due to relatively higher level of job satisfaction, those employees with low educational qualifications perform better than their highly educated counterparts. Training has a direct and significant effect on the performance of employees of Ethio telecom. Newton (2006), Viscal (2011), Pulakos *et al.* (2000), and Mubashar and Muhammad (2011) in their respective study found out those organizations without viable training programs would fail to provide employees with frequent opportunities to practice and enhance their capabilities, which ultimately affect the performance of employees.

## 8. Recommendations and future direction

Granting Motivation for employees without bias is recommendable to perform their task. The motivators have the ability to create an effective motivation in individuals in order to be able to perform and exert considerable effort but Islamic banks cannot use motivators until all the hygiene factors have been fulfilled. This implies that non-monetary incentives (like recognition of their work and career development) are better to keep employees motivated and satisfied in their work. It is better for Islamic banks to enhance employees 'performance by investing more in training and development program. Employees need up-to-date knowledge and skills to perform well because training continually nourish their work attitude and behavior. Therefore, further research should investigate in depth how individual performance within Islamic banks varies over time. Panel data econometric modeling might be used to explain the determinants of performance across time. Similarly, future empirical research in the area in question will be helpful in considering the space-time differences in explaining determinants of individual performance.

It would be interesting to perform similar tests, including other variables such as role perception; the role of the supervisor as a determinant of performance in employees could be added to the model. Practically all existing theories of leadership contend that supervisors (i.e. leaders) can have a significant effect on the performance of individuals inside organizations. More research is also required on how entrepreneurship ability can be developed and —made to happen in the Islamic banks context.

## 9. Limitations of the Study

The study is being on ground of question, research choose lot of other areas of study is susceptible to numeral factors. The following were the problems expected to collect the data during the study:

- (i) Time was too short from some aspects it required more time for exploring.
- (ii) Financial problems were faced the procedures of collection the data.

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