

Arab American University Faculty of Graduate Studies

The Impact of E-leadership on the Organizational
Commitment of the Virtual Teams in Islamic Banks in
Palestine: The Mediating Role of Building Trust

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Thesis Approval Form

Thesis Title

The Impact of E-leadership on the Organizational Commitment of the Virtual Teams in Islamic Banks in Palestine: The Mediating Role of Building Trust

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DECLARATION

I declare that the content of this thesis is my own research work, unless otherwise referenced. I certify that this thesis does not contain any material published before by another person or has been submitted elsewhere for any degree or qualification.

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I thank my God for blessing me

I thank my family for helping me to complete my thesis and encourage me every single day in my master thesis.

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Abstract

This thesis aims to investigate the mediating role of building trust in the impact of e-leadership in enhancing organizational commitment for the virtual teams in Islamic banks in Palestine. The analytical descriptive method has been adopted to achieve this. Hence, the scholar developed a questionnaire to collect primary data from the sample study, in addition the questionnaire has been consisted (78) items to conclude five main sections, the first part contains (4) parts represent the E-leader, whereas the second one discusses many parts which related to E-leadership in their six dimensions (envision, engage, energize, empower, execute, elastic) .Where the third part is the organizational commitment contains (15) parts, however, the fourth is building trust contains (12) parts and the fifth section is the demographic characteristics.

The reality of the questionnaire has been verified by presenting it to a group of six evaluators and through using Cronbach Alfa Test. So, the thesis has been limited to the Islamic Banks employees in Palestine who are (991), and the random sample has been chosen in (277) depending on the random sample calculation equation. The questionnaire was distributed to 277 and the return was 0.797 so the scholar taking (221).

In addition, the thesis has shown a high level of the impact of e-leadership in enhancing organizational commitment for the virtual teams in Islamic banks in Palestine based on the mediating role of building Trust. Furthermore, the scholar has found in the hypothesis that E-leadership dimension are positively related to each other, as well as the scholar has found that the building trust has a direct and positive role on organizational commitment through testing the path analyses, and the E-

leadership has a wide positive effect of e-leadership in enhancing organizational commitment for the virtual teams in Islamic banks in Palestine and building trust.

Also, the scholar recommends banking management focuses on employees who have a diploma degree and give them more attention and training to share the leaders in vision or other decision in banks. As well as, increasing empower of the woman through giving more chances and wider tasks to improve her existence in the bank. Also. Give employee regular opportunities to enhance their professional skills, too, holding workshops to enhance and build a clear vision to cover the gap in skills and abilities for the employees caused from the differences of the qualifications. In addition, developing the banking procedures to be more elastic and more suitable for banking services to facilitate bank transactions. Furthermore doing researches on the effects of elastic of the leaders in building trust and clarifying execute procedures for the bank transactions which participate in building trust. And, appreciation and encourage employees by quarterly or yearly rewards, additionally, Training managers to activate the virtual teams in the banks.

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TABLE OF DEFINITIONS

TERM	DEFINITION	REFERENCE
E-Leadership	E-leadership is characterized as a social impact process intervened by ICT to deliver an adjustment in states of mind, emotions, considering, conduct, and execution with people, gatherings, and associations.	(Avolio et al., 2014; Barrett, 2011).
Envision	Envision involves the development of a goal, which is both powerful and compelling.	(Blau & Presser, 2013,Iriqat & Khalaf, 2017).
Engage	Engage is related to envision because it emphasizes the ability of team members to voice their opinions regarding the proposed goal.	(Blau & Presser, 2013,Iriqat & Khalaf, 2017).
Energize	Energize is related to engage through encouraging the team to stand for something – the goal and integrity.	(Blau & Presser, 2013,Iriqat & Khalaf, 2017).
Empower	Empower refers to giving decision-making capabilities to individuals and showing trust that the team is making effective decisions.	(Blau & Presser, 2013,Iriqat & Khalaf, 2017).
Execute	Execute refers to taking action to meet the goal, as well as evaluating the results. Execute occurs both during the goal and following the goal.	(Bowen et al., 2013; Colbert et al., 2012; J. Jameson, 2013).
Elastic	Elastic refers to being flexible in changing the goal in order to meet the changing roles of the team.	(Bowen et al., 2013; Colbert et al., 2012; J. Jameson, 2013).
Building Trust	Trust refers to expected by an individual or group that the word, verbal or written speech or promise of another individual or group is reliable.	(Savolainen, 2014)
Virtual Team	Virtual team: "as a group of individuals and subgroups who interact through interrelated tasks guided by the common goal and work through the links promoted by Information communication technology and transport".	(Ebrahim et al.,2009)
Organizational Commitment	The acceptance of organizational objectives by staff and their willingness to make efforts on behalf of the organization.	(Miller & Lee, 2001)

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CHAPTER ONE

INTRODUCTION

1.1 Background of Thesis

The worldwide economy is undergoing a major change with the developments in the information technology. New technology has the potential to impact the distribution of power and the development of relationships in the organization. Thus, the development in technological, knowledge and the telecommunication in the world in the business market became necessary to implement a new system of traditional leadership, to keep up with the modern information technology and follow the trends through using of E-leadership to great the value, to be more flexible, and increase the quality of organization in the market.

Since current organizations are becoming globalized, E-leadership is increasingly needed in order to meet common goals. Common technologies utilized in E-leadership involve online collaboration software, Wi-Fi, e-mail, video conferencing, and cell phones. However, there are issues in relation to the integration of technology for organizations, as well as the learning curve faced by employees.

E-leadership is considered to be a social influence process that is mediated by technology. According to Avolio al et. (2003), E-leadership is a social effect by information technology to make a change in position, feelings, thinking, behavior, and performance with individuals. It's requested by the organization for a team to use the new communication technology is called a virtual team and the new technology need a new style of leadership which called E-leadership.

