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Keywords : *organizational change, marketing strategy of change, bank, management.*

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All hypotheses of this study have been accepted, as change was deemed a strategic direction adopted by banks management; and that there is a correlation between the impact of organizational change and banking business; and that there is a positive relation between forms of change and marketing strategies of change for some forms and an opposite relation for the others; and that technical change was the most positive in terms of relation with marketing strategies of change.

Keywords : organizational change, marketing strategy of change, bank , management.

I. Introduction

The world today faces huge improvements in all areas which directly or indirectly affect the business environment. This environment becomes quickly changing, therefore the organizations and their marketing departments have to identify the suitable ways to deal and adapt with these changes to reduce the influence of environment changes. Hence, the business organizations and banks as one of these organizations should build a clear strategic vision to understand these changes. Also, they have to use all available funds and human resources to immediately respond for changes. This means that banks should adopt the concept of change management which is a vital tool to face the organizational or strategic changes. This paper aims to identify the relationship between different patterns of organizational changes, marketing changes as one of these changes, and marketing strategy of change that has to use to deal with this change.

The change management is a difficult and expensive task and yet the ability to handle with persuasive demands and developing technologies, becomes the critical element for eternity (Alsedairy, 2001). Further, according to (Tushman & Anderson, 2004) the challenge of change become slight if the organization does not take the following four basic characteristics e.g. focus on organizational objectives, integration of the task, structural and social/cultural elements within the organization and finally flexibility and awareness. Also, (Ander & Levinthal, 2004) concluded that the general management responsible for the organization strategic direction frequently fails to manage the organization's technological revolution and change procedure that generate these opportunities. Marketing strategy of change has become a topic of much debate in recent years. Whether marketing strategy has not changes, has changed, or should change, has all been discussed (Burger-Helmchen, 2008). In the journey to understand real world marketing strategy change is not surprising that change has become an increasingly popular focus of research (Ghatas, 2006). (Veronique, 1996) highlighted the following five levels of strategic changes that can be used to face organizational change: continuation strategy, routine strategy change, limited strategy change, radical strategy change and organization redirection. Further studies have confirmed that the circumstances of organizational change can be varied complex by attributing importance to concepts such as positive employees (Avey, Wernsing, & Luthans, 2008), organizational culture (MdZabid, Murali, & Azmawani, 2004), New information technologies (Bauer & Bender, 2002) and trust (Lines et al., 2005).

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II. Research Questions

Change is a dynamic and recurrent process with a vital and influential nature on all organizations, including banks. This requires great efforts to mitigate its effects, either by quickly responding to it or by adapting to it in a manner that would reduce its impact on the organization and its various activities.

The research questions are summarized as follows:

- How does change happen in the banking business? Is it a tactical/strategic direction by the bank's management or is it a response to the multiform environmental changes?
- IS change a fundamental and essential issue which serves the marketing and non-marketing objectives of the bank, or is it an exception that should be dealt with in order to reduce its effects?
- What is the nature of the organizational changes facing the banking business?
- What is the impact of organizational change on the marketing strategy of change?

III. Objectives of the Study

This study aims to achieve the following:

- Identifying the main types of change facing the banking business in Jordanian commercial banks, and the most frequent change.
- Determining whether change is a fundamental issue within the strategic direction of banks, or merely a matter of addressing a particular imposed situation that requires dealing with.
- Determining the impact of various forms of organizational change on the marketing of the banking business (marketing), and how to incorporate and deal with it.
- Determining the impact of organizational change on the type of the marketing strategy of change to be adopted with every kind of change.

IV. Literature Review

(Van de Ven, & Poole, 2005) stated that scholars hold different views about whether organizations consist of things or processes and about variance or process methods for conducting research. By combining these two dimensions, they developed a typology of four approaches for studying organizational change. Although the four approaches may be viewed as opposing or competing views, they see them as being complementary. Each approach focuses on different questions and provides a different--but partial--understanding of organizational change. They argue that coordinating the pluralistic insights from the four approaches provides a richer understanding of organization change than any one approach provides by itself. The study of (Lewis, Schmisseur, Stephens, & Weir, 2006) offers a thematic analysis of the advice from a sample of bestselling popular press books on the subject of communication during implementation of organizational change. This analysis uncovered themes concerning the communicative role of change agents, general strategies for communicating and introducing change, and tactics for communicating during implementation of change. (Avey, Wernsing, & Luthans, 2008) investigate whether a process of employees' positivity will have an impact on relevant attitudes and behaviors. Their study surveyed 132 employees from a broad cross-section of organizations and jobs and found: (a) Their psychological capital (a core factor consisting of hope, efficacy, optimism, and resilience) was related to their positive emotions that in turn were related to their attitudes (engagement and cynicism) and behaviors (organizational citizenship and deviance) relevant to organizational change; (b) mindfulness (i.e., heightened awareness) interacted with psychological capital in predicting positive emotions; and (c) positive emotions generally mediated the relationship between psychological capital and the attitudes and behaviors. (Sarin, Sego, Kohli, & Challagalla, 2010) indicated that organizations are increasingly emphasizing online sales channels over traditional offline sales channels. Their research examines how training influences a salesperson's ability to manage such a technological change in the firm's sales strategy. Findings suggest that formality of training has a positive effect and voluntariness has a negative effect on the perceived effectiveness of training in a change implementation context. Older salespeople and those likely to be favorably affected by the change respond more positively to timely training and a less formal training format. Training effectiveness in turn has a positive influence on the salesperson's perceived ability to manage the change, with learning orientation of the salesperson weakening the effect.

