The Perceived Organizational Reputation in Islamic Banks

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Abstract: It aimed to identify the perceived organizational reputation in Islamic banks in Palestine, and the study adopted the descriptive analytical approach, and a questionnaire was designed as a tool for the study, and the study community was represented by all workers in Islamic banks from the top and middle management, and the study was applied to the Palestinian Islamic Bank, And the Arab Islamic Bank; the comprehensive inventory method was used, given the small size of the study sample, as questionnaires were distributed to (175) workers, and a number of (5) categories were chosen from each branch of the bank, namely (general manager, deputy general manager, branch manager, Department Head, Department Director), and 164 questionnaires were retrieved with the rate of recovery (93.71%). The study showed a number of results, the most important of which is that there is a perceived organizational reputation of a high level in Islamic banks in Palestine at a rate of (79.93%). In addition, there are no differences between the averages estimates about the reality of the study variables in Islamic banks due to (gender, age group, educational qualification, number of years of service, job title). The study also presented a set of recommendations, including the need for senior management in Islamic banks to adopt a clear strategy to enhance their operations, to increase awareness of the importance of perceived organizational reputation as being an essential pillar of development and progress.

Keywords: Perceived Organizational Reputaion, Islamic Banks, Palestine

INTRODUCTION

Today, our world is witnessing many changes and developments that affect various areas of life, which leads organizations to think about how to take advantage of all possibilities in light of the many problems, the multiplicity of causes leading to them, and the results associated with them, so the strong need to increase knowledge of ways to solve it continuously appears, and efficiently and effectively increases its ability to influence, drive the movement of change in the desired direction, and to achieve survival and success. The perceived organizational reputation is considered one of the most important strategic intangible assets that the organization can possess, and which it must constantly strive to build in a manner commensurate with the nature of the internal environment and the external environment of the organization, it is one of the most important measures of organization success as it achieves attraction to customers through the formation of a good mental impression For the organization, and therefore it is the main source of excellence that supports the services provided by the organization and distinguish it from its competitors (Abdel-Fattah, 2014, p: 552).

Banks represent one of the most important economic sectors in the world, and they are characterized by competition that leads to changing customer opinions, which of these banks must provide services that achieve customer satisfaction, and build strong relationships with them, to reach to create customer loyalty to them, especially if these banks want to achieve a unique reputation It would create achieving the desired goals. Based on the foregoing, the researchers addressed the idea of this study through the reality of developments and challenges facing Islamic banks in Palestine, by measuring the perceived organizational reputation in Islamic banks in Palestine.

PROBLEM STATEMENT

Success in business communities is no longer based on the amount of financial gains that the organization achieves; it is also based on what it provides of distinctive, creative, and high-quality services to achieve survival, continuity and growth, so organizations seek to enhance and support their reputation towards their customers and the beneficiaries of their products To support the intangible market value, it was found that there is a set of deficiencies related to organizational reputation facing banks, which was confirmed by a study (Shukair, 2015) that the banks need to move on a strategic and operational level to improve awareness of the bank's reputation, and the reputation in the banks under study there is a decrease in related programs Pent It is important to establish organizational reputation in the banks under study, and that Islamic banking services and procedures for obtaining them are multiple and many compared to traditional banks, and that Islamic banks in the Palestinian market constitute their share of about 11% of the Palestinian banking market, which is a low percentage compared to the share of The global Islamic banking amounting to (25%), and this is a result of a decrease in customer deposits compared to traditional banks, where it accounted for (13.4%) of the market share of deposits, and that Islamic banks are looking for low-risk investments, which led to a significant decrease in the market share, which Turn reflected on a Realized profits compared to traditional banks, where the net profit accounted for (12.4%) of the market share in the banking sector, and there is a decrease in the number of employees working in Islamic banks compared to traditional banks, where it obtained a market share of (16.1%) for the year 2017AD from The total number of workers in banks operating in Palestine, and in terms of the number of ATMs, and the branches got (15.6%) among the banks operating in Palestine, which is a weak and low percentage (Palestine
Monetary Authority, Report of the Research and Studies Department, (2017) reflected on the organizational reputation creating value from the stakeholder perspective.

From this standpoint, the problem addressed by this study can be formulated in the following main question:

*What is the reality of perceived organizational reputation in Islamic banks in Palestine?*

**RESEARCH OBJECTIVES**

This study aims mainly to identify the perceived organizational reputation in Islamic banks in Palestine, and to achieve this goal the following sub-goals have been formulated:

1. Learn about the reality of enhancing the perceived organizational reputation in Islamic banks in Palestine.
2. Disclosing the differences between the average estimates on the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title).
3. Provide a set of recommendations for the management of Islamic banks to enhance the perceived organizational reputation.

**RESEARCH IMPORTANCE**

The importance of the study stems from the consequent contributions that are beneficial in terms of science and practice, and this can be explained as follows:

**Applied Importance:**

1. The importance of the study lies in the fact that it relates to a topic that has been addressed by many researchers and academics, as it integrates with many other organizational initiatives, which achieve a greater capacity for organizational reputation.
2. There is a dearth of research related to perceived organizational reputation that is considered one of the vital and modern topics that add to the scientific library a new article on this topic.

**Scientific Importance:**

1. The importance of this study stems from the importance of the sector to which the study will be applied, which is Islamic banks in Palestine.
2. The outputs of this study are important for Islamic banks, especially in light of the continuous increase in competition between Islamic and conventional banks.
3. The importance of this study increases during this period due to the crises experienced by banks, especially challenges in strategic directions that relate to financing or employment of funds or services that they provide in general.
4. The researchers hope that the results of the study will help direct the attention of officials in Islamic banks towards the necessity of paying attention to developing and enhancing the perceived organizational reputation for its various activities, which ultimately helps to raise the overall performance of banks.

**RESEARCH VARIABLES**

- **Independent Variable**: perceived organizational reputation.
- **Dependent Variable**: gender, age group, educational qualification, number of years of service, job title

**RESEARCH HYPOTHESIS**

**Ho 1:** There are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the gender variable.

**Ho 2:** There are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the age group variable.

**Ho 3:** There are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable of educational qualification.

**Ho 4:** There are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable of number of years of service.

**Ho 5:** There are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable of job title.

**RESEARCH LIMITS AND SCOPE**

Study limits were determined according to the following:

1. **The Objective Limit**: This study was limited to the subject of perceived organizational reputation in Islamic banks in Palestine.
2. **Time Limit**: This study was applied in (2020).
3. **Human Limit**: The inspection unit included (general manager, deputy general manager, branch manager, department head, and department manager) in the Islamic banks in Palestine under study.
4. **Spatial Limit**: The study was applied to Islamic banks scattered in Palestine (Palestinian Islamic Bank, Arab Islamic Bank).
RESEARCH TERMINOLOGY

- **Perceived Organizational Reputation**: Reputation is one of the intangible assets that organizations are keen to build and maintain, because of its importance in the survival of the organization and its continuity in crisis situations (Marcellis & Teodores, 2012: 7).

- **Define Procedurally Perceived Organizational Reputation**: As a group of intangible, imitable assets that complement each other to form a positive reputation of the Islamic bank with all parties involved in it to maximize value in a sustainable way to survive under complex conditions and intense competition.

LITERATURE REVIEW

- A study of (Ahmed, 2017) aimed to analyze the impact of research and development strategies on organizational reputation, and to test the role of the mediator of the knowledge map, and to achieve the goals of the study the descriptive analytical approach was used, and the study relied on the questionnaire as a main tool, and the sample consisted of (226) individuals. Its most important results were that the level of organizational reputation in Jordanian pharmaceutical companies was high, and it showed a direct impact of research and development strategies on factors of organizational reputation building in the companies under study, and the effect was increased by the presence of a knowledge variable and an intermediate variable in Jordanian pharmaceutical companies, and there is an impact of the knowledge map On organizational reputation building factors.

- A study of (Omair and Salah Al-Din, 2017) that aimed to determine the impact of managing potential customer relationships on enhancing the organization's reputation in private Iraqi banks in the city of Baghdad, and the sample of the research was (80) managers distributed at different organizational levels, and the researchers used the questionnaire As a data collection tool as well as in-person interviews. The most important findings of the study were that there is an interest in managing customer relationships in private Iraqi banks, due to the interest of these banks in (customer satisfaction, loyalty, and value); the organization's reputation has also appeared in Iraqi private banks at a good level due to the interest of private banks B (social responsibility, the attractiveness of the organization, quality of service, reliability, creative skills, and financial performance). It turns out that the banking department has taken advantage of customer satisfaction and loyalty to enhance its reputation and this distinct contribution has appeared in the field of creative skills. Attractive and reliable organization.

