

Islamic Banks' Commitment to Sharia Controls (Murabaha Contracts, Ijarah Contracts) Status (Banks Working In Jordan)

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Abstract: This study focused on Islamic banks' adherence to Sharia controls when executing contracts, and the focus was on the most common debt contracts, which are contracts that all banks (Islamic and conventional banks) compete for. What distinguishes Islamic banks from traditional ones is the commitment to Sharia controls in Islamic banks. The most important results were that the motive for dealing with Islamic banks is religious motive, and that Islamic banks adhere to Sharia controls when drafting contracts, but their employees do not adhere to these controls when executing contracts. Islamic banks focus their investment efforts on debt contracts and on the youth category with fixed incomes, least riskiness, and not to focus on other Islamic contracts (Mudarabah, Musharaka, ...) that are riskier. There is no relationship between the type of contract and the extent of compliance with Sharia controls when executing contracts in Islamic banks.

1. INTRODUCTION

Islamic banks have moved away from conventional banks by adhering to the controls of Islamic contracts, Islamic banks kept their dealings away from everything that is forbidden such as (alriba, gharar, fraud, monopoly, tanajesh, ...) In order to acquire the status of an Islamic bank and adhere to the provisions and controls of Islamic Sharia, but we must not forget that these banks are companies whose main goal is profit within the Islamic conditions and controls for transactions, as well as we must not forget the competition in the banking sector to which they belong, as they operate in most Islamic countries next to conventional banks, and there are many conventional banks that have opened Islamic windows, as well as many of the Interest-based lending institutions have turned to the Islamic character To enter the competition in this field, by focusing on their credit policy, by easing the conditions for granting credit such as (the required interest rate "or Murabaha", the advance payment from the customer, the repayment period, the absence of a guarantor, ...) We should also not forget that many Islamic contracts are high-risk such as Musharaka and Mudaraba contracts. Which requires Islamic banks to closely watch credit, and investment experts to study projects submitted by customers, which leads to increased expenses and higher risk for the bank. From this standpoint, Islamic banks have turned to debt contracts, the most important of which are (Murabaha and Ijarah sales contracts) that are less risky, (Annual Reports of Islamic Banks in Jordan, 2021) as their percentage for some banks reached more than 68% of the facilities provided by them, but these contracts are complex contracts and have several stages of implementation, and the parties needs great care when implementing these contracts in order not to exceed the Islamic controls for contracts, the professor of Islamic jurisprudence and its principles at the University of Jordan, Al-Kilani (2017), said during an interview with Arab 21: ((that from the point of view of the original theory, there are rules and laws that adapt these transactions in a permissible legal adaptation, but the violations occur in the field of practical application, and differ from one bank to another)), and in the same article for Arab 21 The Egyptian Sharia researcher, Wanis (2017) said, "We find some banks that show the Islamic logo, adhering in terms of their functioning regulations to Islamic law in theory, but in practice, we find that they violate this theoretical approach, a violation that takes the work out of being Islamic", "the Islamic character that characterizes these banks."

1.1. Definitions

Islamic Bank: The Islamic Bank is defined as "a banking institution for the collection and employment of funds within the scope of Islamic Sharia to build a combination with the provisions of Islamic Takaful and to ensure the fairness of distribution, and to put the Islamic Bank on the right track to achieve development" (Azazi, 2012).

Murabaha contract:- Shari'a Standards (2017) The sale of a commodity at the same price at which the seller bought it with an increase in a known agreed profit, at a percentage of the price or in a lump sum, whether it was

signed without a previous promise, which is the regular Murabaha, or signed based on a promise to purchase from the person wishing to obtain the commodity through the institution, which is the banking Murabaha, which is one of the sales of the trust in which it depends on the statement of the purchase price or cost (adding the usual expenses).

Ijarah: (Shari'a Standards, 2017) It is the lease of objects, and it is a contract intended to own a known legitimate benefit for a known period in exchange for a known rent.