(Corley, 2004) Argued that while theory and research have identified the possibility for multiple organizational identities to exist within an organization, there is little empirical evidence on how differentiation occurs or what its implications are for the organization. In the course of inductively studying an organizational spin-off, evidence of identity differentiation based on hierarchy level emerged in interview-, documentation- and observation-based data. Higher levels of the hierarchy tended to see identity in light of the organization's strategy, whereas lower aspects of the hierarchy saw it in relation to the organization's culture. This identity differentiation was evident in marked differences in the perceptions organizational members had about: (i) the nature of organizational identity; (ii) the most salient identity-based discrepancies; (iii) the basis for organizational identity change; and (iv) how identity change can be implemented. After examining how and why this hierarchical differentiation occurred, Corley discusses the implications for our understanding of

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organizational identity and situate it in the larger context of organizational change. (Ashworth, Boyne, & Delbridge, 2007) stated that the institutional theory suggests that organizations pursue legitimacy by conforming to isomorphic pressures in their environment. They extend previous research on institutional theory by distinguishing between two definitions of conformity (compliance and convergence) and by taking a comprehensive view of the organizational characteristics that might be subject to isomorphic pressures. This framework is applied to change between 2001 and 2004 in the internal characteristics of 101 public organizations in England. They find substantial evidence of compliance but more limited support for convergence. Furthermore, the impact of isomorphic pressures was stronger on organizational strategies and culture than on structures and processes. Thus, they determined that the relevance of institutional theory to change in the public sector depends on the definition of conformity that is used and the organizational characteristics that are examined. The study of (MdZabid, Murali, & Azmawani, 2004) investigated the influence of organizational culture on attitudes toward organizational change in Malaysia. Based on the work of Goffee & Jones (1998) and Dunham et al (1989) a structured questionnaire was developed and self-administered to 258 companies listed in the Federation of Malaysian Manufacturing directory. The results showed that there is an association between organizational culture and the affective, cognitive, and behavioral tendency of attitudes toward organizational change. The findings also showed that different types of organizational culture have different levels of acceptance of attitudes toward organizational change. This means that certain type of organizational culture could facilitate the acceptability of change, while other types of culture could not accept it.

(Fernandez, & Rainey, 2006) offered factors and propositions not as a road map but as a compass for practitioners seeking to find their way amid the sustained, persistent, and challenging pressures for change they confront daily. They further suggested that researchers should analyses the interactive effects of such factors using research designs and methods that treat the possibility of a contingency approach to implementing organizational change seriously. Especially useful would be the employment of multivariate statistical techniques and large-sample data sets of organizations at different levels of government and in different public management settings. They proposed another immediate research need involving refining the general propositions offered, synthesizing the various theories underlying them, and testing rival propositions. In the process, researchers must confront the challenge of analyzing the relationship between the content and process of change and such organizational outcomes as performance. They argue that some designs will be very challenging and expensive, but researchers should seek ways to conceive and execute them, possibly through consortia of researchers (e.g., Huber & Glick, 1993) and proposals for large research grants. (Luscher & Lewis, 2008) note that as change becomes a constant in organizational life, middle managers charged with interpreting, communicating, and implementing change often struggle for meaning. To explore change and managerial sense-making, they conducted action research at the Danish Lego Company. Although largely absent from mainstream journals, action research offers exceptional access to and support of organizational sense-making. Through collaborative intervention and reflection, they sought to help managers make sense of issues surfaced by a major restructuring. Results transform paradox from a label to a lens, contributing a process for working through paradox and explicating three organizational change aspects—paradoxes of performing, belonging, and organizing. (Oreg, 2006) proposes and tests a model of resistance to organizational change. Contrary to most works on resistance, resistance was conceptualized here as a multifaceted construct. Relationships among resistance components and employees' personalities, the organizational context, and several work-related outcomes were examined. Through a study of 177 employees, both personality and context have been found to significantly associate with employees' attitudes towards a large-scale organizational change. These attitudes were, in turn, significantly associated with employees' job-satisfaction, organizational commitment, and intention to leave the organization.