- A study of (Shafia, 2016) that aimed to identify the impact of social responsibility in its dimensions (economic, social, and environmental dimensions of social responsibility) in support of the reputation of the institution (creativity, product quality, and enterprise culture) for the Rouiba Juice Organization, by showing and analyzing the reality Incorporating social responsibility in the organization, and the level of reputation it enjoys in order to reveal the type of influence relationship between them, i.e. social responsibility and reputation. The most important findings of the study were that it demonstrated a high level in relation to the adoption of social responsibility, and the reputation index in the institution under study, with a positive moral effect. Social responsibility to support the institution's reputation, and the study recommended the need to maintain this level, by addressing gaps that may arise when the institution seeks to implement programs of commitment to social responsibility.

- A study of (Saeed and Abbas, 2016) that aimed to diagnose a level test, the nature of a relationship, and the effect of transparency on organizational reputation by senior management in the departments of the Ministry of Housing, and centrally funded reconstruction, with an identification of the extent of differences between the search variables. The most important results of the study were the enjoyment of transparency by the departments of the Ministry of Housing, and the centrally funded reconstruction, with a high organizational reputation. Service, social responsibility).

- A study of (Shukair, 2015) aimed to measure the impact of the practice of social responsibility activities on the reputation of the organization from the perspective of stakeholders, specifically the client, and this study highlights the nature of this relationship between the variables through a field study using the research tool is the survey, and included a sample consisting of (483) singles. The most important results of the study were the existence of a link between the awareness of social responsibility and the reputation of the organization and we note the existence of a direct moral relationship between them with a value of (0.669), as it indicates a direct impact of the awareness of social responsibility on the awareness of the organization’s reputation and its value was positive. The results indicate a correlation between the social dimension and the perception of the bank’s reputation, and we note a positive correlation between them with a value of (0.638). It also indicates an indirect effect of the social dimension on the perception of the organization’s reputation and its value was positive. The results indicate a correlation between the environmental dimension and the perception of the bank’s reputation, and we note that there is a direct correlation between them with a value of (0.578) as it indicates an indirect effect of the environmental dimension on the perception of the organization’s reputation, and its value was positive, and the results indicate a correlation between the human dimension, And the awareness of the bank’s reputation, and we note that there is a direct moral relationship between them with a value of (0.593), as it indicates an indirect impact of the human dimension, awareness of the organization’s reputation and its value was positive, and also a direct impact of the awareness of social responsibility on the bank’s reputation, but there is an indirect effect of all dimensions Social responsibility activities Aware of the reputation of the bank.

- A study of (Othman and Muhammad, 2015) which aimed to reveal the relationship and influence between social responsibility in terms of responsibility (economic, legal, ethical, and humanitarian), and manage the organization's
reputation through the organization’s keenness on (reputation, clarity, distinction, consistency, transparency, and originality). The descriptive and analytical approach was adopted, which made the questionnaire a major tool in data collection, and the research community identifies the employees of the Rafidain and Al-Rasheed Bank and tested a sample of (64) employees. The most important findings of the study were that there is a good correlation between social responsibility and reputation management, and if the research banks’ rise to their social responsibility contributes to raising the strength of a number of the elements of their reputation management, as well as improving the strength of the total indicators of reputation management in them, the two banks work to manage reputation in a way Good (above average), which is evident in their keenness on their reputation.

- A study of (Saqr, 2015) that aimed to identify the extent of the dimensions of seriousness in work on the reputation of the organization in the banking sector through a comparative study between government and investment banks, and the research sample consisted of managers at different administrative levels, and the sample size reached (208) managers. The most important findings of the study were that the degree of seriousness in work has a significant impact among managers in government banks and investment banks in the three areas of seriousness (organizational commitment, challenge, control and control). There is a statistically significant effect of seriousness in the work on the organizational reputation of both governmental banking sector organizations and investment banking sector organizations, and it has been shown that the dimensions of the reputation of the organization are largely available in the organizations in question.

- A study of (Abdel-Fattah, 2014) in which the research aims in general to give a practical assessment of the influence of the mental image as a modified variable on the influence relationship between organizational reputation and competitiveness in Port Said University, and study and test the correlation between the determinants of organizational reputation, competitiveness, and a study of the intermediate role For the mental image on the relationship between influence of organizational reputation and competitiveness, the researcher used the deductive approach, and the research sample consisted of (125) master students from Bou Said University, and the study used the questionnaire as its main tool to collect data. The most important findings of the study were that there is a statistically significant correlation between the determinants of organizational reputation, ability, flexibility of competitiveness, and quality of competitiveness. There is also a statistically significant correlation relationship between the determinants of both organizational reputation, cost, and reliability of competitiveness, and there is a statistically significant correlation between the determinants of both mental image and competitiveness elasticity of competitiveness, and the mental image as a variable rate affects statistically significant impact on the effect relationship Between both organizational reputation and competitiveness.

- A study of (Maden et al., 2012) that aimed to explore the effects of social responsibility on the reputation of the organization and the effects of the latter on several parties: the customer, employee, and investor. The study adopted a quantitative methodology via a remote questionnaire for a sample consisting of (172) individuals. The most important findings of the study were that it showed the positive impact of the social responsibility of the organization on its reputation, and that the latter (the reputation of the organization) has a positive impact on the behavior of both the client, employee and investor.

**Commenting on Previous Studies**

1. Enriching the theoretical framework of the current study. Emphasizing the availability of a good theoretical framework, a strong, coherent, evolving, deepening understanding in the subject of the study by looking at the contributions of researchers in the field of organizational reputation under consideration.
2. Previous studies provide the basis for explaining where the researchers’ efforts to discover the phenomenon of research have stopped in the context of an organized historical development, and adopt aspects that had not been studied before.
3. It provides a good tool for developing the idea of research, its problem, its variables, and making the problem clear and more specific.
4. A good tool for developing the research question, its hypotheses, and providing the indicators necessary to measure the variables of the current study.
5. Benefit in determining the study method used, and familiarization with the methods of honesty and consistency used in those studies, through which it was possible to determine the most appropriate methods for the variables of the current study.
6. Benefiting from the results and recommendations of previous studies in presenting recommendations and proposals, and comparing the results of the current study with previous studies.
7. Identify some references, sources, and research that researchers have not been able to know, and view them before.

**Knowing the Results of Previous Studies and Linking With the Current Study**

Through the researchers’ review of previous studies, it was found that there have been studies that have been agreed with the current study in some areas, or have differed from them. Researchers have:

**Aspects of the Current Study Agreement with Previous Studies.**

The current study agreed with the previous studies in adopting the descriptive analytical method, as most of these studies used the questionnaire tool to collect data, and very few of them used another tool without the questionnaire, as they agreed with some previous studies in some dimensions and indicators of measuring organizational reputation.

**The Differences between the Current Study and Previous Studies.**
This study is considered a new addition in the field of organizational reputation, and its application in Islamic banks in Palestine. This is evident from the following:

- There is a difference in the research site, the field aspect, and the sample size from previous studies.
- In terms of objectives: The research directions of the previous studies varied in terms of objectives, and all the goals of previous studies differed with the objectives of the current study, which was limited to the perceived organizational reputation in Islamic banks in Palestine.
- In terms of the study population and sample: the research directions varied in determining the study population and its sample in previous Arab and foreign studies, and the current study differed from previous study samples, due to the difference in the desired goals from those studies, and from the application community, which the current study was applied On Islamic banks in Palestine.
- In terms of the study methodology: The current study agreed with most of the previous studies where the current study relied on achieving its goals on the descriptive analytical approach, as this approach is appropriate for studies that adopt investigating the phenomenon that the study has crystallized, then analyze, interpret, compare, and evaluate it according to the foundations of a scientific methodology; In order to arrive at meaningful assessments that raise the balance of knowledge to that phenomenon, and because it describes and interprets what is being, and determines the conditions and relationships between facts.

**Theoretical Framework**

**Perceived Organizational Reputation**

The reputation of the organization is an essential determinant of service organizations due to the nature of its products, and banking institutions able to provide high quality services have a competitive competitive advantage, as the nature of service awareness from the customer's perspective has implications for the organization's reputation, negative evaluation, and negative advertising may enhance losses, reduce Market share, organizations must focus all their interests towards customers and other stakeholders in order to maintain a good and distinct reputation.