Ijarah ending with ownership: Ijarah has a form that works in Islamic financial institutions called Ijarah ending with ownership, which is a lease accompanied by the promise to own the leased property to the lessee at the end of the lease period or during it, and ownership is done in one of the ways set out in Standard No. (9).

Islamic Mudarabah contract: Mudarabah is the partnership between capital and labor for the purpose of making a profit, so the first party provides the necessary money while the other party does the necessary work, then the profits arising between them are distributed on the basis of certain common agreed percentages and not according to specific amounts, but if a loss occurs, the owner of the money bears it alone, considering that the speculator in his work has lost part of his time as well his effort (Khasawneh,2008).

2. EARLIER STUDIES

1- Study: Abu Sharia (2022), (The lease ending with ownership between theory and practice as conducted by the Islamic International Arab Bank in Jordan)

The study found that focusing on certain formulas led to reducing dealing with them and the divergence of jurisprudential opinions about them led to their non-spread, as well as to several recommendations, including (diversification of bank financing formulas, staff training, and holding seminars).

2- Study: Nouri and Chnini (2021), (Assessment of the extent to which Islamic bank employees adhere to ethical controls "The Case of Al Baraka Algerian Bank")

The study aimed to identify the extent of commitment of Al Baraka Bank of Algeria employees to ethical controls, and the study concluded that this is a high level of commitment to ethical controls among the bank's employees, especially with regard to the dimensions: objectivity and justice, legitimacy and faith behavior, trust and honesty, as for the dimension of efficiency and professional behavior, the level of evaluation was lower, the study concluded that the bank's management should pay more attention to those aspects related to professional competence in order to improve ethical adherence to them.

3- Study: Ismail (2017), (Evaluation of Financial Products in Islamic Banks from the Customer's Point of View "A Case Study of Ijora Contract Ending in Ownership in Islamic International Arab Bank")

The study aimed to evaluate the Islamic financial products offered by Islamic banks by focusing on the lease contract ending in ownership as one of the products, where the results were shown that the Sharia controls and the flexibility of the rental return And the credibility in the lease ending with ownership, It has obtained the highest rating from the bank's customers' point of view, and that the marketing factor was the lowest in the level of evaluation, The researcher recommended the need for Islamic banks to adhere to Sharia controls when offering their new financial products, and to set a competitive return for these products compared to traditional banks.

4- The study of: HLS and Al-Astal (2016), entitled The Extent of Application of Financial Accounting Standard 8 (Ijarah and Ijarah Ending in Ownership in Islamic banks running in Palestine).

The results were that the lease-to-own formula is one of the contracts used in Islamic banks and is of little importance, but the incompatibility of some of the executive conditions of the contract with the Sharia controls and the non-application of the financial standard for contracts in Islamic banks In the case of the sixth of the following,

which called for recommendation to use the formula of contracts ending in ownership in banks, to spread awareness of these formulas, and to encourage banks to adopt the advantages of the lessor and the lessee, and the need to apply the formula of contracts ending in ownership in a manner that complies with the controls Legality.

5-Bashir (2013), (Determinants of Selecting Islamic Banks from the Point of View of Individual Dealers with Islamic Banks in the State of Kuwait "A Field Study")

The most important findings of the study are that the religious motive has an impact on the choice of Islamic banks, and there are other motives that have an impact other than the religious motive, such as (friends and family), while the quality of service and prices have no impact on the choice of individuals for Islamic banks.

3.STUDY METHODOLOGY AND SAMPLE

The researcher followed the descriptive analytical approach during this study and the statistical analysis, the Islamic banks working in Jordan were selected and the questionnaire was distributed to customers with branches of Islamic banks operating in Irbid Governorate, there were four banks and a total of twenty-six branches.

4.LIMITATIONS OF THE STUDY

The study is limited to dealers with Islamic banks found within Irbid Governorate.

This study is conducted in 2022 and the economic conditions that Jordan is going through, and the determinants imposed by these conditions related to income, the general economic situation and imitation among members of society.

5.STUDY QUESTIONS

The first question: To what extent are the employees of Islamic banks in Jordan committed to applying the terms and conditions of Islamic Sharia in contracts (sales and leasing) from the point of view of the recipient of the service?