The study of (Bauer & Bender, 2002) uses a German employer-employee matched panel data set to investigate the effect of organizational and technological changes on gross job and worker flows. The empirical results indicate that organizational change is skill-biased because it reduces predominantly net employment growth rates of unskilled and medium-skilled workers via higher job destruction and separation rates, whereas the employment patterns of skilled workers are not affected significantly. New information technologies do not have significant effects on gross job and worker flows as soon as establishment fixed-effects are controlled for. In their study, (Lines, Selart, Espedal, & Johansen, 2005) investigate the relationships between organizational change and trust in management. It is argued that organizational change represents a critical episode for the production and destruction of trust in management. Although trust in management is seen as a semi stable psychological state, changes in organizations make trust issues salient and organizational members attend to and process trust relevant information resulting in a reassessment of their trust in management. The direction and magnitude of change in trust is dependent on a set of change dimensions that reflect trust relevant

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experiences and information. The authors distinguish between dimensions related to trust relevant consequences of the change and trust relevant aspects of how the change process is performed. Empirical results indicate that increases in post change emotional stress and the use of referential accounts for justifying change are both negatively related to post change trust in management. The use of ideological accounts and participation were found to be positively related to post change trust in management, so was perceived decision quality. Findings also indicate that the effects of change on trust are negatively moderated by tenure.

(Reardon, Timmer, & Berdegue, 2004) point that there has been extremely rapid transformation of the food retail sector in developing regions in the past 5 to10 years, accompanied by a further consolidation and multi-nationalization of the supermarket sector itself. This organizational change, accompanied by intense competition, has driven changes in the organization of procurement systems of supermarket chains, toward centralized and regionalized systems, use of specialized/dedicated wholesalers and preferred supplier systems, and demanding, private quality standards. These changes in the system have in turn determined the very recent rise of the use of contracts between supermarkets and Agrifood producers in these regions to cover provision of services and provision for risk management, as well as requirements for demanding quality and safety attributes, which require substantial investment in technological change and 'upgrading' at the producer level. (Lines, 2005) proposed and developed an attitudinal perspective on organizational members' reactions to change is. By viewing change as an attitude object in this sense, a richer conceptualization of perceptions of change and reactions to change in terms of emotions, cognitions, and behaviors is achieved. The perspective also frames organizational changes in terms of aspects that are relevant for change recipients because of their relationships with important values that are held by organizational members. To identify classes of beliefs underlying the formation of attitudes toward change, constructs are integrated from theories of job characteristics and organizational justice with the overarching attitude perspective. Research implications of the framework as well as implications for managing change are discussed.

(Brilman, 2001) tried to identify the main axes of change in organizations in the United States in his study which included (1000) organizations. He concluded that the main axes of change to ensure a significant competitive position in the third millennium are based primarily on a strategy of organizational reconstruction and adaptation to the events of change. This is implemented by adopting a style of total quality management in the administration with an orientation toward the internationalization of activities utilizing work teams to maximize performance. On the other hand, the study of (Alghazawi, Sulaiman, & Jarjary, 2008) focused on the dimensions of financial leadership and the internal and external justifications for organizational change in addition to identifying the correlations and mutual effects between them. The study concluded the inadequacy of conducting organizational changes without the use of an appropriate style of leadership. This confirmed the existence of a link relation and the effects of positive of a positive correlation between the dimensions of financial leadership and organizational change. Conversely, the study of (Alsamydai & Alaskary, 2008) focused on the relationship between economic and social changes and marketing strategies. The study found that there is a statistically significant relationship between economic and social change and the adoption of a marketing strategy that is appropriate for dealing with these changes. The study additionally concluded that a marketing strategy does not persevere but rather adapts to accommodate the requirements of economic and social change. The study of (Abdul-husain, 2002) focused on measuring the role of technological change in productivity through a case study of a company's factories for manufacturing vegetable oil in Iraq. The study has shown that the indicators of technological change before and after the application of technological change had an important role in improving the productivity of those factories. The study of (Alawy, 2007) focused on identifying reasons of change and its importance for organizations, as well as determining the areas in which change is implemented and the role that competencies play in the success of the change in Algeria. This study adopted a humanitarian approach on the grounds that man is the directing agent for the movement of the organization and that human behavior plays a prominent role in the process of change. Change depends on the degree of acceptance by individuals and their cooperation in its success. Alternatively, the study of the (Scientific Forum (Algeria), 2007) focused on change management in service organizations. It aimed to reach a theoretical framework of concepts that interprets the nature of the leadership of change in service organizations. It additionally attempted to develop a model of change and proposed a method for its application in the organization of vocational training services in particular. The study concluded that the application of the proposed model for change in the measurement of the process of change in service organizations was very helpful, though not compatible with the structure and capabilities of the organization due to the overlapping of tasks and administrative levels.