**The Concept of Organizational Reputation**

Administrative literature has shown various contexts around the concept of reputation according to the terms of reference that dealt with the concept, and it has been shown that reputation has various meanings and many approaches, and that the reputation of the organization is a strategic resource that achieves a competitive advantage; (Such as wealth, government oversight, and game theory). Several theories emerged that dealt with the management of the organization's reputation and thus crystallized some ideas on how to build a valuable reputation for the organization (Weilong & Jexin 2007: 2). Reputation constitutes the sum of the values attributed to the organization by the stakeholders in the light of its perceptions, and their interpretations of the image it depicts itself over time (Weilong, 2007: 62)

Esen (2011, P.10) noted that the reputation of an organization is perceptions that reflect shareholder responses to the organization's past actions, operations, activities, and views on intangible assets. Reputation is one of the intangible assets that organizations are keen to build and maintain, because of its importance in the survival of the organization and its continuation in crisis situations.

- **The Identity of The Organization**: Indicates the symbols, and the name used by the organization for people to know it, such as the media symbol of the organization, the commercial name of the organization, and its logo because identity is the way in which the organization expresses its personality.

- **The Image of The Organization**: embodies the general evaluation of the organization, which consists of a set of beliefs and feelings, which is formed by the ordinary individual about them.

- **The Brand of The Organization**: means trust, reassurance, and support resulting from the reputation that individuals have generated from the organization.

Both (2014) Olmedo-Cifuentes & Martinez - Leon added that the reputation of the organization is guesses in the minds of the organization's clients related to the image of the organization, and the level of its performance in its products.

As for Foroudi.Pantea, et, alL., (2014), they added that the reputation of the organization represents a group of provisions accumulated over a period of time by competing organizations, and those provisions relate to the core work of the organization.

Both are known (Digkmans, et. al., 2015) reputation as an intangible asset whose management requires effective communication channels with customers, ad social networking sites are the best communication channels to form a distinct reputation for the organization among its customers, and they are agreed by all of them (Floredru, Paola, et., al, 2015).

Organizational reputation (Saqr, 2015, P: 176) defined it as intangible assets consisting of a group of relatively fixed collective provisions, and for long-term periods of the organization's clients (internal and external parties) related to the results of a time series that achieved valuable outputs for the organization's clients.

Pearce (2010: 5) developed a framework for the organization's reputation that includes:

1. The brand of the organization (the face of the organization).
2. The reputation of the organization (the extent to which stakeholders are respected and trusted by the organization).
3. Reputation columns Elements that influence an organization's reputation represented in (goal, performance, product, leadership, individuals)

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Ahmed (2017, P: 28) believes that organizational reputation is the reaction of society towards the goods and services that the organization provides with the needs of individuals and their desires, so if these needs and desires agree, acceptance, satisfaction and loyalty are achieved by the stakeholders; It provides goods or services that are less or not compatible with the expectations and needs of individuals, the result will be unacceptability, and incitement of others to deal with them, and thus decrease their market share.

(Omair and Salah Al-Din, 2017, P: 55) argue that organizational reputation is perceptions that reflect shareholder responses to the organization's past actions, operations, and activities, as well as their views on intangible assets.

From the above definitions, it is clear that the organizational reputation has the following characteristics:

- Multidimensional organizational reputation.
- An organizational reputation is a cumulative that is built across a time series.
- Organizational reputation depends on the behavior of the organization, the personnel, services and activities it provides.
- Organizational reputation is affected by the experience of stakeholders with the organization.

The Importance of Organizational Reputation

Good reputation is an effective tool for organizations to achieve their strategic goals of creating value, growing profitability, and achieving sustainable competitive advantage that contributes to their survival and overall growth (Samaiziene & Jucevicius, 2010: 49) believes that positive reputation brings the organization a set of benefits:

- The possibility of achieving distinctive profits.
- Attract new customers.
- Giving the product or service additional value.
- Increased employee satisfaction and loyalty.
- Easy access to the best professional service providers such as premium advertising agencies, and others.
- Strengthening the organization's strength in attracting business partners and new investors.
- Improve the organization's relationship with suppliers, distributors and direct stakeholders.

Testa (2008: 3) added to these advantages:

- Attracting and retaining competent human resources to work in the organization.
- Act as barriers to entry in the potential competitors.

Organizations must be aware of the benefits that reputation will achieve when it outperforms its competitors in this field. On the clients 'side, a study of (2000) people in the United States of America demonstrated that (60%) of them make purchases of goods and / or obtain services from the organization. The most reputable, but at the level of employees, does the organization matter to them, and here we say that studies have shown that whoever wishes to be appointed to an organization will focus on the standards of the organization’s reputation in which he wishes to work as one of the criteria for comparison between jobs advertised in the organizations, as for stakeholders, it has shown One of the studies that their profits in the companies with High lumen excel ratio (13%) from the competition organizations (Pearce, 2010: 1-2).

Ahmed (2017, P: 29) sees organizational reputation as the hidden forces that achieve the survival and growth of organizations by maintaining their market share, expanding them, and reaching more customers, good reputation preserves the current customer, and attracts another through The so-called (spoken word), and with this the organization will achieve success, and the desired profit.

From the above, it is clear to researchers that the importance of perceived organizational reputation works to give the organization confidence and support in times of crisis by strengthening administrative aspects, increasing capital, and attracting the best talents to work in the organization with talents, increases profits, sales, and maintains existing customers, and gains customers Renew the organization, open new markets for the services of the organization, and achieve the organization's sustainability. The organizational reputation creates the brand and loyalty to it. Through a good organizational reputation, the shareholders 'funds are preserved, revealing the strengths and weaknesses of the organization.

Features and Characteristics of an Organization’s Reputation

There are many different features and characteristics of an organization's reputation, among which are the following (Deephouse, 1997: 70), (suh & Houston, 2010; 745):

1. **Inaccuracy**: Many researchers have argued that the organization's reputation is not accurate, perhaps a reference mainly to the fact that the organization's reputation does not necessarily reflect the total reality, but rather most often reflects a partial part of the total reality in particular, and that individuals usually resort to forming a comprehensive idea About others through little information they get because they are unable to collect complete information.

2. **Generalization and Ignoring Individual Differences**: The organization’s reputation is based on exaggerated generalization. In view of this, individuals assume in an automatic way that every member of the group in the subject of reputation applies to the reputation of the group as a whole, despite the presence of differences, and individual differences.

3. **Predicting The Future**: mental images contribute to predicting future behaviors and behavior towards attitudes, issues, and various crises. The reputation of an organization that is perceived by individuals as impressions, and attitudes of individuals on issues, issues, and people can predict behaviors that may come from future audiences.

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Exceeding The Boundaries Of Time And Space: the reputation of the organization is characterized by transcending the boundaries of time and space, as the individual does not stop in creating his reputation at certain limits; rather, he skips it to be pictures of his country and then the world in which he lives; To the reputation of the present, in addition to the future, and thus it becomes clear that the person is mental images of the reputation of the times and different places according to his knowledge, perceptions, and observations, in addition to his ability to imagine, and infer.

While some researchers demonstrate other features and characteristics of an organized reputation (walker, 2010: 359) (cordeiro, 2000: 2018):

- The reputation of the organization is dynamic, it is subject to change according to the conditions of time and place, and is governed by a group of influencing cultural and social factors in its formation (such as customs, traditions, environment, corporate identity, culture, and communicative method) of the organization.
- The reputation of the organization is of a knowledge nature influenced by knowledge and information in various ways, and therefore it is subject to a series of cognitive stages, the arrival of information, and then its analysis and awareness, and then the conduct (negative or positive) towards the organization.
- The organization's reputation is of an integrated nature, as it does not form with the masses until after the integration of the organized efforts of the organizations, and at all levels awaiting the public.

From the foregoing, it becomes clear to the researchers that the organization's reputation is characterized by a set of characteristics represented in it being a psychological, intangible, epistemological process, influenced by the culture of society and the individual, which has interrelated relationships with all parties.

Organizational Reputation Measurement Models

There are three main schools that give rise to researchers' views of organizational reputation measurement (Marta, 2011: 2):

1. Evaluation School: Organizational reputation is seen in accordance with this school as a presentation of the organization’s productivity from the viewpoint of primary stakeholders (financial analysts, investors, shareholders as well as summit managers), which usually focuses on the organization’s financial results.

2. Impressionist School: The organizational reputation is determined by the pioneers of this school in the light of the impression the organization creates among individuals (clients / employees) whose views are based on marketing activities, human resources and organization communications.