Also, E-leadership is designed to produce changes in performance, thinking, feelings, behavior, and/or attitudes for recipients (such as groups, individuals, or entire organizations) to provide guidance in reaching a common goal. In addition, E-leadership is characterized as a social impact process intervened by ICT to deliver an adjustment in states of mind, emotions, considering, conduct, and execution with people, gatherings, and associations (Barrett, 2011).

There are several models of E-leadership, four E's Leadership, five E's Leadership and six E's Leadership. The four E's - leadership refer to vision, relation, systems, and reflective (Colbert et al., 2012). For example, four E-leadership has led to increased efficacy of virtual teams. Through a mixed methods analysis by Lovelace (2015), in addition, Chua & Chua(2017) found that There are five dimensions of leadership, including character, role, action, context, and story, on another hand (Blau & Presser, 2013) shows that there are six dimensions of E-leadership includes: envision, engage, energize, empower, execute, and elastic

The importance of e-leadership on organizational commitment and building trust is to help maximizing effectiveness and efficiency to achieve organizational goals. Thus, the main objective of this thesis is to identify the mediating role of building trust in the impact of E-leadership on organizational commitment of the virtual teams in Palestinian Islamic Banks. the thesis structure divided into five chapters: chapter one includes the background of the study, problem statement, thesis objectives, main and sub-questions, hypothesis and significance of the study, whereas, chapter two includes theoretical and empirical literature review, in addition, chapter three displays methodology that used in this thesis. Chapter four includes analysis of data, and finally, chapter five shows the conclusion and recommendations.

1.2 Problem Statement

The leadership of modern organizations faces challenges in developing communication styles in the workplace. The new challenges were workers are physically spread away from the Leaders and fellow (Schultz, 2010). Traditional leadership challenges increase with the increase in the number of bank branches and the distance between them and the parent bank imposed administrative curriculum change and create a new and sophisticated approach to break distance (Davis, 2004).thus, we can summarize the problem statement in the following question:

What is the mediating role of building trust in enhancing the impact of E-leadership on the Organizational commitment of the virtual team in Islamic Banks in Palestine?

1.3 Thesis Objectives

This thesis aims to identify the impact of e-leadership in enhancing organizational commitment for the virtual teams in Islamic banks in Palestine based on the mediating role of building Trust.

- 1. To identify the level of E-leaders in Islamic Banks in Palestine.
- **2.** To identify the level of six dimensions of E-leadership (Envision, Engagement Energize, Empower, Execute, and Elastic) in Islamic Banks in Palestine.
- **3.** To identify the impact of E-leadership dimensions on building the trust of the virtual team in Islamic Banks in Palestine.
- **4.** To identify the impact of E-leadership dimensions on organizational commitment of the virtual team in Islamic Banks in Palestine
- **5.** To analyze the direct impact of building trust on organizational commitment of the virtual teams in Islamic Banks in Palestine.

6. To identify the mediating role of building trust in the impact of E-leadership dimensions on organizational commitment of the virtual teams in Islamic Banks in Palestine.

1.3 Thesis Questions

We can summarize the main question of what is the mediating role of building trust in enhancing the impact of E-leadership on the Organizational commitment of the virtual team in Islamic Banks in Palestine? and to answer the main question, the thesis addresses the following sub-questions.

- **1.3.1** What is the level of E-Leaders in Islamic Banks in Palestine?
- **1.3.2** What is the level of 6es E-leadership dimension (Envision, Engage, Energize, Empower, Execute, and Elastic) in Islamic Banks in Palestine?
- **1.3.3** What is the level of organizational commitment of the virtual team in Islamic Banks in Palestine?
- **1.3.4** What is the level Building trust in Islamic Banks in Palestine?

1.4 Thesis Hypotheses

In this section, the scholar presents the thesis hypotheses which consist of thirteen hypotheses.

- **H₁. 1:** E-leadership strategy plays a role in Islamic Banks in Palestine.
- **H₁. 2:** Organizational commitment of the virtual team plays a role in Islamic Banks in Palestine.
- **H₁. 3:** Building trust plays a role in Islamic Banks in Palestine.

- **H₁. 4:** There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to demographic characteristics.
- **H₁. 5:** E-leadership dimensions are directly related to each other in Islamic Banks in Palestine.
- **H₁. 6**: Building trust is directly related to the organizational commitment of the virtual team in Islamic Banks in Palestine.
- $\mathbf{H_{1}.7:}$ E-leadership dimensions are directly related to the organizational commitment of the virtual team in Islamic Banks in Palestine.
- **H**₁. **8:** An E-leadership dimension is directly related building trust in Islamic Banks in Palestine.
- $\mathbf{H_{1.9}}$: Perception of E-leadership is significantly related to Building trust and Organizational commitment of the virtual teams in Islamic Banks in Palestine.
- **H₁. 10:** There is a significant impact of E-leadership dimensions on Building trust in Islamic Banks in Palestine.
- **H₁. 11:** There is a significant impact of E-leadership dimensions on organizational commitment of the virtual team in Islamic Banks in Palestine.
- **H₁. 12:** There is a significant impact of E-leadership on the organizational commitment of the virtual team in Islamic Banks in Palestine.
- **H₁. 13:** There is a significant impact of E-leadership on organizational commitment of the virtual team in Islamic Banks in Palestine.

Significance of Thesis

The thesis based on the relationship between six E-leadership dimensions on the organizational commitment of the Virtual Teams in Islamic Banks in Palestine: The Role of Building Trust as Mediator, Therefore, the thesis will add value, knowledge, and awareness to bankers in Palestine regarding the extra value that the banks can earn through the implementation of e-leadership and virtual teams in banks environment.