V. Study Model

In light of the literature of the study, the structure of banking and the views of a number of workers in Jordanian banks about the nature and types of

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organizational change and the types of marketing strategies for change obtained through interviews conducted by the researchers, the study model has been designed as described below:

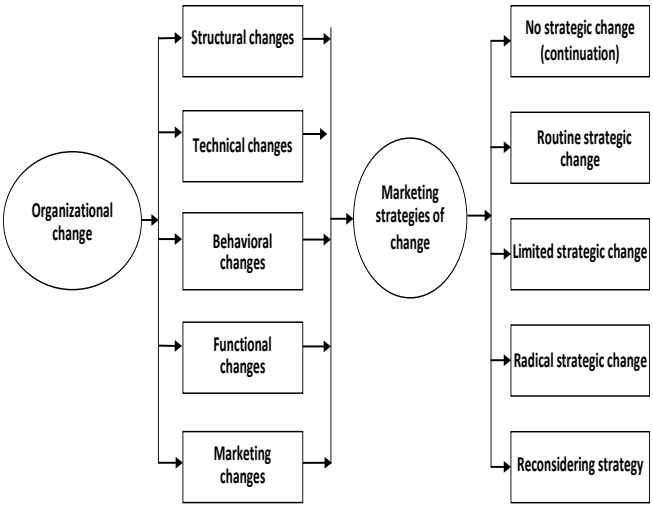

Figure 1 : Study Model

a) Procedural definitions of the components of the study model

i. *Organizational Change*

(Geralds, 1994) views change as the management style where the organization is transformed from its present state to another more efficient state among the potential cases of development. Change then is a function of management that is exercised with the aim of developing the organization. The concept of change is broad and comprehensive; therefore, the various dimensions that can take place during the process of change should be identified. Planned change could include organizational change, technological change and functional change in the goals and policies of the organization in addition to the working methods, values and attitudes of individuals and groups. Consequently, (Johns 1983) defines planned change as change which aims to modify or improve all or some of these aspects.

Organizational change is associated with new systems and the procedures, structures and techniques that have a direct impact on the organizations of work within any sector of the organization. These changes have a significant impact on workers and require being handled carefully and in a manner that accommodates the effects of its various dimensions on the organization (the Bank) and its various activities.

(Ghalibi, Saleh, 2008) determine that change has become a certain ongoing phenomenon that faces business organizations, and the intensity of this change has increased in the era of informational competition. Organizations have developed several techniques to deal with change. At first, these techniques were based on a vision and an adaptive perspective to help the organization adapt with the cases of changing environment. However, as areas of change expanded in depth and scope, techniques were developed to help the organization develop change techniques in accordance with its ability in dealing with the various cases of change. The two researchers developed a two dimensional matrix: the first is the location of change whether within or outside the organization, and the second is the level and scope of change and its requirements whether small and calls for adjustment or large and calls for more creativity. Identifying these dimensions helps the management of the organization to survive and succeed by increasing its ability to deal with various situations of change (Maher, 2006).

(Zughaib etal ,2008) indicate that change is not an end in itself but rather a necessity to move the organization from its current state to a better state in the future, with the purpose of creating and sustaining a competitive advantage through utilizing the appropriate strategies for change.

(Fatnani, Abu Alshaar, 2008) view the tool of change as a dynamic continuous process and an experiment in transition. Once a commitment to change is reached, finding a common vision and facilitating this are steps that follow soon, as an effective organization takes premeditated steps to manage change.

Conversely, (Hmawi , 2008), indicates that the change is an inevitable voluntary process dictated by requirements of mankind's daily dealings. The concept of dealing with the constant change of the administrative and behavioral efforts of an ongoing internal or external management necessitates a conflict between the driving forces and the forces of resistance. This requires managing this conflict with a great deal of will to push it to the point which represents the balance in favor of the first group of forces, serving to improve the level of performance and raise the degree of skill thus enhancing confidence in the move forward.

The main axes of change:

The main axes of the process of change are related to the nature of the variables, external or internal, that affect the work of the organization, in addition to the directives of the various administrations within the organization. Nonetheless, there are various axes of change, including (Alsamydai and kasasbeh, 2008), (Alsamydai and Alaskary, 2008) and (Maher, 2003):

- Structural changes: This includes changing the activity, relationships, roles and decision-making procedures.
- Technical changes: This includes knowledge, innovations, communications and the used techniques and methods.
- Behavioral changes: This includes psycho-socio conditions of work, roles and behaviors.

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- Functional changes: This includes the distribution of functions and roles and the organizational or functional relationships.
- Marketing Changes: This includes the nature of marketing activities, marketing mixture and marketing strategies.

Undoubtedly, any change in any axis of the previous axes would have a major impact on the rest of them because they share a reciprocal interactive relationship. Figure (2) showcases these axes.

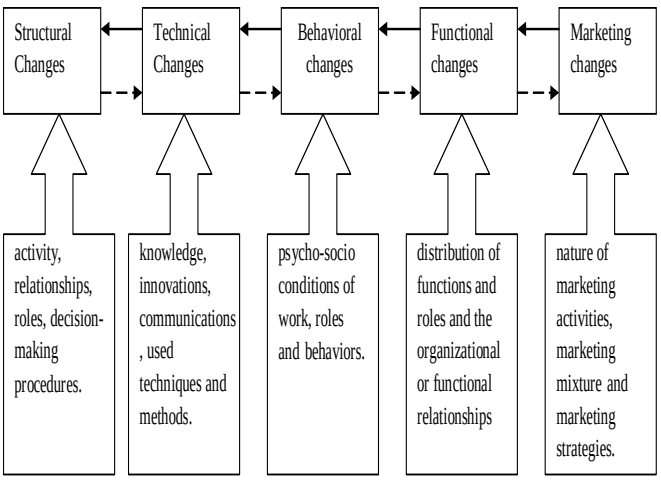

Figure 2 : Axes of Change

The stages included in reaching a commitment to a change strategy are as following: (Saeed & Ali, 1998), (illeratnoC, 1989)

- Setup: At this stage, the person(s) likely to be affected by the proposed change are contacted to ensure that they are aware of the change that could happen.
- Admission: At this stage, all the information necessary for change, its aims and the means necessary for the implementation process is provided.