Second question: Are there statistically significant differences between the arithmetic averages of the estimates of the study sample on the performance of bank employees due to the variable (bank, type of contract)?

6. STUDY ANALYSIS

Validity of the study tool: it represents the truthfulness, validity, or validity of the tool, so that it is ensured that the content of the paragraphs is comprehensive and accurately described in its vocabulary, to be understandable to everyone who uses it, and this was done through the apparent honesty, and the sincerity of the construction, as follows:

- the apparent honesty of the tool: this was done by presenting the questionnaire to several arbitrators from faculty members from various universities, where they reviewed the content of the paragraphs and their relevance, comprehensiveness, and coverage of the topic in question, and based on their observations, the study tool was modified in its final form.
- the sincerity of the construction of the tool: this was done through the following:

as well as the corrected item-total correlation coefficients for the correlation of each paragraph of a tool to the dimension to which it belongs, so that two main conditions for these coefficients are met: the corrected correlation coefficient should not be less than (0.30), and the existence of statistical significance for those coefficients. Table (1) shows the values of these coefficients.

Table No. (1) Link paragraphs of the first dimension, link paragraphs of the second dimension.

Correlation coefficient	Semantic level
.745**	.000
.557**	.000
.623**	.000
.744**	.000
.410**	.000
.860**	.000
.882**	.000
.894**	.000
.866**	.000
.868**	.000
.459**	.000
.736**	.000
.587**	.000
.545**	.000

a.

.000	.702**
.000	.478**
.000	.536**
.000	.662**
.000	.704**
.000	.733**
.000	.814**
.000	.781**
.000	.338**
.000	.605**
.000	.814**
.000	.774**
.000	.457**
.000	.615**
.000	.775**
.000	.821**

b.

Reliability Test The stability of the study tool means the stability of the results, that is, the extent of compatibility or consistency in the results of the questionnaire if applied more than once and in similar circumstances, and the internal consistency coefficient Cronbach Alpha (Cronbach Alpha) has been used, as it measures the extent of consistency in the respondent's answers between all paragraphs in the scale, and alpha can also be interpreted as the internal stability coefficient between the answers, and its high value indicates the degree of high stability, and ranges between (0 and 1), and its value is acceptable at (60%) and above, and the results were as shown in Table (2).

Characteristics of the population and sample of the study

The study dealt with several demographic variables for the members of the study sample (customers) in terms of gender, age, bank name, sector, type of financing, and he had previously dealt with non-Islamic banks derived from the demographic information included in the questionnaire., and accordingly the study sample was described as follows:

Table (3). Description of the study sample according to the demographic variables of the study members

Variable	Level/Category	Number	Percentage %
Sex	male	287	73.4
	Female	104	26.6
	Total	391	100.0
Age	18 – 30 years old	139	35.5
	From 31 - 40 years	190	48.6
	From 41 - 50 years	40	10.2
	51-60 years old	22	5.6
	Total	391	100.0
Bank	Jordan Islamic Bank	182	46.5
	Islamic Arab Bank	126	32.2
	Safwa Islamic Bank	52	13.3
	Al Rajhi Bank	31	7.9
	Total	391	100.0
Sector	Government employee	220	56.3
	Special obligation	83	21.2
	Military Sector	78	19.9
	Trader or investor	10	2.6
	Total	391	100.0
Type of funding	Financing & Building	259	66.2

	Ijarah (ends in ownership)	132	33.8
	Total	391	100.0
He has already dealt with non-Islamic banks	No	361	92.3
	Yes	30	7.7
	Total	391	100.0

The table shows the following

The number of males in the study sample was (287) by (73.4%), while the number of males in the study sample reached (104) by (26.6%).

The largest percentage of the age group in the study sample was (31-40) with (190) and (48.6%), and the lowest percentage of the age group in the study sample (51-60) with (22) by (5.6%), from which it is adopted that the most groups that request financing are the youth category, which is in the stage of forming a family and what this requires from owning a house and a car, and at this stage the couple's salaries are combined to meet the requirements of the credit policy of banks.