This thesis is widely different than the other empirical and theoretical studies. Thesis provides new conceptual model which based on six new dimension of E leadership (envision, engage, energize, empower, execute, and elastic) and used the building trust as mediator variable to examine their role in enhancing the impact of E leadership and its dimensions on organizational commitment for virtual teams in Palestinian Islamic Banks.

The model examined the six e-leadership dimension deeply and that gives the bank to use this model as a strategic tool to improve the bank environment as add value and focused in the importance of building trust between an employee that makes

CHAPTER TOW

LITERATURE REVIEW

2.1. Summary of Literature Review

The crux of the literature review is to explore leadership. The literature review will show that leadership is not a simplistic notion. Rather, it is complex with different types and dimensions. For example, leadership has a history, which shows the progression of growth of leadership. Leadership theory is also important in the context of this thesis because it can lead to the understanding of the different types of leadership, such as E-leadership, 4E-leadership, 5E-leadership, and 6E-leadership. Moreover, it is important that a thorough understanding is established regarding the differences between E-leaders and traditional leaders, as well as E-leadership strategy.

Leaders are responsible for either individuals or teams, such as virtual teams, as explored in this literature review. Therefore, it is important to thesis E-leadership effectiveness in virtual teams. At the same time, it is important to explore the different types of virtual teams, as well as advantages and disadvantages of virtual teams. Leaders are also influential in the organizational commitment in organizations, such as organizational cultures dimension. However, even if the organizational culture is diverse and accepting, the leader must be willing to engage in building trust, which may be different between leaders and E-leaders.

The empirical literature review section provides a more focused analysis. That is, within this section, the focus is on the banking industry. Therefore, E-leadership and virtual teams in the banking industry are discussed individually, as well as a single unit. Building trust is exceedingly important within the banking industry. Thus, the relationships between building trust and E-leadership, building trust and virtual

teams, and building trust and organizational commitment of the virtual teams in relation to the banking industry are important to understanding.

2.2. Theoretical Literature Review

2.2.1. History of Leadership

Leadership encompasses two areas – research and skills. According to Lussier and Achua (2015), leadership as a skill involves how individuals are able to guide others. In this context, 'others' may refer to other individuals, groups of individuals (such as teams), or an entire organization. Many debates regarding leadership are based on different viewpoints, specifically the contrasts that exist between Eastern leadership approaches and Western leadership approaches. Academically, leadership is defined as a social influence process where one person is able to obtain aid and support from other individuals in order to accomplish a common task, whereas non-academically, leadership involves personal power (Chin, 2015). Leadership studies have led to a wide berth of theories, such as those relating to traits (Gregoire & Arendt, 2014), situational interactions (Lu, Shen, & Williams, 2014), function (Bums, 2016), behavior (Lee et al., 2010), power et al., 2012), vision and values (Barrett, 2011), charisma (Graetz, 2000), and intelligence (Carraher, 2013).

It has been found that there are ten types of leaders in Sanskrit literature (Damirchi, Atafar, Rashidpour, & Etebarian, 2014). For instance, leadership, per aristocratic and monarchic thinkers, is dependent on genes and is more of a birthright. On the other hand, leadership, per meritocratic thinkers, is more democratic (Cano, 2010). Tzu (2005) argued that leadership encompasses discipline, intelligence, humaneness, trustworthiness, and courage.

Reliance on only one of these components leads to negative outcomes such as cruelty (reliance on discipline), rebelliousness (reliance on intelligence), weakness (reliance on humaneness), folly (reliance on trustworthiness), and violence (reliance on courage) (Tzu, 2005). Without all of these traits, according to Tzu (2005), one cannot be an effective leader, nor can one emphasize one trait over another. All traits are equally important in the facilitation of effective leadership.

2.2.2. Leadership Theory

Leaders are a significant determining factor in the fate of their respective organizations as a result of their influence on others, strategies, and decisions. This single assumption has led to multiple studies regarding leadership theory across different disciplines. Moreover, this assumption has led to the establishment of emerging leadership theories (Dinh et al., 2014). Emerging leadership theories include the establishment of neurological perspectives, creativity and innovation perspectives, toxic perspectives, and strategic perspectives. At the same time, existing leadership theories, such as leader-follower exchange, trait, neo-charismatic, and information processing, continue to dimension leadership theory development. Others, such as path-goal, behavioral approaches, and contingency, have shown less significant leadership theory development growth (Dinh et al., 2014).

Meuser et al., (2016) conducted a thesis that focused on leadership theory integration. Through a review of 14 years of research from 10 journals, resulting in 864 articles, it was found that in 293 articles (33.9%), there was at least three leadership approaches included in the investigations. This was especially interesting because all 293 articles identified a focal theory that had been integrated with at least two leadership theories. Moreover, the six leadership approaches (transformational, charismatic, strategic, leadership and diversity, trait approach, and

participative/shared) were most often the focal theory in these studies, suggesting that leadership theory integration is increasing as more studies emerge (Meuser et al., 2016).

More currently, there have been arguments regarding how 'more' and/or 'better' leadership solutions have led to world problems. However, despite these concerns, there are even more concerns that the traditional approaches to leadership have established power relationships that are based on oppression, especially within the workplace (Tourish, 2014). In order to counteract this, more emphasis has been placed on creative and innovative contributions of 'followers,' allowing these individuals (or teams) to be seen as organizational reality co-creators. As a result, there are more calls for shared, less, or even no leadership in some organizations, in order to ensure that all individuals are obtaining a fair acknowledgment of their contributions, as opposed to the leader only receiving contribution (Tourish, 2014).