The purpose of this information is to provide an explanation of the concept of change and the expected reactions by those concerned. The most important requirements to be provided at this stage are :

- If the change is consistent with the organization's message or mission.
- If the change would lead to meeting the needs of employees and other stakeholders.
- The existence of strong, clear and convincing reasons for change.
- The development and implementation of the programs needed for change by the workers involved in the planning process.
- Minimizing the negative effects of change by taking the necessary measures.
- The feeling of the concerned parties that the change serves the interest of the organization and then their interest.

- Commitment: This is the third stage and that is where the implementation of the commitment becomes a reality. One of the very important things in this stage is to control the process of change and the reactions whether expected or unexpected. These reactions will be either positive or negative. This stage will indicate either the commitment to change and to continue it, modify it or cancel it.

The process of change includes two main levels which are adoption and abandonment.

- The level of adoption: It refers to the adoption of values or ideas towards which the organization wants change to be directed. The adoption process generally passes through several stages.
- The level of abandonment: It indicates not adopting new values or ideas and thus abandoning them.

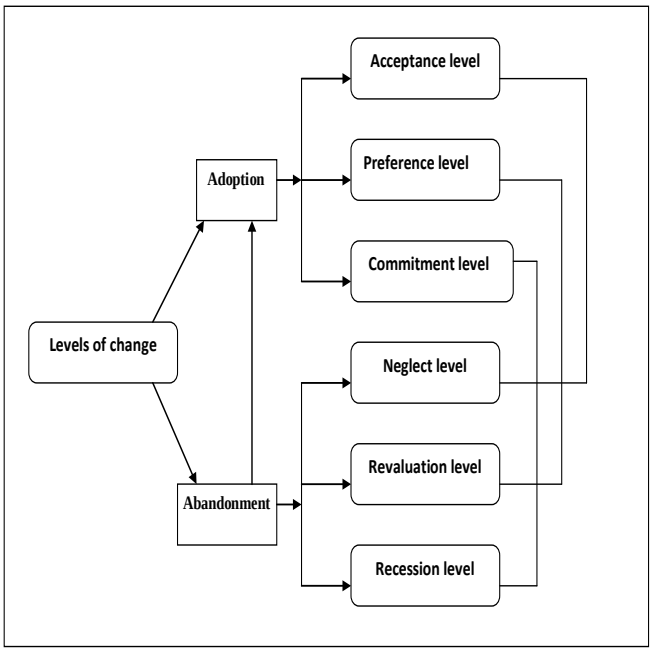

Figure 3 : Levels of the process of change (Adoption and Abandonment)

b) Marketing strategies of change

Generally speaking, there are five levels of change strategies that can be adopted to face organizational changes, namely: (Ghatas, 2006), (Veronique, 1996), (League, 2003), (Alsamydai, 2010) and (Alsamydai, Rudaina, 2011).

1. Continuation Strategy: In order to master new skills and techniques and perform unfamiliar tasks, the application is limited to management and follow-up when the organization decides to pursue the same strategies in place due to not requiring processes to ensure its implementation in accordance with established programs. Available past experiences help achieve a more effective implementation of this strategy.
2. Routine Strategy of Change: Routine change signifies customary changes in the work methods of

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the organization. These changes include the marketing methods used to attract consumers, for example, a change in advertising methods, the method of packaging products, adopting different pricing strategies and adopting different methods of distributing intermediaries. Implementing such change requires the organization to coordinate its activities and operations with the intermediaries or the consumers, in addition to coordinating with production management to make sure there is sufficient stock of products to meet the growing demand.

3. Limited Strategy of Change: It includes offering new forms or types of existing products to new markets. There are forms or types which do not require radically different methods of production and marketing from what is currently adopted. Thus, they do not necessitate any fundamental changes in the organization's operations. However, there are other new forms or types that induce new and more complicated problems at the application level in their production process.
4. Radical Strategy of Change: Includes substantial restructuring within the organization. It usually happens when the organization merges with or buys another organization or a share in the same sector. Such operations are usually complex, especially in the case of full integration. In such cases, the organization is not only procuring new products and markets, but is also facing legal problems and the complexities of the development of a new administrative structure of the organization, as well as the need to reconcile the two organizational cultures of the organizations.
5. Organization Redirection: The complete reconsideration of the strategic direction of the organization. It usually happens when the organization merges with or buys another organization or a share in the same sector. The extent of change depends on the degree of difference between the sectors and the degree of decentralization in the management of the new organization. The direction of the organization is also reconsidered when the organization changes sectors. This kind of reconsideration in the strategic direction of the organization is the most complex in application. It includes changes in the organization's message or mission and strategic goals. This require a reconsideration of all the used systems, methods and means, and developing a new and integrated set of skills and technologies that are compatible with this complete change in the strategic direction of the organization.

c) Obstacles for change and organizational change

There are many problems that signify major obstacles facing the process of change and organizational change (Alsamydai and kasasbeh, 2008).