The largest percentage in Jordan Islamic Bank in the study sample was (182) and (46.5%), and the lowest percentage of Al Rajhi Bank in the study sample was (31) by (7.9%), which builds the good reputation of Jordan Islamic Bank, and we must remember that it is one of the first Islamic banks that it established in the Kingdom and the world.

The largest percentage in the labor sector for the study sample was for a government sector with (220) and (56.3%), and the lowest percentage in the merchant or investor sector with (10) by (2.6%), and the Jordanian banking sector, both Islamic banks and rib-based banks, relies on its credit policy by targeting the youth and the working group in the government sector with permanent and fixed salaries with low risks, as the inability to repay loans reached 4.5%(Al Jazeera Net report,2019), and the competition in this sector for this category led to a decline in The Murabaha rate as well as interest rates are almost equal, and to tighten the credit policy of the banking sector in both Islamic and conventional terms, this led to the entry of Islamic and usurious lending companies into this category by raising the rate of Murabaha and interest rates with a severe easing of credit restrictions such as (guarantees the absence of a guarantor not to mortgage the property or car and the non-payment of advance...).

The largest percentage in the contracts for the study sample for the financing and construction contract was (259) and (66.2%), and the lowest percentage in the lease contract ending with ownership was (132) by (33.8%).

The number of individuals who have previously dealt with non-Islamic banks reached (7.7%) and the number (30), and the number of individuals who have never dealt with non-Islamic banks (391) and (92.3%), and this indicates that the religious motive is the first thing that customers think about in Jordan.

To interpret the arithmetic averages of the estimates of the study sample members (employees) on each paragraph of the questionnaire as well as on each of its dimensions, the following statistical criterion was used, shown in Table (4).

Table (4). The statistical criterion for interpreting the arithmetic averages of the estimates of the study sample members (employees) on each paragraph of the tool as well as on each of its dimensions.

Arithmetic mean	Degree of approval
of 1.00 – less than 1.80	extremely low
of 1.80 – less than 2.60	Low
of 2.60 – less than 3.40	Medium
of 3.40 – less than 4.20	High
4.20 – 5.00	Exceedingly high

where the length of the class was calculated by, Category length = largest degree- smallest degree divided by the number of categories

$$= (5-1)/5=0.8$$

To achieve the objective of this study, the researcher answered the questions of the study according to a logical sequence, including the presentation of the question and then the hypotheses emanating from it, followed by the appropriate statistical method to answer the question and verify its hypotheses, followed by the appropriate tables, and the following is a presentation of this according to the sequence of its questions.

The results of the first question, which tells: What is the level of role of the extent of commitment of employees of Islamic banks in Jordan in applying the terms and conditions of Islamic Sharia in contracts (sale and leasing) from the point of view of the recipient of the service?

To answer this question, the arithmetic averages and standard deviations of the estimates of customers dealing with Islamic banks in Irbid Governorate - the members of the study sample - were calculated on each dimension of the extent of the commitment of Islamic banks in Jordan in applying the terms and conditions of Islamic Sharia in contracts (sale and leasing), in the bank, the contracts concluded), as shown in Table (5) as follows:

Table (5). Arithmetic averages and standard deviations of the estimates of the study sample members on each dimension of the dimensions arranged in descending order according to the arithmetic averages

Dimension Number	Dimension	Average Arithmetic*	Standard deviation	Level	Rank
1	Bank Staff	3.7618	.24762	High	2
2	Contracts	4.5262	.32106	Extremely high	1
All dimensions		4.1695	.20664	High	

* Min grade (1) and Max score of (5)

It is noted from the table that the level of employee adherence to the implementation of Sharia rulings from the point of view of the service recipients with Islamic banks - members of the study sample - (high) with an arithmetic average (4.1695) located within the statistical criterion used in this study (from 3.40 - less than 4.20), as it can be seen from the table that the dimension of contracts (very high) with an arithmetic mean (4.5262) located within the statistical criterion used in this study (from 4.20 – less than 5.00), and this indicates that the drafting of contracts in Islamic banks is excellent and in accordance with the controls of Islamic Sharia, as it came after the bank's employees(high) with an arithmetic average(3.7618) located within the statistical criterion used in this study (from 3.60 – less than 4.20).