2.2.2.1. Leadership vs. E-leadership

E-leadership is considered to be a social influence process that is mediated by technology. E-leadership is designed to produce changes in performance, thinking, feelings, behavior, and/or attitudes for recipients (such as groups, individuals, or entire organizations) to provide guidance in reaching a common goal (Avolio, Sosik, Kahai, & Baker, 2014).

In fact, E-leadership involves enhancing organizational members' relationships in such a way that allows work to be mediated using technology. This means that communications, information collection, and information dissemination occur through information technology, as opposed to traditional leadership, which focuses on face-to-face interactions. Using technology, leaders can lead from a distance and interactions are conducted solely through technological means.

Since current organizations are becoming globalized, E-leadership is increasingly needed in order to meet common goals. Common technologies utilized in E-leadership involve online collaboration software, Wi-Fi, e-mail, video conferencing, and cell phones. However, there are issues in relation to the integration of technology for organizations, as well as the learning curve faced by employees. Yet, it is recognized that the understanding of researchers of how information systems have an impact on human dynamics have lagged the implementation of this type of technology, showing that newest technologies are utilized even though researchers do not yet know the full extent of the organizational human dynamic impact (Poliandri et al.,2014).

However, E-leadership and traditional leadership may have the same style and content. One of the most significant causes of this ability is the development of visual technological interactions (such as video conferencing). Another major similarity is in relation to participative leadership, which allows individuals to be more participative in decision-making. It is important for members to be involved in the decision-making processes, which allows E-leadership to be beneficial through the use of virtual anonymous chats and polls. Moreover, E-leadership can be inspiring (such as in traditional transformational leadership) through the use of e-mail to convey visions, accomplishments made by the team, or excitement over new goals (Li, Liu, Belitski, Ghobadian, & O'Regan, 2016).

2.2.2.2. The four dimensions of E-leadership

The 4 E's refer to vision, relation, systems, and reflective (Colbert, Judge, Choi, & Wang, 2012). In this context, vision refers to the goal and purpose of the team creation. Relations the creation of relations between the leader and team members. Systems refer to the relationship that exists among different team members. Reflectively refers to the ability to look back on decisions and situations, allowing negative and positive outcomes to guide future actions (Colbert et al., 2012).

In the steady development of the field of instructive innovation in advanced education amid the previous 40 or so years, e-administration issues have been pretty much ignored in the exploration writing. In the to some degree inadequate rising more extensive writing on e-leadership, there is an agreement that its advancement as a general idea, and particularly as the marvel of e-initiative connected to instructive innovation, is still at an early presentation/elaboration organize (Jill Jameson, 2013).

This is a beginning stage portrayed by extensive reasonable uncertainty, regardless of the fast expansion of mechanical advancement, e-learning and online networking improvements in training in the course of recent decades. Most at issue is the topic of whether the "e" in "e-leadership" is truly fundamental or can simply be subsumed by the all the more, for the most part, acknowledged term administration. Expanding on crafted by earlier specialists distinguished in the survey underneath, this paper contends that the term e-leadership is vital as well as is fundamental all together that leaders, supervisors, and staff in advanced education and without a doubt overall instruction stages can perceive the significance of adjusting to the exponentially expanding changes happening in training because of instructive innovation progressions (Jill Jameson, 2013).

A veritable tidal wave of computerized learning and showing progressions has risen lately and is currently accessible to training, including various learning conditions, distributed computing, web-based social networking stages, tablet and versatile learning applications, advanced portfolios, crowdsourcing offices, wikis, web journals, podcasts, video conferencing, gigantic open online courses (MOOCs), new geographic data frameworks, wearable innovation, virtual labs, gamification, 3D printing and learning investigation, to give some examples. However, the take-up of these mechanical advancements in instruction has not, all in all, been joined by basic reflection, proficient improvement and research on the instructive innovation initiative and administration work that in a perfect world ought to go with the power usage of learning advances development in instructive arrangement (Jill Jameson, 2013).

4E-leadership is becoming increasingly beneficial to the healthcare industry. For example, 4E-leadership has led to increased efficacy of virtual teams. Through a mixed methods analysis by Lovelace (2015), the perceptions of E-leadership theory in the case of healthcare organizations were studied, with an emphasis on determining components to lead to improved efficacy of virtual teams. Lovelace (2015) utilized two separate instruments to measure servant leadership characteristics from the perspective of the leader and transformational leadership characteristics. It was found that while E-leadership is beneficial in many cases, there is limited use of E-leadership in healthcare organizations. Therefore, the influences of E-leadership on these types of organizations are emerging, where the full impact is not yet known. 4E-leadership is more likely to be adopted by the banking industry if it is proven to be useful for the organization.

2.2.2.3. The five dimensions of E-leadership

There are five dimensions of leadership, including character, role, action, context, and story (Chua & Chua, 2017). In this consideration, a character refers to the traits used to encourage the team. Role refers to the interactions of the leader with the team, as well as availability to the team. Action refers to the actions taken by the leader in guiding the team. Context involves the reasoning for conducting a particular action. The story refers the impact held by the activity of leadership (Chua & Chua, 2017).

Leaders of instructive establishment in the data innovation period confront more difficulties because of the flow of the working environment and institutional culture. One of the new difficulties is that the staff of the foundation is physically scattered away from the leader on the grounds that school leaders are occupied with gatherings and responsibilities outside the establishments. School leaders cannot completely concentrate on school authority and administration (Chua & Chua, 2017).