3. The Relational School: The organizational reputation here represents the gap between the views of internal stakeholders and external stakeholders (image), where the evaluation of the organization depends on the views of different stakeholders, which are formed in the light of the relationship between identity, the image, and between the image and reputation Organizational, based on the schools mentioned.

Some researchers have developed a number of models that can be adopted to measure organizational reputation: (Marta, 2011: 4)

A. Model Of The Most Admired Organizations In The United States Of America: This model is based on an evaluation of (500) of the largest American companies based on the financial results of the best performance, and the turnover rate by a sample of executives, managers, and financial analysts in each of the sectors covered by the evaluation to give Their evaluation of these companies according to a scale that ranges between (1-10) based on 8 features (creativity, quality of management, long-term investment, social responsibility, human resource management, product quality, services, financial performance, and use of the organization's assets).

B. Model Of The Most Admired Organizations In The World: This model was developed in 1997) to include the largest number of the most admired companies in the world numbered (1500) one of which is 1,000) a leading company in North America 500)) An international company distributed (55) Sector in (33) countries of the world, and its sample included financial managers, executives, and local to get their views on best practices that determine the reputation of organizations, and the evaluation was based on the features that were mentioned in the previous model with the addition of another feature which is the effectiveness of the organization At the international level.

C. Organization Reputation Quotient Model: This model was developed by the Reputation Institute in cooperation with Harris Interactive in 1998 to overcome the shortcomings of previous models because they were not adequately represented by stakeholders, and this form includes conducting a community survey to identify desired companies, which are most respected by individuals, And the reasons behind this based on a set of features that were grouped into six main dimensions: (Emotional Love, Products, Services, Financial Results, Vision, Leadership, Work Environment, and Social Responsibility).

D. Rep Trak Tm Pules Model: An in-depth study of most organizational reputation measurement models indicates that these models focus on factors or determinants that affect organizations' reputation, and for this reason (Reputation Institute, 2012) has attempted to develop an emotional measure of organizational reputation that separates reputation trends, The same scale was called Rep Trak tm Pules.

The reputation of the organization can be measured in light of the following (Ponzi et al., 2011: 22):

1. Admireable and Respectful: which is given by people to the organization, which is reflected through its good activities in providing high quality products and services as well as its wonderful ethical practices.

2. Trust in The Organization: The organization can gain the trust of others when it outperforms its competitors in the field of serving its customers and its local community through its advanced systems, processes, programs and policy.

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organizations that have a historical record full of successful experiences, transparency and honesty, and influential contacts with all parties will be trusted by all parties, and society at large.

3. **Feeling Good About The Organization:** Good feelings about the organization are tracked through its ability to create high quality management, performance, and personnel, and its demonstration of achieving the cascading benefits to stakeholders, and society as a whole.

4. **Feeling That the Organization Has A Good Overall Reputation:** The organization can create a strong feeling about its overall positive reputation among others through its practices, its decisive contributions to achieving the overall well-being of the society in which it operates, and creating a positive image in its field of leading the work it carries out.

The organization can enhance its reputation by focusing on the following seven dimensions (Mirvis, et al. 2012: 10):
- Products And Services
- Creativity
- Work
- Governance
- Citizenship
- Leadership and Performance.

Many advantages can be achieved compared to other models (Ponzi et al., 2011: 32):
- It can be used in conjunction with other standards.
- It can be used in a variety of cultures.
- The ability to obtain cognitive data from a large sample of participants.
- It can be used with traditional survey techniques and the Internet.
- Distinguish between the organizational reputation scale, and the reputation direction or determinants themselves.

**Factors Affecting Reputation**

Shamma (2012: 10-12) has identified a set of factors that affect the reputation of organizations: (personal reputation, reputation of managers, and owners (as it reflects on the reputation of their organizations, and makes up (48%) of the reputation of the organization), industry reputation, reputation) Country of origin, organized ethics, financial performance, stakeholder values, brand, marketing mix, public relations, and relationships with stakeholders).

Esen (2011, P.10) noted that the reputation of an organization is perceptions that reflect shareholders’ reactions to the organization’s past actions, operations, activities and perspectives on intangible assets. Shamma (2012, P.115) stressed the need to separate the organization’s reputation. The concepts related to this concept, as the reputation of the organization is a broad concept that includes all the marketing aspects represented by the identity of the organization, the image of the organization, the brand of the organization as well as the legal personality of it, which are at the same time perceptions of stakeholders about the organization, and also pointed to the possibility of extracting the reputation of the organization from the following equation:

\[ \text{Organization's Reputation} = \text{Total Images} = (\text{Performance + Behavior + Communication}) \]

**Strategies For Building And Maintaining Perceived Organizational Reputation:**

Rovid (85-180: 2008) set out golden rules for protecting reputation:

1. **Honesty:** The only policy that organizations have to start with the facts, and take them as a starting point for their next steps, away from distorting the facts, taking responsibility, and avoiding concealment.
2. **Persistence:** In style during times of prosperity, intensity of openness, and frankness with the media, because it is fruitful in all situations.
3. **Preparedness:** The key is always to face the conditions and fluctuations in the environment. Organizations must develop a crisis plan and know the organization’s plan during the time of the crisis, so setting precautions in advance in a proactive manner is better than waiting for calamities to develop solutions by initiating strategies that enhance reputation and preserve it.
4. **High Interest in Public Relations:** making it, an executive consulting job.
5. **Attention to Operations:** practices and practices, optimal customer care through the power of marketing and advertising, support for the organization’s promotional activities, and attention to social responsibility practices. Competition between organizations has intensified in recent times as a result of increased competition factors such as globalization, price competition, market convergence, spread, and the lifting of regulatory restrictions. Leadership of reputation strategically needs to see big markets in a way that relies on strategic management tools to demonstrate managerial rigidity, tireless creative financial commitment, and asset effectiveness, reputation management is strategically one of the most important Attributes of efficient and effective organizations.

(Keller, 2013), (seitel, 2012) and (taylor, 2010) agreed that organizational reputation strategies are as follows:

1. **The Process of Defining, Building and Setting Values For Reputation:** These processes are based on understanding, clarity due to what the organization represents reputation, growth, and respect for its reputation by its competitors and its audience. Marketing is directed in an integrated way to maximize the competitive advantage of building a strong reputation and developing loyalty relationships effectively with the organization’s customers. Drawing the mental map of
the competition framework, clarifying the points of equivalence, disagreement with other organizations, benefiting from the events, and harnessing them to serve the reputation. In addition, highlighting the organization's logo to become known to all.

2. The Process Of Designing And Implementing Reputation Marketing Programs: Build and locate reputation in the minds of customers to achieve the greatest amount of knowledge from them within the unit of time, and depends on the first and careful selection of the mix of components that make up reputation, compromise, alignment among them, interest in programs, supportive and complementary marketing activities. With these elements, direct and indirect links between them work to raise reputation and link them with other entities within the boundaries of the organization, and include (personal symbol, logo, pricing strategies, production, strategic channels, public relations strategies, country identification Factory, licenses, and official endorsement, sponsorship, and awards the organization receives).

3. The Process Of Measuring And Interpreting Reputation Performance: Managing reputation in a fruitful, beneficial manner in designing and implementing a system to measure times and conditions, and is appropriate, and effective, to give the decision-maker sufficient information for tactical or strategic decision-making to generate reputation by collecting reports and defining the responsibilities of the organization socially through audit reputation. Reputation follows the reputation management and investing system; reputation value chain growth, reputation sustainability, and reputation preservation and expansion are among the biggest challenges facing the organization as the organization seeks to perform broad business from different perspectives by defining its structure, expansion strategies, and structure. Portfolio.

4. Continuously Collecting Reputation Management Processes and Strategies: through technical development and upgrading new research methods for reputation models, rethinking the foundations of marketing, the values, vision, and reach of audiences, skills for online activities, influential design, and innovation techniques, developing comprehensive solutions for an organization's reputation.

Regulatory Reputation Dimensions:
The topic of dimensions and variables of the reputation of the organization is one of the topics of great importance, and most studies that deal with the dimensions of the organizational reputation are inconsistent with its components, and despite the multiplicity of measures, and the dimensions that dealt with the organizational reputation, researchers see that the scale (Dijkmans, et.al., 2015) And (Ali, et. Al., 2015) is the most comprehensive, and according to researchers 'measurement of organizations' reputation.