The arithmetic averages and standard deviations of the estimates of the study sample members were calculated on each paragraph of the tool related to the level of the role of the extent of commitment of Islamic bank employees in Jordan in applying the terms and conditions of Islamic Sharia in contracts (sale and leasing) from the point of view of the recipient of the service, and the following is a presentation of that:

-Paragraphs relating to the bank (Bank employees):

Table (6). Arithmetic averages and standard deviations of the estimates of the study sample members on each item in the dimension (Bank employees)

Paragraph number	Paragraph	Average Arithmetic*	Standard deviation	Level	Rank
1	The bank employee clarifies the nature and type of the sale and lease contract that will be concluded with the customer	3.9488	.22059	High	7

2	The bank employee clarifies the Islamic conditions for completing the sale or lease contract for the customer	2.8798	.33340	Medium	13
3	The bank employee clarifies the Islamic provisions to complete the sale or lease contract for the customer	2.9156	.28741	Medium	12
4	The bank employee decides the period and Murabaha on which the Islamic contract for sale and lease will be made for the customer	4.5678	.53097	Extremely high	6
5	The bank employee clarifies the reasons (violation) that may end or terminate the sale or lease contract to the customer	2.2046	.41023	Low	14
6	The bank employee checks the required documents before starting to conclude the sale or lease contract with the customer	4.6547	.51238	Extremely high	4
7	The bank employee is keen to check the required documents before starting the procedures of the sale and lease contract to prevent fraud	4.6726	.50662	Extremely high	2
8	The bank employee is keen to obtain the offer and acceptance from the customer during the process of signing the lease contract and accepting verbally	4.6641	.50162	Extremely high	3
9	The bank employee is keen on the confidentiality and privacy of the customer	4.6905	.50014	Extremely high	1
10	The bank employee is keen to answer all the customer's questions before starting the contract procedures	4.6368	.51746	Extremely high	5
11	The employee gives the customer a chance to read the terms of the contract before starting the procedures	2.9693	.18696	Medium	10
12	The employee is knowledgeable and knowledgeable in contracts	2.9514	.22689	Medium	11
13	The bank employee is keen to complete the sale and lease process by inspecting the goods, receiving them from the buyer and handing them over to the customer by the agreement and the stipulation of the Islamic sale	2.9847	.14240	Medium	9
14	Islamic bank employees enjoy courtesy and good dealing with the customer	3.9156	.27834	Medium	8

* Min grade (1) and Max score of (5)

It is noted from Table (6) that the dimension of (bank employees) came at a high level with an arithmetic mean (3.7618) and a standard deviation (0.24762), and paragraph (9), which states "The bank employee is keen on the confidentiality and privacy of the customer" came in first place with an arithmetic mean (4.6905) and a standard deviation (.50014) and a level of (Very high), and paragraph No. (7), which states "The bank employee is keen to check the required documents before starting the procedures of the sale and lease contract to prevent fraud," came in second place with an arithmetic mean (4.6726) and a standard deviation (.50662) and a level of (very high), while paragraph No. (2) that states" The bank employee clarifies the Islamic conditions for the completion of the sale or lease contract for the customer" in the penultimate place with an arithmetic mean (2.8798) and a standard deviation (.33340) and a level (average), as came paragraph No. (5) which states: "The bank employee clarifies the reasons(violation) Islamic that may terminate or terminate the sale or lease contract for the customer" ranked last with an arithmetic mean (2.2046), a standard deviation, a level of (.41023) and a level of (low).

From the results of Table No. (6), it becomes clear to us that the employees of Islamic banks show great importance and knowledge during the completion of contracts of the conditions related to the safety of the customer's credit capacity and the conditions related to internal control in the bank, and low interest or knowledge in

the conditions related to the provisions of the implementation of contracts in terms of Sharia, which indicates their lack of knowledge of the legal aspects of the implementation of Islamic contracts (as there is a large category that has been employed by Islamic banks from experiences coming from conventional banks Or those who do not have knowledge of Sharia rulings in Islamic contracts) or the weakness of their religious scruples and the lack of interest or knowledge of customers in this regard.