To conquer this issue, the utilization of data advancements, for example, the web with PCs, savvy telephones and cell phone applications in checking school exercises and systems administration among school groups has expanded. Schools are additionally furnished with a virtual learning condition or e-learning stage to grasp eye to eye instructing and learning forms. To additionally improve aggressiveness also, adequacy, instructive organizations are progressively depending on ICT to enhance their e-educating and learning forms and digitize their operations, developments, and administrations. As instructive foundations depend more on innovation, they are requesting new sorts of leaders: leaders who are e-gifted and ready to incorporate innovation in administration and who can lead and oversee staff

through innovation and an e-learning stage (Chua & Chua, 2017). In this circumstance, school leaders need to change their part as e-leaders.

E-leadership is another initiative worldview that requires the leader to accomplish administration goals in a PC interceded way with virtual groups that are scattered over space furthermore, time. In any case, the incorporation of innovation into administration rehearses requires the pioneer to change his part, vision, and practices as vis-à-vis reliance on the pioneer diminish. It likewise causes changes in the procedures utilized to lead the foundation, particularly in the fields of arranging, checking and development. The issue that faces the use of e-leadership is once in a while not the deficiency of offices or the disappointment of the e-learning stage yet the conduct of leaders, the hierarchical culture, the status of leaders and staff, and their unwillingness to adjust and change. Some school leaders who have simple access to innovation do not utilize it since they need certainty and e-aptitudes and feel that the utilization of innovation in initiative involves issues and intricacies (Chua & Chua, 2017).

Innovation is changing the way medicinal services are conveyed. As the social insurance industry develops, the physical area of where the care is conveyed is evolving. The rise of innovation has made new open doors, past the requirements of physical area, for how mind groups work. These virtual open doors will impact how nurture leaders viably bolster virtual groups. Social insurance associations still can't seem to welcome the one of a kind difficulties related to driving virtual groups (Cowan, 2014). Like never before, nurture leaders are looked at dealing with some part of virtual groups that require another method for driving. As the social insurance industry keeps on developing and turn out to be more virtual, nurture leaders should have what it takes to lead in an unexpected way. The reason for this article is to

characterize e-administration and virtual groups, show eight confirmation based directing standards for driving in a virtual situation and talk about the clinical pertinence to nursing practice (Cowan, 2014).

Medical caretaker leaders without bounds should have remarkable cooperative and group building aptitudes. Aptitudes are imperative when driving virtual groups. Trust leaders ought to have a tool compartment of assets that guide them in this day and age of data innovation. The controlling standards exhibited in this article fill in as an asset for nurture leaders who lead in a virtual domain. In a virtual domain, the medical caretaker pioneer must oversee execution by starting structure and planning correspondence. These controlling standards will help the medical caretaker pioneer to build up correspondence desires, advance sound virtual groups, be aware of the social needs of the group, and make putting stock involved with singular colleagues (Cowan, 2014).

There are various meanings of both e-administration and virtual groups noted in the writing. E-Leadership can happen at different various leveled levels inside an association, can be related to people or gatherings, and can be situational. Consider the senior medical caretaker leaders with essential obligation over numerous administration lines inside one wellbeing framework. The geographic limits may incorporate a few associations spread all through a particular district. The senior medical caretaker pioneer has a few in-division leaders as immediate reports who thus have cutting edge staff they oversee. Attendant leaders regularly have obligation regarding huge geographic areas requiring virtual correspondence to associate with those they lead. Medical caretaker leaders with every minute of everyday obligations frequently depend on innovation to remain associated with colleagues (Cowan, 2014).

5E-leadership has been shown to be resourceful within the banking industry, especially due to the increased globalization of the organization. It was noted by Zuofa and Ochieng (2017) that, in cases of highly competitive business environments on the global level, virtual project teams are increasingly relevant.

However, it was also recognized that some continuing challenges exist that were evident in 4E-leadership. At the same time, challenges may be linked to the project team, the virtual environment, organization, or a combination of all three variables. Therefore, the Zuofa and Ochieng (2017) study were beneficial in that it collaborated prior studies that suggested that virtual project team management requires extra efforts to be made on behalf of the team leader in order to ensure that objectives are met. The top two recommendations for meeting challenges in the banking industry are to ensure that communication is effective and the most appropriate technology is adopted (Zuofa & Ochieng, 2017).

2.2.3. The six dimensions of E-leadership

6E-leadership, as shown in figure (1), emphasizes envision, engage, energize, empower, execute, and elastic (Blau & Presser, 2013, Iriqat & Khalaf, 2017). Envision involves the development of a goal, which is both powerful and compelling. Therefore, envision is important because it provides a goal for the team, as well as for the leader. As a result, it is increasingly possible for the leader to lead the team in the accomplishment of the goal and micro goals if needed. Engage is related to envision because it emphasizes the ability of team members to voice their opinions regarding the proposed goal. Engage is important in relation to brainstorming, which allows the team to develop the most effective process to complete a task. This could involve steps towards a major goal or innovation of a new process that is more effective in

relation to the capabilities of the team. Energize is related to engage through encouraging the team to stand for something – the goal and integrity.

The focus in this component is to ensure the team believes in the goal. Energize is important because it promotes motivation for the team and is most evident if the leader is excited about the goal. Thus, energize involves making the goal worthwhile for the team. Empower refers to giving decision-making capabilities to individuals and showing trust that the team is making effective decisions. In this way, empower allows the team to act on their own and make decisions that may lead to improved outcomes. Empower also allows the team to be able to assist others, such as customers, through innovative solutions to problems.

Execute refers to taking action to meet the goal, as well as evaluating the results. Execute occurs both during the goal and following the goal. This allows the team to assess if the process used was effective, what could have been done differently, and what was done right. In this way, it is possible for the team to establish changes within the team, such as changes in focus, changes in team members, or changes in processes used. Elastic refers to being flexible in changing the goal in order to meet the changing roles of the team. Elastic is beneficial when the customer changes their requirements because the team has been prepared for possible changes and can easily redirect their processes to meet the changes. At the same time, elastic is important if there are changes within the organization (Bowen et al., 2013; Colbert et al., 2012; J. Jameson, 2013).