In line with the objectives of the current study, and based on some measurement indicators that were adopted on previous studies and used by many academic researchers, the dimensions of perceived organizational reputation can be crystallized in the following points:

1. Social Responsibility
Othman and Muhammad (2015, P: 122) knew her that she embodies the behavior of the organization that is accepted by members of society and this behavior is embodied in the decisions, roles, activities, and procedures of the organization that operate according to an framework that is not easy, because there are a large number of stakeholders who have multiple and vary their goals first And because there is a gap between what society expects of these organizations, and what the businessmen envision of the possibilities their organizations can offer to society. Ashbhel AL and Awawdeh, (2011: 95) noted that social responsibility is a commitment, commitment of businessmen in pursuing social policies for decision-making, addressing desirable situations, and achieving goals and values for the general community, and not only focusing on maximizing profits as the sole goal of the organization, and that The work stems from a moral, ethical and decision-making commitment in managing the organization, working to develop the relationship with the community, and improving its image in front of the community.

From the foregoing, the social responsibility of the organization as an engine of organizational reputation is through: supporting good issues, socially responsible, dealing with clients well, caring for the environment, community participation, and community development.

2. Quality Of Service
The service indicates the relative advantage of assessing stakeholders in the organization's ability to provide quality products and services. (Violline, et al., 2010: 610-519) Whether organizations produce goods or provide services and as organizations enter global markets around the world, the process of selecting a good or service has become more extensive for the customer, which has prompted organizations to pay attention and increase their quality Products, and work on doing business that allows the organization to design products that meet or exceed customer needs, and build operational processes that achieve high levels of performance and quality. (Shammot, 2011: 1321). (Ahmad & Asif, 2011: 727) believes that there is unanimity in the literature among researchers about the service with a uniform dimensional quality that varies according to the culture of the demographics and geography of the organization, and that the quality of service phenomenon is an important indicator of customer satisfaction, and is defined as the extent to which the service meets the needs of customers.

From the above, the quality of service as an engine of the organizational reputation is through: providing it with high quality, developing products creatively, offering good value services, assigning products and services, continuous improvement of services, attention to the appearance of the organization, sponsoring research and development, organizational merit.

3. Financial Performance
Despite the important role of intangible goals and their long-term impact, many writers consider financial goals to be the best way to implement, and despite most writers and researchers criticizing financial metrics and their support for non-financial
metrics, they do not deny the role of financial metrics in assessing performance, Financial metrics cannot be ignored, but rather must be used together with non-financial metrics. (Niven, 2006: 68).
In order to assess financial performance, you must do the work of the organization so far by assessing the reality of the plans and strategic goals, and clarifying this for all employees in all organizational practices (Poster & Streib, 2005: 46).
The financial dimension is the ultimate outcome of the activities of the organization through which it seeks to maximize its profits to meet the expectations of shareholders; it is the image that shows the success of the strategies pursued by the organization to achieve the profitability of shareholders by increasing the value of their investments, and the organization can achieve this through two basic strategies: (Kaplan & Norton, 1996: 90):
A. Revenue Growth Strategy: Revenue growth can be achieved in two ways:
- Building a distinctive service relationship that generates additional revenues from new services related to markets and new customers.
- Increasing services to existing customers by deepening the relationship with them, and trying to find appropriate solutions to achieve their desires, and finding the appropriate mix of products and services to provide them.
B. Productivity Growth Strategy: The organization's productivity growth can be achieved in two ways:
- Improving the cost structure: by reducing direct and indirect expenses.
- Efficient use of assets, by reducing working capital and fixed capital, with the goal of achieving a required operational level.
From the foregoing, the financial performance as an engine of the organization's organizational reputation is through: reporting profits, lower risks in the organization's investments, high trend for future growth, outperforming competitors, making a profit, increasing market share, and generating cash flows.
4. Workplace Environment (Internal Environment)
What is meant by the environment is the environment in which the person is in contact with nature, social, cultural and other environment, while the workplace environment is the individuals, groups, technologies, legislations and systems that work within the organization, and the organization operates according to it. (Bin Rahmoun, 2014, P: 37)
The first definition depicts the internal work environment in everything that the worker feels in his workplace as a result of his relationships, the nature of the goals of the institution, and the philosophy of its management. As for the second definition, he made the internal work environment surrounding the individual in which he works and his influence in his behavior, acceptable. (Bin Rahmoun, 2014, P: 37)
From the foregoing, the workplace environment is the engine of the organizational reputation of the organization through: good management, attractive workplace, the presence of talented employees, a sense of belonging, enjoyment of work, connection with the common goal, and integration with the organization.
Regulatory Risk Risks
The risks to organizational reputation and impact on stakeholders (customers, suppliers, employees, shareholders, and authorities) are summarized by a set of points, the most important of which are (Krzakiewicz & Cyfert, 2015):
1. Lack of interaction between the organization and the environment.
2. Failure to produce goods and services that meet customer needs.
3. Problems with formal and legal procedures.

Islamic Banks in Palestine
The Emergence of Islamic Banks in Palestine
The first experience of Islamic banking in Palestine was the establishment of the Islamic Transactions Branch in Cairo Amman Bank in Gaza Strip (1995), and then several Islamic banks were established, and several licenses were granted to Islamic banks in Palestine, so the Arab Islamic Bank was in (1996 AD) (With a capital of (21) million dollars, then the Palestinian Islamic Bank and started its banking activities in the beginning of the year 1997) with a capital of (10) million dollars, and it is indicated that both of them started their activities in the first branch of both of them in Gaza City (Al-Agha, 2017, P: 46).
The Obstacles Facing Islamic Banks in Palestine:
There are several obstacles facing Islamic banks, some of which put a barrier to progress, and the expansion of innovation in services and new financing methods, which are difficult to overcome, and it is the most dangerous, and these obstacles are classified within the external environment the first reason for them, while others are obstacles that are specific to the bank itself and its internal environment. , Which can be controlled, and the most prominent of these obstacles are explained as follows (Dawood, 2017, P: 71):
1. Deteriorating Economic And Social Conditions:
The deterioration of the economic conditions in Palestine, and its instability, made the risks increase, especially if we say in the direction of the investment field, which the financial activities of Islamic banks depend on as they take the investment as the main driver of the funds. These obstacles included the deterioration of social conditions.
2. The Deterioration Of The Political Situation:
The political problems facing Palestine can be considered one of the most important axes that cause economic and social instability, and others are divided into two parts:
- Israeli Occupation: What remains the main obstacle in restricting all aspects of life in Palestine, due to the imposition of its hegemony and occupation of the Palestinian territories.
The Palestinian Division: It is unfortunate to mention this item on the list of obstacles, but this is the reality. What resulted from it is the emergence of two political and executive powers in the year (2007 AD) in the West Bank and Gaza Strip.

3. Instability Of The Legal And Legislative Environment:
There is a degree of sensitivity between Islamic banks in Palestine, and the Palestinian Monetary Authority being the reference, and the first regulator of banks’ work in Palestine is due to the absence of a clear legal system, especially for Islamic banks, which Islamic banks can assist in their work.

4. Weak Banking Awareness:
Islamic banking services, and the procedures for obtaining them are multiple and many, compared to traditional banks, which are more common in society and require a good understanding of contract deals either by employees in Islamic banks to offer them or by the recipient of customer service, and this requires greater effort by banks Islamic need to pay attention to spreading awareness of community banking services.

The obstacles do not stop in light of the complex circumstances in Palestine, and the multiple and renewed crises they are experiencing, which affect all society and its activities in varying degrees; in addition to the internal obstacles of Islamic banks, which differ, and vary from one bank to another, all of which creates a state of constant anxiety and constant thinking for the province To continue to advance.

Systematic Actions

First: Curriculum:
An analytical, descriptive approach has been adopted, which depends on studying the phenomenon as it exists in reality, and it is concerned as an accurate description, and it is expressed qualitatively and quantitatively, and this method is not sufficient when collecting information related to the phenomenon in order to investigate its various manifestations and relationships, but rather that goes to analysis and linking And interpretation, to reach conclusions.

Second: The Study Community:
The study population consists of all workers in Islamic banks in Palestine, and the researchers chose (the Palestinian Islamic Bank, the Arab Islamic Bank), as a representative of Islamic banks in Palestine, and the total number of employees in it (1089) workers, and the number of upper and middle management (175) Single, which is the study community to which the study was applied (Annual report of the banks in question, 2018).

The study population is distributed according to the following schedule:

<table>
<thead>
<tr>
<th>Sample Of Retrieved Study</th>
<th>Distributed Study Sample</th>
<th>Study Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>94</td>
<td>20 branches * 5 = 100</td>
<td>Palestinian Islamic Bank</td>
</tr>
<tr>
<td>70</td>
<td>15 branches * 5 = 75</td>
<td>Arab Islamic Bank</td>
</tr>
<tr>
<td>164</td>
<td>175</td>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Annual report of the banks in question, 2019

Third - Study Sample:

1. Survey Sample:
An exploratory sample consisting of (20) employees from Islamic banks in Palestine was chosen to verify the validity and consistency of the study tool.