- Paragraphs related to (contracts):

Table (7). Arithmetic Averages and Standard Deviations of the Estimates of the Study Sample Members on Each Paragraph (Contracts)

Paragraph number	Paragraph	Average Arithmetic*	Standard deviation	Level	Rank
1	The sale or lease contract guarantees justice for both parties	4.6010	.49032	Extremely high	7
2	The sale and lease contract includes the duration of the contract, the Murabaha rate and the amount of the installment	4.7358	.46841	Extremely high	3
3	The sale and lease contract includes all the conditions following the detailed Islamic Sharia	4.4315	.49077	Extremely high	12
4	The sale and lease contract details the obligations accurately	4.6342	.49123	Extremely high	6
5	The sale and lease contract details the risks and circumstances that stop the contract with the customer	4.5013	.50064	Extremely high	8
6	Islamic sales and lease contract in line with the financial changes of the era	4.7268	.44849	Extremely high	4
7	The sale and lease contract includes the sale or lease process in writing	4.4009	.49080	Extremely high	16
8	The sale and lease contract holds a clear description for the type of sale or lease concluded in its details	4.5010	.50262	Extremely high	9
9	The sale and lease contract includes the parties to the contract	4.4011	.48784	Extremely high	15
10	The sale and lease contract It holds a condition of solidarity for both parties following Islamic Sharia	4.7538	.44451	Extremely high	2
11	The sale and lease contract includes all obligations in accordance with Islamic Sharia detailed	4.4015	.49084	Extremely high	14
12	The sale and lease contract includes all the provisions of Islamic Sharia detailed	4.48972	.47531	Extremely high	10
13	The sale and lease contract includes the terms of interest following Islamic Sharia detailed	4.4662	.48888	Extremely high	13
14	The Islamic sale and lease contract is in line with the social changes of the times	4.4744	.49363	Extremely high	11
15	The sale and lease contract includes the promise of a gift following Islamic law	4.7008	.45851	Extremely high	5
16	The sale and lease contract are devoid of everything that causes conflict and litigation	4.8510	.49232	Extremely high	1

* Min grade (1) and Max score of (5)

It is noted from the table that paragraph No. (16), which states "the sale the first place with an arithmetic average (4.8510) and standard deviation (.49 232) and a level (very high), and paragraph No. (10), which states " The sale and lease contract It contains a condition of solidarity for both parties in accordance with Islamic Sharia" came in

second place with an arithmetic average of (4.7538) And a standard deviation (0.44451) and a level of (very high), while paragraph No. (9), which states " The sale and lease contract includes the parties to the contract ", came in the penultimate place with an arithmetic mean (4.011) and a standard deviation (0.48784) and a level (very high), as Paragraph (7), which states " The sale and lease contract includes the sale or lease process in writing ", ranked in the best place with an arithmetic mean (4.4009) and a standard deviation (0). 49080) And at a level (extremely high).

The results of the question: Are there statistically significant differences between the arithmetic averages of the estimates of the study sample on the performance of employees due to the variable (bank, type of contract)?

The following null hypotheses appeared from this question:

- 1- The first sub-hypothesis, which states: There are no statistically significant differences between the arithmetic averages of the estimates of the study sample members on the performance of bank employees due to the variable (bank).
- 2- The second sub-hypothesis, which states: There are no statistically significant differences between the arithmetic averages of the estimates of the study sample members and the performance of the bank employees due to the variable (contract type).

To answer this question and the hypotheses related to it, the arithmetic averages and standard deviations of the estimates of the study samples members were calculated on the tool related to the application of bank performance, according to the variable (bank, type of contract), and then the analysis of single variance (one way a nova) was applied to the arithmetic averages and the (independent sample T- Test), and the following presentation of that.