- Fear of burden: The belief that the burden of change will fall on middle management and the workers leads to resisting this change.
- Fear of change: The new situation resulting from the change requires new job descriptions which dictate a commitment to certain criteria of quality, performance or efficiency. This may drives some to doubt their abilities to adhere to these standards and may thus cause a fear of loss of job or position or rolling down the career ladder. Such a belief may lead those who worry to resist change and seek to maintain the status quo without any change. The tasks which leads to separation of the individual from working group to whom he human relations
- Social fear: Change and organizational change may impose a restructuring of jobs and tasks which leads to the individual separating from his team with whom he has distinctive human relations, and could rather be forced to work in isolation or with a group that has nothing to do with him. This feeling may prompt some to resist change and to try to retain the status quo.
- The degree of confidence: The degree of confidence in the leader of change in the organization plays an important role in understanding change, so the absence of negative sensitivity of these leaders may generate this confidence. However, its generation should be organized carefully because of its importance in the process of change and commitment.
- Individual culture: Some axes of change may contradict with the individual's culture or some of its dimensions, and this is something that would make him uncomfortable in the process of engaging in this approach. Regarding this perspective, the designers of the programs of organizational change and its leadership should take this critical dimension into account

VI. Hypotheses of the Study

In accordance with the objectives and the proposed model of this study, there are three main hypotheses:

H1: Change is a strategic direction adopted by the managements of banks with regard to marketing activity.

H2: There is a statistically significant relationship between the impact of various forms of organizational change and the marketing strategies of change.

H3: There is a correlation between various forms of organizational change and the marketing strategies of change. For the purpose of testing this

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hypothesis, Parson's correlation coefficient has been used.

Of the latter hypothesis, we might derive the following sub-hypotheses:

- There is no statistically significant relationship between structural changes and the marketing strategy of change.
- There is no statistically significant relationship between technical changes and the marketing strategy of change.
- There is no statistically significant relationship between behavioral changes and the marketing strategy of change.
- There are no statistically significant relationship between functional changes and the marketing strategy of change.
- There are no statistically significant relationship between marketing, structural, functional, behavioral and functional changes and the marketing strategy of change.

VII. Methodology

The current research methodology is mainly based on two sources of data collection which are:

- Secondary sources: which are related to data and information obtained from the existing literature and previous studies related to the topic of the research in order to advance our understanding and assist in developing the study's model as well as the questionnaire design and development.
- Primary source: This phase of data collection is related to the development and design of an initial questionnaire that is distributed to a sample of (10) managers of commercial banks in Jordan. The purpose of the pre-test questionnaire is basically to obtain the information about Organizational Change as well as the marketing change strategies. Based on the pre-test results, the final survey instrument was examined by a consulting panel consists of marketing, banking and information system experts to assess the validity of the items within each constructs. At that point, the survey instrument was developed and pilot tested on a small sample from the study's population. Following these procedures, the final version of the questionnaire comprised 54 items to measure the major identified constructs of the study.

a) Scale and dimensions of the study

The process of scaling is an essential tool in almost every marketing research situation (Malhotra et al., 2004) and is most commonly used for assessing the how people feel or think about objects or constructs (Neuman, 2003). Having taking into consideration the criteria for selecting a scaling technique, information needed by the study as well as the characteristics of the respondents and the mode of administrating the survey instrument, the five point Likert scale was considered as the most appropriate for the current study (Zikmund, 2003). Likert scale was used in dimensions 2 and 3 (very agree) to (do not agree strongly), (always happened) to (never happened) consequently.

The current study was divided into five dimensions relating to the different components of the study's model.

b) Analysis Method

Several statistical techniques were used. These techniques include Cronbach's alpha, frequency analysis, descriptive analysis, Parson Correlation matrix and one sample t-test. The t-test was used to accept/reject the hypotheses, through testing the average means of single sample based in the value of the scale midpoint. A midpoint equal to three was chosen by adding the lower coded of the Likert scale (1) and the upper code (5) of the Likert scale.

Table 1 : Community and sample of the study

Number of commercial banks	Number of branches in the Kingdom	Number of branches in Greater Amman	Number of branches in the sample	Percentage
22	506	310	55	18%

*according to 2005 statistics

c) Validity and measurement of the tool

The researchers submitted the questionnaire to (10) referees of university faculty members to verify its validity. Cronbach's alpha coefficient has been used with a value of Cronbach's alpha ($\alpha = 78.2$) for all variables of the study, which is a good and suitable value for the purposes of the study being higher than the accepted percentage of 60%.