Figure (1): Six E-leadership dimensions:



Source: Own

E-leadership is characterized as a social impact process intervened by ICT to deliver an adjustment in states of mind, emotions, considering, conduct, and execution with people, gatherings, and associations (Avolio et al., 2014; Barrett, 2011). Directing a broad survey of the e-leadership literature, Jameson (2013) characterizes e-leadership as virtual connections of impact. As per this researcher, this new very versatile field of learning influences various day by day communications crosswise over expert instruction and preparing, precipitously including individuals who utilize person to person communication offices frequently both at home and at work (Jill Jameson, 2013).

E-leadership expertise is additionally characterized as innovation initiative combination of the impact that comprises of an arrangement of abilities, speaking to mastery in both vertical arrangements of abilities, the aptitude in utilizing ICT and level arrangement of aptitudes the skill in driving and dealing with the association

(Cano, 2010). The vertical abilities incorporate profound learning of the application and upkeep of ICT (e.g., utilitarian; specialized; item related; and client encounter related); the flat aptitudes speak to mastery in building up the association, i.e., capability in authority and administration (e.g., imagining; constructing and adjusting connections crosswise over limits; sensemaking; concocting). Versatile Structuration Theory clarifies how innovation and initiative effect each other in e-associations and that the innovation authority coordination is vigorously subject to e-information, e-abilities and e-leadership quality (Avolio et al., 2014; Carraher, 2013; Cheung & Vogel, 2013; Jill Jameson, 2013).

In any case, the innovation initiative mix can be troublesome, and the expansion of an intricate association can increment this trouble because of various authority structures and societies (Chin, 2015). In spite of the fact that e-leadership is required at all levels of e-learning execution, the take-up of innovation in training, all in all, has not been joined by particular e-leadership preparing and proficient improvement (Cowan, 2014; Dinh et al., 2014). The regular disappointment of the usage is normally because of rare e-leadership. There is a gap between the interest for e-leaders and the supply is expansive, and it is quantitative as well as includes subjective enhancements in the abilities to think past the innovation to incorporate authority and administrative aptitudes (DeRue & Myers, 2014; Lovelace, 2015; Lu et al., 2014).

A cautious scan for examining identified with e-leadership in the course of recent years finds just a few reports. Most are at the beginning time of conceptualization. The factors associated with these investigations concentrate on the e-aptitudes of the school virtual pioneer, e-initiative, globalization and advancement in instructive innovation, e-vital arranging techniques and e-learning results, e-

initiative styles, the e-leaders' parts and skills, the effects of schools' societies and structures on e-learning, school principals' e-ability, the help of leaders and preparing for staff for the powerful conveyance of e-learning, innovation authority and relational and relational abilities, e-leadership difficulties and openings, transformational and value-based authority styles in up close and personal learning and e-adapting and the community oriented initiative of e-learning and the part of e-leadership (Avolio et al., 2014; Barrett, 2011; Bums, 2016; Cano, 2010; Carraher, 2013; Cheung & Vogel, 2013; Cowan, 2014; Damirchi et al., 2014; Dinh et al., 2014; Graetz, 2000; Gregoire & Arendt, 2014; Li et al., 2016; Lovelace, 2015).

Researchers have a similar supposition that e-leadership look into in training is rare. For instance, detailing a broad audit on instructive authority examines in the vicinity of 2000 and 2013, Jameson (2013) compresses that, in spite of the fact that initiative as a general zone of research think about remains exceedingly huge and is developing in amount and effect, e-initiative research in training, by differentiate, has scarcely developed into open acknowledgment as an exploration idea inside the unmistakable surface of the academic attempt, in light of its still thin reference checks, in general research considers in e-initiative seem, by all accounts, to be shockingly restricted inside the databases accessible. Researchers, specialists, and professionals in the field of instructive authority are seldom presented to issues of eleadership. They essentially do not have enough astounding examination to advise best practice. They require more specialists and more research. A significant part of the work will be foundational. There does not have all the earmarks of being any genuine difference among researchers on e-administration; However, there is understanding this is another field and that more research should be directed (Carraher, 2013; Damirchi et al., 2014; Graetz, 2000).

Since e-initiative research in instruction is rare, a few researchers have communicated their worry over the "what" and the "how" on the use of e-leadership in schools. Some researchers are worried over the missing connection in the way to deal with e-leadership, which does not have a suitable model and system for e-leadership activities and an activity design important for encouraging adequacy. To address the missing connection and hole, this examination explores school e-administration hones in a virtual learning condition. In particular, the targets of this investigation are to build up a grounded model of e-leadership hones in schools and to further approve the model (Avolio et al., 2014; Barrett, 2011; Bums, 2016; Cano, 2010; Carraher, 2013; Cheung & Vogel, 2013; Cowan, 2014; Damirchi et al., 2014; Dinh et al., 2014; Graetz, 2000; Gregoire & Arendt, 2014; Li et al., 2016; Lovelace, 2015).

Research enables teachers to better comprehend the idea of viable e-leadership activities and the productive and ruinous variables that are identified with it. The study proposes a grounded demonstrate for actualizing e-leadership in training establishments. Teachers and specialists can utilize this data to distinguish unanswered issues or inquiries in the writing and characterize future research bearings concerning e-leadership in training. Teachers and analysts can utilize this data to distinguish unanswered issues or inquiries in the writing and characterize future research bearings concerning e-leadership. It enables instructors to better comprehend the idea of viable e-leadership, the components that are identified with it (Avolio et al., 2014; Dinh et al., 2014; Lovelace, 2015).