- Regarding the bank variable:

Table (5). Arithmetic Averages and Standard Deviations of the Estimates of the Study Sample on the Performance of the Bank's Employees by the (Bank) Variable

Bank	Number	Arithmetic mean	Standard deviation
Jordan Islamic Bank	182	3.8014	.17016
Islamic Arab Bank	126	3.7370	.29439
Al Safwa Islamic Bank	52	3.7692	.22078
Al Rajhi Bank	31	3.6175	.38045
Total	391	3.7618	.24762

Table (5) shows that there are apparent differences between the arithmetic averages of the estimates of the study sample members on the performance of employees according to the variable (bank), and to find out the statistical significance of these apparent differences, the analysis of single variance (One Way ANOVA) and Table (6) Shows it.

Table 6. Analysis of Single Variance of the Arithmetic Mean of the Estimates of the Study Sample Subjects According to the (Bank) Variable

Source of contrast	Total squares	Degrees Freedom	Medium squares	P value	Significance Statistics
Between groups	1.012	3	.337	5.698	.001
Inside groups	22.902	387	.059		
Total	23.914	390			

* Y statistical significance at the level of statistical significance ($\alpha \leq 0.05$)

Table (6) shows the presence of a V R a n d s y at the level of statistical significance $\alpha \leq 0.05$) between the arithmetic averages of the estimates of the study sample members on the performance of the bank's employees attributed to the bank variable, where all the values of the statistical significance of A is lower than the level of statistical significance $\alpha \leq 0.05$), so we reject the null hypothesis and accept the alternative that states: There are statistically significant differences between the arithmetic averages due to the variable (bank). To find out in favor of these statistically significant differences, the Scheffe test was used for dimensional comparisons, the results of which are shown in Table 7.

Table 7. Results of Scheffe' Test for Dimensional Comparisons of the Arithmetic Averages of the Estimates of the Study Sample Subjects According to the Bank Variable

Bank		Difference between averages	Semantic level
Jordan Islamic Bank	Islamic Arab Bank	.06445	.158
	Al Safwa Islamic Bank	.03218	.871
	Al Rajhi Bank	.18390*	.002
Islamic Arab Bank	Jordan Islamic Bank	-.06445	.158
	Al Safwa Islamic Bank	-.03227	.885
	Al Rajhi Bank	.11945	.114
Al Safwa Islamic Bank	Jordan Islamic Bank	-.03218	.871
	Islamic Arab Bank	.03227	.885
	Al Rajhi Bank	.15172	.058
Al Rajhi Bank	Jordan Islamic Bank	-.18390	.002
	Islamic Arab Bank	-.11945	.114
	Al Safwa Islamic Bank	-.15172	.058

* Y statistical significance at the level of statistical significance ($\alpha \leq 0.05$)

The table shows that there is a difference and statistical significance at the level of statistical significance ($\alpha \leq 0.05$) between the arithmetic averages of the estimates of the study sample members Jordan Islamic Bank and Al Rajhi Bank and in favor of Jordan Islamic Bank. Which Jordan Islamic Bank employees are more committed to the Sharia provisions for the implementation of contracts than Al Rajhi Bank employees.

- Regarding the type of contract

Table 8. Arithmetic Averages and Standard Deviations of the Estimates of the Study Sample on the Performance of the Bank's Employees by Variable (Contract Type)

Type of funding	Number	Arithmetic mean	Standard deviation
Financing & Building	259	3.7714	.23156
Ijarah (ends in ownership)	132	3.7430	.27641

The table shows that there are no clear differences between the arithmetic averages of the estimates of the study sample members on the performance of employees according to

the variable (contract type), and to confirm the result, (independent sample t-test) was assessed, table (9).

Table 9. t-test result

Test T	Value v = 1.073	Degrees of freedom = 389	Significance level = 0.284
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The results of the question that states: Are there statistically significant differences between the arithmetic averages of the estimates of the study sample on the sales contract due to the variable (bank, type of contract)?

The following null hypotheses appeared from this question:

1- The first sub-hypothesis, which says: There are no statistically significant differences between the arithmetic averages of the estimates of the study sample members on the sales contract due to the variable (bank).