2. The actual study sample:
A comprehensive inventory method was used, given the small size of the study sample, as questionnaires were distributed to (175) workers, where (5) workers were chosen from each bank branch, and (164) questionnaires were retrieved, with a recovery rate of (93.71%). They represented the actual / actual study sample, and they are (general manager, deputy general manager, branch manager, department head, department manager).

Fourth- The Study Tool:
The questionnaire was used as a data collection tool, which was specifically designed to identify the perceived organizational reputation in Islamic banks in Palestine.

The questionnaire consists of:

1. Personal Data: It includes the following personal data: (gender, age group, educational qualification, number of years of service, job title).

2. The Subject of Perceived Organizational Reputation, which is composed of (16) items.

Fifth: The Validity of the Study Tool (The Questionnaire):
By the truth of the study tool, we mean that the tool measures what was put in place to measure it, and the validity of the questionnaire was verified by the following:

1. Honesty From The Point Of View Of The Arbitrators (Content Honesty / Virtual Honesty):
The questionnaire was presented to (10) arbitrators who have experience and specialization, in order to verify the integrity of the linguistic formulation of the questionnaire, the clarity of the questionnaire instructions, the belonging of the paragraphs to the axes of the questionnaire, and the validity of the questionnaire to measure the goals related to this study, thus verifying the validity of the questionnaire from The view of the arbitrators.
2. Constructive Honesty:
The structural honesty of the questionnaire axes was calculated, after applying it to a polling sample of (20) from the study community, and by finding the correlation coefficients for the questionnaire axes, as shown in the following table:

<table>
<thead>
<tr>
<th>The Axis</th>
<th>Correlation Coefficient</th>
<th>&quot;Sig&quot; Value</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Organizational Reputation</td>
<td>0.899</td>
<td>0.000</td>
<td>0.05</td>
</tr>
</tbody>
</table>

* The value of “R: Pearson correlation coefficient” at the degree of freedom (19) and the significance level (0.05) = (0.423).

It is clear from the previous table that all axes have statistically significant honesty coefficients, and fulfill the purposes of the study.

3. Internal Consistency Validity:
The sincerity of the internal consistency of the questionnaire axes and paragraphs was calculated after applying it to a polling sample consisting of (20) from the study community through finding correlation coefficients for the questionnaire paragraphs, as shown in the following table:

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Correlation Coefficient</th>
<th>&quot;Sig&quot; Value</th>
<th>Significance Level</th>
<th>S.N.</th>
<th>Correlation Coefficient</th>
<th>&quot;Sig&quot; Value</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.631</td>
<td>0.003</td>
<td>0.05</td>
<td>9</td>
<td>0.737</td>
<td>0.000</td>
<td>0.05</td>
</tr>
<tr>
<td>2</td>
<td>0.602</td>
<td>0.005</td>
<td>0.05</td>
<td>10</td>
<td>0.636</td>
<td>0.003</td>
<td>0.05</td>
</tr>
<tr>
<td>3</td>
<td>0.586</td>
<td>0.007</td>
<td>0.05</td>
<td>11</td>
<td>0.695</td>
<td>0.001</td>
<td>0.05</td>
</tr>
<tr>
<td>4</td>
<td>0.576</td>
<td>0.008</td>
<td>0.05</td>
<td>12</td>
<td>0.776</td>
<td>0.000</td>
<td>0.05</td>
</tr>
<tr>
<td>5</td>
<td>0.830</td>
<td>0.000</td>
<td>0.05</td>
<td>13</td>
<td>0.683</td>
<td>0.001</td>
<td>0.05</td>
</tr>
<tr>
<td>6</td>
<td>0.674</td>
<td>0.001</td>
<td>0.05</td>
<td>14</td>
<td>0.638</td>
<td>0.002</td>
<td>0.05</td>
</tr>
<tr>
<td>7</td>
<td>0.520</td>
<td>0.019</td>
<td>0.05</td>
<td>15</td>
<td>0.771</td>
<td>0.000</td>
<td>0.05</td>
</tr>
<tr>
<td>8</td>
<td>0.676</td>
<td>0.001</td>
<td>0.05</td>
<td>16</td>
<td>0.706</td>
<td>0.001</td>
<td>0.05</td>
</tr>
</tbody>
</table>

* The value of “R: Pearson correlation coefficient” at the degree of freedom (19) and the significance level (0.05) = (0.423).

It is evident from the previous table that all the paragraphs have statistically significant honesty coefficients, and they satisfy the study purposes.

Sixth: The stability of the study tool (the questionnaire):
We mean consistently the study tool that the tool gives almost the same results if applied again to the same group of individuals, that is, the results do not change, and the stability of the questionnaire was verified by the following:

1. Persistence Using Cronbach’s coefficient alpha Equation:
The stability of the questionnaire was verified by calculating the correlation coefficients using Cronbach’s coefficient alpha equation for the axes of the questionnaire, as shown in the following table:

<table>
<thead>
<tr>
<th>The Axis</th>
<th>Correlation Coefficient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Organizational Reputation</td>
<td>0.739</td>
</tr>
</tbody>
</table>

It is clear from the previous table that correlation coefficients using Cronbach’s coefficient alpha equation for the axes of the questionnaire are statistically significant stability coefficients, and they fulfill the purposes of the study.

2. Halfway Stability:
The stability of the questionnaire was verified by calculating the correlation coefficients by the half-way segmentation of the axes of the questionnaire, as shown in the following table:

<table>
<thead>
<tr>
<th>The Axis</th>
<th>Before The Amendment</th>
<th>After Modification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Organizational Reputation</td>
<td>0.687</td>
<td>0.814</td>
</tr>
</tbody>
</table>

It is clear from the previous table that the correlation coefficients for the axes of the questionnaire are statistically significant stability coefficients, and they fulfill the purposes of the study.

Data analysis and study hypotheses study

First: the statistical description of the study sample according to the demographic characteristics:
The study sample is distributed according to the following table:

<table>
<thead>
<tr>
<th>Personal Data</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>143</td>
<td>87.2</td>
</tr>
<tr>
<td>Female</td>
<td>21</td>
<td>12.8</td>
</tr>
<tr>
<td>Total</td>
<td>164</td>
<td>100%</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 years and under</td>
<td>15</td>
<td>9.1</td>
</tr>
</tbody>
</table>
It is clear from the previous table that the majority of the study community members in the higher administrative positions of work are males, and that the percentage of males in the study sample was 87.2% of the respondents, while the percentage of females was 12.8%, which indicates that the number of employees in Islamic banks operating in Palestine Depends on the sexes, and on males more than females, and this can be explained because the nature of the banks’ work depends mainly on males in carrying out the services work, and researchers attribute the increase of this increase to the requirements of leadership centers in banks such as frequent travel abroad, and the delay after the official working hours. To perform additional work, Attending to work at any time may be more appropriate for males than females, and the habits component, which represents the culture of society, plays a big role as most females tend to work in the field of education, and this greatly guarantees the inclusion of the sample of the opinions of both parties. On the other hand, this percentage is proportional to the workforce survey in the Palestinian territories, which indicated that the gap between males and females is still large in participating in the workforce, and the difference comes in favor of males (Palestinian Central Bureau of Statistics - Labor Force Survey Report, 2017).

It is clear from the previous table that the age group less than 30 years old reached 9.1%, and the age group 31- less than 40 years old reached 52.4%, and it is normal for their ages to be average as they obtained these job grades as a result of their experiences, the length of their service period, and they have a long history in Work, age group 41- less than 50 years old reached 28.7%, while the percentage of people over 50 years old reached 9.8%. This reflects the balance of the sample, and it included the opinions and trends of all age groups, and contributes to the correct reliance on the results of the study. It is clear from the previous table that the percentage of graduate studies holders (Ph.D. and Masters degrees is 28.7%), and this is an indication of the interest of Islamic banks in that their cadres at leadership levels have somewhat high educational qualifications, and this result can be explained by the fact that the scientific background of the leaders of senior management often constitutes the knowledge base and type. The skills they possess, and therefore the higher the level of this scientific background the higher the level of knowledge and skill they have and the greater their ability to make wise decisions, and the percentage of bachelor holders was 70.1%, and this attributes to the bachelor's degree is one of the requirements to obtain employment Of the bank, and 1.2% of the qualifications of diploma holders, and notes the diversity of the results of scientific qualifications for managers, reflecting the high confidence in the results of the high scientific level, which works on a good understanding of the sample study of the topic in question, and the answer to the survey correctly questions.