No. of cases	Cronbach's alpha	No. of items
55	.782	45

Table 2 : Reliability Coefficients

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VIII. Results of the Study

a) Characteristics of the Study Sample

Variables	Group	Frequency	Percentage
Sex	Male	42	76.4%
	Female	13	23.6%
Age	Less than 25 years	2	3.6%
	25-34 years	15	27.3%
	35-44 years	18	32.7%
	45-54 years	15	27.3%
	55 years and more	5	9.1%
Marital Status	Single	14	25.5%
	Married	41	74.5%
Scientific qualification	High school	-	-
	Diploma	9	16.4%
	Bachelor	31	56.4%
	Master	14	25.55
	Doctorate	1	1.8%
Experience	1-5 years	7	13%
	6-10 years	11	20.4%
	11-15 years	12	22.2%
	More than 16 years	24	44.4%

Table 3 : Characteristics of the Study Sample

It is noted that the largest percentage of the study sample is of males aged between (35-44) years. Additionally, married people, holders of college degrees and people with more than 16 years of experience represent the largest proportion among respondents.

b) Reasons for Change

Nature of change			1		2	
	(1)	(2)	Freq	Per	Freq	Per
Change in the bank is usually	An individual initiative	A collective initiative	12	21.8%	43	78.2%
Change in the bank is carried out according to	Current requirements	A prepared plan	10	18.2%	45	81.8%
Change in the bank is	initiated by the bank	A response to changes in the environment	16	29.1%	39	70.9%
Change in the bank focuses on	Technology	Individuals	38	69.1%	17	30.9%
Change in the bank is carried out in	Small, slow steps	Big, consistent steps	23	41.8%	32	58.2%
Workers view changes in the bank as	Positive	Negative	37	67.3%	16	29.1%
The organizational culture in the bank	Encourages change	Discourages change	43	78.2%	12	21.8%
Through change, the bank aims to achieve	Higher profitability	Better incentives for the workers	48	87.3%	7	12.6%
Change enhances the workers'	Trust in the bank	Fear of the bank	37	67.3%	18	32.75

Table 4 : Reasons for Change

It is noted that maximizing profits, a prepared plan and to the organizational culture are behind the adoption of organizational change.

c) Results

i. Changes Facing Banks

Descriptive statistics were used to illustrate the frequency of the changes facing banks and the attitude of the sample towards them. The reached results are shown in the following table:

Organizational changes	Mean	Std. deviation
Structural changes	3.8976	0.46697
Technical changes	3.8073	0.58114
Behavioral changes	4.0436	0.66298
Functional changes	3.7515	0.63899
Marketing changes	3.8182	0.59773
Overall mean	4.0303	0.81466

Table 5 : Organizational Changes Facing Banks

It is noted that the sample's attitudes were positive towards Dimensions (1-5) as their arithmetic

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means ranged between (3.7515-4.0463) which is greater than the mean of the measurement tool (3). The overall mean of change forms was (3.8976) which is higher than the mean of the measurement tool (3).

Technical changes ranked first with an arithmetic mean of (4.0436). Marketing changes ranked second with an arithmetic mean of (4.0303) for frequency, while behavioral changes were ranked last for recurrence with a mean of (3.7515) for frequency.

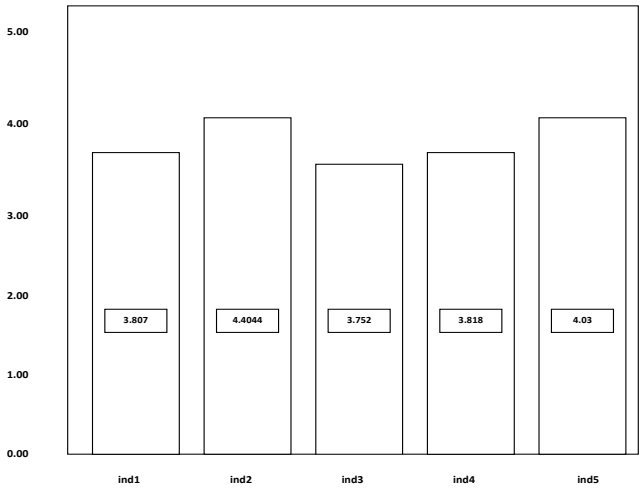

Figure 4 : Types of Change Facing Banks

ii. *The marketing strategies of change*

Descriptive statistics were used to illustrate the attitudes of the sample towards the marketing strategies of change, and which of those strategies to be used to deal with the changes. The resulting means are shown in Table (6).