Meuser et al., (2016) led an examination that concentrated on initiative hypothesis incorporation. Through a survey of 14 years of research from 10 diaries, bringing about 864 articles, it was discovered that in 293 articles (33.9%), there were

no less than three administration approaches incorporated into the examinations. This was particularly intriguing on the grounds that every one of the 293 articles distinguished a central hypothesis that had been coordinated with no less than two initiative speculations. Besides, the six administration approaches (transformational, appealing, key, authority and assorted variety, characteristic approach, and participative/shared) were regularly the central hypothesis in these investigations, recommending that initiative hypothesis coordination is expanding as more examinations rise (Meuser et al., 2016).

All the more at present, there have been contentions with respect to how 'more' as well as 'better' administration arrangements have prompted world issues. Nonetheless, in spite of these worries, there are significantly more worries that the conventional ways to deal with the administration have set up control connections that depend on persecution, particularly inside the work environment (Tourish, 2014). Keeping in mind the end goal to neutralize this, more accentuation has been put on inventive and imaginative commitments of 'supporters,' permitting these people (or groups) to be viewed as hierarchical reality co-creators. Accordingly, there are more calls for shared, less, or even no initiative in a few associations, with a specific end goal to guarantee that all people are getting reasonable affirmation of their commitments, instead of the pioneer just accepting commitment (Tourish, 2014).

The following table shows the 6E-leadership dimensions based on industry, providing evidence of a wide range of studies relating to 6E-leadership.

Table (1): The six e-leadership dimensions based on industry.

	Industries			
	Banking	Education	Healthcare	
Envision	(Formisano, Fedele, & Antonucci, 2015; Noor, 2013; Sansone & Formisano, 2016; Iriqat & Khalaf, 2017)	(Ivanova & Arenas, 2014; J. Jameson, 2013; Menichetti, 2017)	(Desveaux, 2015)	
Engage	(Hüsing et al., 2013; Niyazmand & Feizi, 2016; Ochara, 2013; Iriqat & Khalaf, 2017)	(Carreño, 2014; J. Jameson, 2014; Mishra, Henriksen, Boltz, & Richardson, 2016)	(Suliman, Klaber, & Warren, 2013)	
Energize	(Cherian & Farouq, 2013; Halbach & Gong, 2013; Richter & Wagner, 2014; Iriqat & Khalaf, 2017)	(Brown, Czerniewicz, Mayisela, & Huang, 2016; J. Jameson, 2015; Sinclair, 2014)	(Remus, 2016)	
Empower	(Caraffert, Ungerer, Visser, Morrison, & Claassen, 2014; Formisano, Fedele, & Antonucci, 2016; Suifan & Al-Janini, 2017; Iriqat & Khalaf, 2017)	(Chua & Chua, 2017; Dasanayaka, Aboonidhal, & Sardana, 2017; Garcia, 2014)	(Luyegu, 2015)	
Execute	(Chalterjee & Kulakli, 2015; Javed, Jaffari, & Rahim, 2014; Kesič & Shah, 2017; Iriqat & Khalaf, 2017)	(Bowen et al., 2013; Ekren, Karataş, & Demiray, 2017; Kong, Chan, Huang, & Cheah, 2014)	(Keijser, Smits, Penterman, & Wilderom, 2016)	
Elastic	(Belias & Koustelios, 2014; Mozammel & Haan, 2016; Zareen, Razzaq, & Mujtaba, 2015; Iriqat & Khalaf, 2017) (Beadle, 2015) Presser, 2013; & Lee, 2016)		(Bandara, Syed, Ranathunga, & Sampath Kulathilaka, 2017)	

2.2.3.1. E-leaders vs. Traditional Leaders

Working and driving for all intents and purposes have turned into a developing concern and subsequently a developing range of center over the most recent couple of years, created by an expanded administer to the earth, a worry for a superior life quality, the need to cut expenses, as well as they, want to welcome Generation Y (individuals conceived in the '80s who have grown up with every single virtual medium) into the corporate world. The term initiative has been likely the most discussed subject. Many years of scholarly examination have given more than 350 meanings of Leadership (Sahay & Baul, 2016). Truly a huge number of experimental elucidations of leaders have been directed over the most recent 75 years alone, however, no reasonable and unequivocal understanding exists regarding what recognizes leaders from nonleaders. Actually, the word authority showed up in the Oxford lexicon as late as the eighteenth century. Different translations of administration exist however each staying fragmented and completely insufficient with respect to the issues. The time has come to not to discuss authority in unique terms but rather in concrete and quantifiable terms. Authority must be demystified, brought down from its grand person on foot, analyzed lastly comprehended by the regular man. Presently as is commonly said war is too imperative to ever be left to the Generals, in like manner, authority in an association is excessively essential a subject, making it impossible to be deserted to instinct, possibility, impulses, and fancies of a person (Sahay & Baul, 2016).

2.2.3.2. E-leadership Strategy

Late improvements in advanced advances - 1) versatile innovation, 2) distributed computing, 3) major information, 4) online networking, and 5) the Internet

of Things - demonstrate that these supposed big five advances are progressively changing associations by empowering business development, leading to the investigation of if these advances are utilized deliberately by these associations and giving a comprehension of the exchange of the five computerized advances and their capacity to empower business development (i.e. process development, item/benefit advancement, and plan of action advancement) by utilizing cases from industry (Spil, Pris, & Kijl, 2017).

Figure (2): The E-leadership Strategy



Source: Own

As shown in the figure (2) an organized writing study is performed for the enormous five advancements exclusively and in connection to the computerized system. The hypothetical commitment is a three-level e-leadership demonstrates coordinated with client introduction. The researchers utilized seven cases examined by four free research aides in which online networking systems general score high on a Likert scale and enormous information scores high now and again however low in different cases. The consolidated portable, cloud and Internet of things advances demonstrate by and large a better than expected score. The third commitment affirms

late writing that huge five innovation usages are still excessively process arranged. In just two cases a move toward item introduction was found (Spil et al., 2017).