It is clear from the previous table that the percentage of those with service less than 5 years reached 9.8%, and the percentage of their experience ranged between 6- less than 10 years 48.8%, the results show that the majority of managers with a number of years of service less than 10 years, they spent a long period in the field of work. In the bank, and this is positive with regard to answering the questionnaire clauses that need that experience, and this indicates that they enjoy high years of service, and their success in reaching the highest leadership positions in the bank by having many previous experiences, and the ratio of 11- less than 15 years 25.6% . While the percentage of their experience over 16 years is 15.9%. This reflects the availability of a good and varied experience component in the investigative of them, and where the more the service the person has, the greater the percentage of knowledge and abilities he has, which reflects positively on performance in the work, and this result supports high confidence in the results of the answers obtained, and is based on their experience and practical practice.

It is clear from the previous table that 57.3% of the study sample have a job title of department head, while a department manager has a rate of 11.6%, 26.2% of their job title is a deputy / branch manager, and 4.3% of their job title is a deputy general manager, while 0.6% of their job title is a general manager. This indicates that the respondents to the questionnaire from the higher levels of the banks discussed, and this is an indication that the answers will be at a high degree of accuracy and objectivity, and that these percentages reflect the job titles of the managers according to the job grades in the bank, as the
number of managers in positions becomes clear. The higher management in banks decreases as we go higher in the career ladder thus this Job Titles commensurate with the human limits of this research.

The Criterion Adopted In the Study:

Graduation Scale:
The responses of the study sample were approved according to a scale of (1-5), where (1) represents the lowest approval level, and (5) represents the highest approval level, and to determine the criterion adopted in the study, the length of the cells in the Likert pentaton scale was determined by calculating The range between the scale grades (5-1 = 4) and then dividing it by the largest value in the scale to get the length of the cell, i.e. \((4/5 = 0.80)\), after which this value was added to the lowest value in the scale (the beginning of the scale which is one correct) . To determine the upper limit of this cell, and thus the length of the cells according to the scale scale became as shown in the following:

<table>
<thead>
<tr>
<th>Degree Of Approval</th>
<th>SMA</th>
<th>Standard Deviation</th>
<th>T Value</th>
<th>Sig. Value</th>
<th>Relative Weight</th>
<th>Order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very few</td>
<td>1</td>
<td>1.00</td>
<td>Less than 1.80</td>
<td>20.00</td>
<td>Less than 36.00</td>
<td></td>
</tr>
<tr>
<td>A few</td>
<td>2</td>
<td>1.80</td>
<td>Less than 2.60</td>
<td>36.00</td>
<td>Less than 52.00</td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td>3</td>
<td>2.60</td>
<td>Less than 3.40</td>
<td>52.00</td>
<td>Less than 68.00</td>
<td></td>
</tr>
<tr>
<td>Large</td>
<td>4</td>
<td>3.40</td>
<td>Less than 4.20</td>
<td>68.00</td>
<td>Less than 84.00</td>
<td></td>
</tr>
<tr>
<td>Very large</td>
<td>5</td>
<td>4.20</td>
<td>5.00</td>
<td>84.00</td>
<td>100.00</td>
<td></td>
</tr>
</tbody>
</table>

To explain the results of the study and judge at the level of response, the researchers relied on the arrangement of arithmetic averages at the level of fields for the questionnaire, and the level of paragraphs in each field, and the researchers have determined the degree of approval according to the criterion approved for the study.

Second: Analyzing the results related to the study questions

Results and discussion of the first question:
The question states: What is the reality of enhancing the perceived organizational reputation in Islamic banks in Palestine under study?

This question was answered using a one-sample T test, as shown in the following table:

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Paragraph</th>
<th>SMA</th>
<th>Standard Deviation</th>
<th>T Value</th>
<th>Sig. Value</th>
<th>Relative Weight</th>
<th>Order</th>
<th>Degree Of Approval</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The bank understands the importance of its current reputation.</td>
<td>4.116</td>
<td>0.755</td>
<td>18.939</td>
<td>0.000</td>
<td>82.317</td>
<td>2</td>
<td>Large</td>
</tr>
<tr>
<td>2</td>
<td>The bank is following its reputation in various media outlets.</td>
<td>4.079</td>
<td>0.709</td>
<td>19.490</td>
<td>0.000</td>
<td>81.585</td>
<td>6</td>
<td>Large</td>
</tr>
<tr>
<td>3</td>
<td>The bank contributes its activities to support the local and national economy to enhance reputation.</td>
<td>4.110</td>
<td>0.718</td>
<td>19.794</td>
<td>0.000</td>
<td>82.195</td>
<td>3</td>
<td>Large</td>
</tr>
<tr>
<td>4</td>
<td>The bank sponsors civil society organization projects.</td>
<td>4.030</td>
<td>0.787</td>
<td>16.777</td>
<td>0.000</td>
<td>80.610</td>
<td>9</td>
<td>Large</td>
</tr>
<tr>
<td>5</td>
<td>The bank is keen to adopt legitimate competition.</td>
<td>4.049</td>
<td>0.813</td>
<td>16.530</td>
<td>0.000</td>
<td>80.976</td>
<td>8</td>
<td>Large</td>
</tr>
<tr>
<td>6</td>
<td>The bank provides training opportunities for students.</td>
<td>3.835</td>
<td>0.895</td>
<td>11.954</td>
<td>0.000</td>
<td>76.707</td>
<td>15</td>
<td>Large</td>
</tr>
<tr>
<td>7</td>
<td>The bank allocates job opportunities for the disabled.</td>
<td>3.323</td>
<td>1.039</td>
<td>3.984</td>
<td>0.000</td>
<td>66.463</td>
<td>16</td>
<td>Medium</td>
</tr>
<tr>
<td>8</td>
<td>The bank focuses on providing high quality services.</td>
<td>4.079</td>
<td>0.655</td>
<td>21.096</td>
<td>0.000</td>
<td>81.585</td>
<td>7</td>
<td>Large</td>
</tr>
<tr>
<td>9</td>
<td>The bank uses the results of customer evaluation to improve its services.</td>
<td>4.018</td>
<td>0.650</td>
<td>20.051</td>
<td>0.000</td>
<td>80.366</td>
<td>12</td>
<td>Large</td>
</tr>
<tr>
<td>10</td>
<td>The prices of services provided by the bank suit the expectations of customers.</td>
<td>3.963</td>
<td>0.682</td>
<td>18.095</td>
<td>0.000</td>
<td>79.268</td>
<td>13</td>
<td>Large</td>
</tr>
<tr>
<td>11</td>
<td>The bank is interested in appearing distinctively, thanks to the quality of services.</td>
<td>4.085</td>
<td>0.738</td>
<td>18.831</td>
<td>0.000</td>
<td>81.707</td>
<td>5</td>
<td>Large</td>
</tr>
</tbody>
</table>
The level of enhancing the perceived organizational reputation in Islamic banks in Palestine came with a relative weight (79.931), which is with a degree of approval (large). This result was consistent with (Shukair, 2015) and (Shafia, 2016) study, which was the arithmetic mean of these studies very close to all areas of reputation for the current study, and while (Saqr, 2015) study showed that reputation dimensions in government and investment banks are available Significantly, it is compatible with this result.

The highest paragraph No. (12), which is (the bank’s administration attaches great importance to settling disputes that may affect its reputation), and it came with a relative weight (82.805), which is a degree of approval (large), which indicates the interest of Islamic banks in this aspect, and that banks In general, there is an atmosphere of seriousness among workers, and at work, in a manner that achieves accuracy and credibility in the banking services provided to clients.

The lowest paragraph No. (7), which is (the bank allocates work opportunities for the disabled), and it has a relative weight (66.463), which is with a degree of approval (medium), and this means that there is an average acceptance by the study sample of this paragraph, and the respondents' answers were not at the required level with Concerning providing work opportunities for the disabled in banks.

### Third: To Test and Discuss the Study Hypotheses

**Ho 1:** There are no statistically significant differences at the level of significance (α≤0.05) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the gender variable.