Marketing strategies of change	Mean	Std. deviation
Strategic continuation	3.4151	0.70075
Routine strategic change	3.0380	0.72694
Limited strategic change	3.4371	0.73614
Radical strategic change	3.3395	0.73684
Organization strategic redirection	3.1667	0.73187
Overall mean	3.2655	0.11084

Table 6 : Marketing Strategies of Change

It is noted that sample's attitudes were positive towards the five strategies as their means were higher than the mean of the measurement tool (3), ranging between (3.0538-3.4371). The overall mean of the strategies was (3.2655) which is higher than the mean of the measurement tool (3). The strategy of limited change had the highest mean (3.4371).

d) Testing the Hypotheses

i. *Hypothesis (1)*

H1: Change is a strategic direction adopted by the managements of banks with regard to marketing activity.

Hypothesis result	T SIG	Tabular T	Calculated T
Acceptance	0.000	2.0049	17.566

Table 7 : Testing H1

Using the One sample t-test, the value of (T calculated = 17.566) is greater than Tabulated value (2.0049) and thus, the first hypothesis is accepted, any change is the strategic direction of the bank management with respect to the marketing activity.

ii. *Hypothesis (2)*

H2: There is a statistically significant relationship between the impact of various forms of organizational change and the marketing strategies of change.

Hypothesis Result	T SIG	Tabular T	Calculated T
Acceptance	0.000	2.0049	14.255

Table 8 : Testing H2

Using the One sample t-test, the value of (T calculated = 14.255) is greater than Tabulated value (2.0049) and thus, the second hypothesis is accepted; there is a statistically significant relationship between the impact of various forms of organizational change on the marketing business of banks and the marketing strategies of change.

iii. *Hypothesis (3)*

H3: There is a correlation between various forms of organizational change and the marketing strategies of change. For the purpose of testing this hypothesis, Parson's correlation coefficient has been used.

Marketing strategies of change	Organizational Change				
	Structural	Technical	Behavioral	Functional	Marketing
Strategic continuation	0.123	0.084	0.019	0.140	0.202
Routine strategic change	-0.077	0.294	-0.093	0.017	0.267
Limited strategic change	-0.075	0.067	0.164	0.084	0.289
Radical strategic change	-0.094	0.020	-0.045	-0.115	-0.197
Organization strategic redirection	0.072	0.187	-0.134	-0.165	-0.085

Table 9 : Testing H3

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In Pearson's correlation matrix, a statistically significant relationship at the level of (0.05) between technical changes and the routine change strategy is observable, as well as between marketing changes and the limited change strategy. However, there is no relationship between the rests of the variables with each other.

IX. Discussion and Conclusion

The current study investigated the impact of organizational change in its various forms on the marketing strategies of change. For this purpose, a study model was developed which included the forms of organizational change and their impact on marketing strategies of change. Three hypotheses that addressed the various aspects of this subject were proposed. The most important findings of this study are the following:

The sample exhibited positive attitudes towards all the paragraphs of the questionnaire as their arithmetic means were greater than the mean of the measurement tool (3). The following paragraphs achieved the highest means and occupied the first ranks, as illustrated in the following table:

Paragraph	Mean	Rank
The realization of the bank of the need for change because of the changing environment	4.4545	1
The bank changing the methods for innovating banking services	4.2364	2
The bank changing the methods and technologies for dealing with customers	4.2000	3
The bank changing marketing activities	4.1636	4
The bank changing marketing strategies	4.0909	5

Table 10 : Paragraphs Which Occupied the First Ranks

a) The negative attitudes of the sample were towards

- Product Innovation (Banking services) 2.9608 1
- New management methods 2.9808 2
- As for the changes faced by the bank, the attitudes of the sample were positive towards them as their arithmetic means ranged between (3.7515-4.0436) which is greater than the mean of the measurement tool (3). The overall mean of change forms was (3.8976) which is higher than the mean of the measurement tool (3). The most frequent forms of change can be displayed in the following table:

Change Types	Mean	Rank
Technical Changes	4.0436	1
Marketing Changes	4.0303	2
Functional Changes	3.8182	3
Structural Changes	3.8073	4
Behavioral Changes	3.7515	5

Table 11 : Change Types Which Occupied The First Ranks

b) Marketing strategies of change

The attitudes of the sample towards the five strategies were positive with means higher than the mean of the measurement tool (3). Means ranged between (3.0538-3.4371) with an overall mean of (3.2655) which is higher than the mean of the measurement tool (3).

The ranking the types of marketing strategies of change can be displayed in the following table:

Marketing strategies of change	Mean	Rank
Limited strategic change	3.4371	1
Strategic continuation	3.4151	2
Radical strategic change	3.3395	3
Organization strategic redirection	3.1667	4
Routine strategic change	3.0535	5

Table 12 : The Ranking of Marketing Strategies of Change

- Change is considered a strategic direction adopted by the management of private banks with regard to the marketing activity of banks.
- There a statistically significant relationship between the impact of various forms of organizational change and the marketing activities of banks. Thus, organizational change has an impact on the nature of the marketing activities of banks.
- There is a relationship of positive correlation between the forms of organizational change and marketing strategies of change in addition to an inverse relationship. Technical changes have a positive relationship with the marketing strategies of change, with the exception of the strategic redirection of the organization. Behavioral changes have a positive relationship with the strategies of limited change, continuation of strategy and routine change.

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