2- The second sub-hypothesis, which states: There are no statistically significant differences between the arithmetic averages of the estimates of the study sample members of the sale contract due to the variable (type of contract).

To answer this question and its hypotheses, the arithmetic averages and standard deviations of the estimates of the study sample were calculated on the tool related to the application of bank performance, according to the variable (bank, type of contract), and then one way a nova analysis was applied to the arithmetic averages and the independent sample t-test, and the following is a presentation of that.

- Regarding the bank variable

Table 10. Arithmetic Averages and Standard Deviations of the Estimates of the Study Sample on the Performance of the Bank's Employees According to the (Bank) Variable

	Number	Arithmetic mean	Standard deviation
Jordan Islamic Bank	182	4.5295	.32636
Islamic Arab Bank	126	4.5441	.32085
Al Safwa Islamic Bank	52	4.4844	.31528
Al Rajhi Bank	31	4.5040	.30743
Total	391	4.5262	.32106

The table shows that there are no clear differences between the arithmetic averages of the estimates of the study sample on contracts according to the variable (bank), and to confirm this in the statistical significance.

Table 11. Analysis of the single variance of the arithmetic averages of the estimates of the study sample members according to the variable (bank)

Source of contrast	Total squares	Degrees Freedom	Medium squares	P value	Significance Statistics
Between groups	.149	3	.050	.479	.697
Inside groups	40.051	387	.103		
Total	40.200	390			

* Y statistical significance at the level of statistical significance $\alpha \leq 0.05$)

The table shows that the There are no statistically significant differences level of statistical significance $\alpha \leq 0.05$) between the arithmetic averages of the estimates of the study sample members on contracts attributed to the bank variable, where all the values of the Statistic Ais greater than the level of statistical significance ($\alpha \leq 0.05$), so we accept the null hypothesis that states: There are no statistically significant differences between the arithmetic averages due to the variable (bank).

- Regarding the type of contract

Table 12. Arithmetic Averages and Standard Deviations of the Estimates of the Study Sample on the Performance of the Bank's Employees by Variable (Contract Type)

Type of funding	Number	Arithmetic mean	Standard deviation
Financing & Building	259	4.5236	.32070
Ijarah (ends in ownership)	132	4.5313	.32292

The table shows that there are no clear differences between the arithmetic averages of the estimates of the study sample members on the performance of employees according to the variable (contract type), and to confirm the result, (independent sample t-test) was assessed table (13).

Test T	Value v = -0.22	Degrees of freedom = 389	Significance level = 0.825
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RESULTS

- 1- 73.4% of bank customers are males and the largest percentage of customers are in the age group of 31-40 years, and they are in the stage of forming families who are looking to own a home and a car.
- 2- The largest percentage of customers are Jordan Islamic Bank customers at 46.5%.
- 3- Islamic banks target the least risky customer category (public sector employees).
- 4- Religious motivation is the basis in dealing with Islamic banks.
- 5- The compliance of Islamic banks with Sharia controls for drafting contracts is extremely high.
- 6- The adherence of employees to Sharia controls in the implementation of contracts is low.
- 7- There are statistically significant differences between bank employees in adhering to the Sharia controls of contracts due to the bank's variable, as it was found that the employees of the Jordan Islamic Bank are more committed to the Sharia provisions of contracts than the employees of Al Rajhi Bank.
- 8- There were no statistically significant differences in employees' adherence to Sharia rulings due to the type of contract variable.

RECOMMENDATIONS

- 1- Tightening Sharia supervision at Islamic banks on the implementation of contracts concluded.
- 2- Making Sharia supervision of Islamic banks on two levels: external (the Central Bank or private offices for Sharia supervision under the supervision of the Central Bank) and internal supervision that currently exists and activating it further.
- 3- Giving specialized courses on Sharia controls of the contract to employees of Islamic banks.
- 4- Increase the share of Islamic contracts (Musharaka and Mudaraba) in the credit portfolio of Islamic banks.

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