This hypothesis was validated using T-Test, as shown in the following table:

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Paragraph</th>
<th>SMA</th>
<th>Standard Deviation</th>
<th>T Value</th>
<th>Sig. Value</th>
<th>Relative Weight</th>
<th>Order</th>
<th>Degree Of Approval</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Bank management attaches great importance to resolving disputes that may affect its reputation.</td>
<td>4.140</td>
<td>0.682</td>
<td>21.417</td>
<td>0.000</td>
<td>82.805</td>
<td>1</td>
<td>Large</td>
</tr>
<tr>
<td>13</td>
<td>The bank’s dealings with all parties are transparent.</td>
<td>4.110</td>
<td>0.726</td>
<td>19.563</td>
<td>0.000</td>
<td>82.195</td>
<td>3</td>
<td>Large</td>
</tr>
<tr>
<td>14</td>
<td>The bank relies on accurate and honest information about performance.</td>
<td>4.030</td>
<td>0.713</td>
<td>18.511</td>
<td>0.000</td>
<td>80.610</td>
<td>9</td>
<td>Large</td>
</tr>
<tr>
<td>15</td>
<td>The management of the bank works to win the support and entitlement of its employees.</td>
<td>3.951</td>
<td>0.805</td>
<td>15.134</td>
<td>0.000</td>
<td>79.024</td>
<td>14</td>
<td>Large</td>
</tr>
<tr>
<td>16</td>
<td>Employees feel that the bank has a good organizational reputation.</td>
<td>4.024</td>
<td>0.886</td>
<td>14.810</td>
<td>0.000</td>
<td>80.488</td>
<td>11</td>
<td>Large</td>
</tr>
</tbody>
</table>

It was found from the previous table that:

- The level of enhancing the perceived organizational reputation in Islamic banks in Palestine came with a relative weight (79.931), which is with a degree of approval (large). This result was consistent with (Shukair, 2015) and (Shafia, 2016) study, which was the arithmetic mean of these studies very close to all areas of reputation for the current study, and while (Saqr, 2015) study showed that reputation dimensions in government and investment banks are available significantly, it is compatible with this result.

**Ho 2:** There are no statistically significant differences at the level of significance (α≤0.05) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the age group variable.

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

<table>
<thead>
<tr>
<th>Table 9: The differences in the perceived organizational reputation axis in relation to the age group variable</th>
<th>Age Group</th>
<th>The Number</th>
<th>SMA</th>
<th>Standard Deviation</th>
<th>F'' Value</th>
<th>Sig. Value</th>
<th>Sig. Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Organizational Reputation</td>
<td>30 years and under</td>
<td>15</td>
<td>4.088</td>
<td>0.731</td>
<td>0.778</td>
<td>0.508</td>
<td>Not significant</td>
</tr>
<tr>
<td></td>
<td>From 31-40 years old</td>
<td>86</td>
<td>3.934</td>
<td>0.569</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 10: Differences in the perceived organizational reputation axis in relation to the variable of the academic qualification**

<table>
<thead>
<tr>
<th>The Axis</th>
<th>Qualification</th>
<th>The Number</th>
<th>SMA</th>
<th>Standard Deviation</th>
<th>F'' Value</th>
<th>Sig. Value</th>
<th>Sig. Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Organizational Reputation</td>
<td>Diploma</td>
<td>2</td>
<td>4.344</td>
<td>0.398</td>
<td>0.588</td>
<td>0.557</td>
<td>Not significant</td>
</tr>
<tr>
<td></td>
<td>Bachelor</td>
<td>115</td>
<td>3.974</td>
<td>0.578</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Postgraduate</td>
<td>47</td>
<td>4.037</td>
<td>0.543</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* The tabular value of “F” is at the degree of freedom (3, 161) and at the significance level (0.05) = (3.040).

It was found from the previous table that:
The calculated value of "Sig." is greater than "0.05" in the perceived organizational reputation axis, and this indicates that there are no statistically significant differences at the level of significance (α≤0.05) between the average estimates about the level of strengthening the perceived organizational reputation in Islamic banks in Palestine due to the variable of education.

**Ho 4:** There are no statistically significant differences at the level of significance (α≤0.05) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable of years of service.

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 11: Differences in the perceived organizational reputation axis in relation to the variable of the number of years of service**

<table>
<thead>
<tr>
<th>The Axis</th>
<th>Number Of Years Of Service</th>
<th>The Number</th>
<th>SMA</th>
<th>Standard Deviation</th>
<th>F'' Value</th>
<th>Sig. Value</th>
<th>Sig. Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Organizational Reputation</td>
<td>5 years or less</td>
<td>16</td>
<td>4.160</td>
<td>0.669</td>
<td>2.599</td>
<td>0.054</td>
<td>Not significant</td>
</tr>
<tr>
<td></td>
<td>From 6-10 years</td>
<td>80</td>
<td>3.894</td>
<td>0.563</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>From 11 to 15 years old</td>
<td>42</td>
<td>4.000</td>
<td>0.515</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>16 years and over</td>
<td>26</td>
<td>4.207</td>
<td>0.534</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* The tabular value of “F” is at the degree of freedom (3, 160) and at the significance level (0.05) = (2.650).

It was found from the previous table that:
The calculated value of "Sig." is greater than "0.05" in the perceived organizational reputation axis, and this indicates that there are no statistically significant differences at the level of significance (α≤0.05) between the average estimates about the level of strengthening the perceived organizational reputation in Islamic banks in Palestine due to the variable of job title.

**Ho 5:** There are no statistically significant differences at the level of significance (α≤0.05) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to the variable of job title.

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 12: Differences in the perceived organizational reputation axis in relation to the variable of the job title**

<table>
<thead>
<tr>
<th>The Axis</th>
<th>Job Title</th>
<th>The Number</th>
<th>SMA</th>
<th>Standard Deviation</th>
<th>F'' Value</th>
<th>Sig. Value</th>
<th>Sig. Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Organizational Reputation</td>
<td>Head of the Department</td>
<td>94</td>
<td>3.969</td>
<td>0.578</td>
<td>0.977</td>
<td>0.433</td>
<td>Not significant</td>
</tr>
<tr>
<td></td>
<td>Director of the Department</td>
<td>19</td>
<td>3.980</td>
<td>0.584</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Deputy / Branch Manager</td>
<td>43</td>
<td>3.948</td>
<td>0.576</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## RESULTS

The following results and recommendations were reached:

1. The perceived organizational reputation is available in Islamic banks in Palestine at a rate of (79.931%), and an arithmetic mean (3.997)
2. The results confirmed that there are no statistically significant differences at the level (α≤0.05) between the average estimates about the level of enhancing the perceived organizational reputation in Islamic banks in Palestine due to variables: (gender, age group, educational qualification, number of years of service, job title) and that as follows:
   - There are no differences according to gender, and this result is consistent with a study (Ahmed, 2017)
   - There were no differences according to age group, and this result is consistent with a study (Omair and Salah Al-Din, 2017).
   - There are no differences according to the variable of the educational qualification and this result is consistent with a study (Shafia, 2016).
   - There are no differences according to the variable number of years of service and this result is consistent with a study (Shafia, 2016) and a study (Shukair, 2015).
   - There are no differences according to the variable of the job title and this result is consistent with the study (Saeed and Abbas, 2016).

## RECOMMENDATIONS

In light of the findings of the study, the study reached the following recommendations:

- The need for senior management in Islamic banks to adopt a clear strategy to enhance their operations, with a view to raising awareness of the importance of perceived organizational reputation as an essential pillar of development and progress.
- Work to establish and design programs to train workers, to help raise their competencies and capabilities in applying modern technologies in their work because of its reflection on the bank's reputation.
- Work to allocate the necessary resources and facilities to provide job opportunities for the disabled.
- Establish a system of incentives to gain endorsement, and the confidence of its employees, to encourage them to produce and apply their knowledge, experience and capabilities within the bank.
- Ensure that the prices of services provided by the bank are proportional to the expectations of clients who benefit from its services.
- Setting rules and provisions that the bank hires for the results of assessing customer requirements in order to control deviations, and address them to improve the service provided, and to improve the work to a distinct level of reputation.
- Establishing specialized work teams responsible for spreading rumors, and promoting the concept of perceived organizational reputation between the departments and departments of the bank, for follow-up, and to identify obstacles that limit their promotion to achieve sustainable performance.
- Develop an appropriate strategy for advertising campaigns on the bank’s business, its role in social responsibility towards society, and the surrounding environment, in order to create a perceived organizational reputation, a positive image of the bank, or maintain a good mental image of the bank.
- Building an advanced information (intelligence) system with the ability to monitor competitors' behaviors and strategies, follow the market, keep abreast of what's new, and move quickly and quickly towards providing the best to keep pace with environmental changes.
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