2.2.4. Virtual Team

Parke, Campbell, and Bartol (2014) inspected how associations can "set the stage" for virtual groups at their arrangement with a specific end goal to advance the improvement of learning sharing—a basic procedure for virtual group adequacy. The scientists based upon and incorporate hypotheses of group improvement and learning sharing to sharpen experiences on tractable ways virtual groups can be ideally intended to advance viable sharing of information aptitude.

A hypothetical model was tried that determines how group setting (beginning meeting sort) and group building works out (group contract) shape improvement group learning to share and at last group viability by tentatively changing the setting at group development of 644 members inside 161 virtual groups playing out an administration basic leadership recreation (Parke et al., 2014). Discoveries exhibit that groups who had the chance to at first meet face to face, as opposed to direct their meeting for all intents and purposes, profited from expanded group information sharing. Be that as it may, joining of an organized group building exercise lessened this constructive outcome for such groups. Results feature the substantial benefit of putting resources into eye to eye commence gatherings however alert directors who are quick to catalyze social standards from organizing group advancement (Parke et al., 2014). The below table (2) shows the difference between the traditional team and the virtual team in general.

Table (2): The difference between Traditional team and Virtual team

Traditional Team	Virtual Team
Teams members are collocated in the same place	Teams members are in different locations
Face to face communication	Communicate through technology
There is a big chance to exchange information in work and out work	Sharing information in an informal way is rarely

2.2.4.1. E-leadership Effectiveness in Virtual Teams

Virtual groups are turning into a standard in current learning based society and offer an extensive variety of hierarchical advantages, building up a need to examine the impacts of leaders' persuading dialect (ML) and criticism approach on virtual colleagues' imagination execution. This examination can be led through a 2×2 with pre-test and post-test configuration was utilized to investigate how to empower virtual colleagues' imagination execution utilizing a cooperative choice emotionally supportive network (Fan, Chen, Wang, & Chen, 2014).

The outcomes demonstrate that leaders' ML and criticism approach by means of email guidelines have diverse connection consequences for individuals' inventiveness and thought age execution. Colleagues getting heading giving guidelines produce more thoughts under the requesting input approach and colleague accepting directions with more compassionate dialect show higher imagination execution under the empowering criticism approach. Inadequacies of virtual condition and authority remain the central point affecting such discoveries (Fan et al., 2014).

Since the outcomes are likewise limited by the usefulness of the used programming device, apparatuses for virtual groups are prescribed to incorporate highlights that can bolster the successful utilization of group leaders' motivational

dialect. Virtual group leaders ought to give appropriate direction to individuals utilizing understanding and compassionate wording approach. For assignment situated work, leaders ought to consider giving more particular guidelines and give steady criticism to finished work. For imaginative work, leaders should give positive consolation as input or even test colleagues to fortify their inventiveness. Furthermore, help guidelines can be set up ahead of time with the goal that the keen operator can conveniently convey follow-up directions/criticism (Fan et al., 2014).

2.2.4.2. Types of Virtual Teams

Given the expansion of new correspondence advances and the expanded utilization of work groups, it is not really astonishing that the most recent decade has seen a flood of the virtual team (VT) investigate. In this audit, the researchers arrange the most recent 10 years of observational work around 10 primary topics: look into the configuration, group inputs, group virtuality, innovation, globalization, authority, middle people and arbitrators, put stock in, results, and approaches to improve VT achievement (Gilson, Maynard, Jones Young, Vartiainen, & Hakonen, 2015). These topics rose inductively in light of the fact that they either speak to regions with predictable outcomes, a vast multiplication of studies, or a gathering of studies and results that contrasted from where the writing stood 10 years back.

Following the survey area, the researchers turn the consideration toward 10 open doors for future research: think about setting, generational effects, methodological contemplations, new and rising advancements, part versatility, subgroups, group adjustment, change procedures and arranging, inventiveness, and colleague prosperity (Gilson et al., 2015). Some of these open doors rose up out of the audit of the surviving VT writing; others are grounded in the more extensive group

writing, are uncertain hypothetical issues, or were connected to bits of knowledge examined inside the VT expert writing. Inside the space of VTs, mechanical development keeps on propelling the way colleagues collaborate and empower people who beforehand couldn't be associated with co-operating as a group. In like manner, VTs give an extraordinary guarantee to associations, and the field keeps on being rich with inquiring about open doors for the coming decades (Gilson et al., 2015).

2.2.4.3. Advantages and Disadvantages of Virtual Teams

Purvanova (2014) investigated virtual groups and contrasts them and comes about because of rising field look into on virtual groups. The exploratory writing has to a great extent announced negative outcomes for virtual groups, though field examinations and contextual analyses of genuine virtual groups utilized by business associations report positive results for virtual groups. One potential purpose behind this inconsistency might be that test look into tends to need biological legitimacy, as it has, for the most part, neglected to reenact the conditions under which genuine virtual groups function admirably. In spite of the wide contrasts incomes about announced by test versus field ponders, and in spite of the general absence of environmental legitimacy in exploratory investigations, in any case, the present article takes note of that the two written works have uncovered negative dispositions toward virtual correspondence media (Purvanova, 2014).

2.2.5. Organizational Commitment in Organizations

Keskes (2014) considered the connection between administration styles and hierarchical responsibility measurements. The two styles of administration known as transformational and value-based styles contrast in the process by which the pioneer rouses his subordinates. Authoritative duty characterized by its three sorts (Affective, Normative and Continuance) measures the quality of a singular recognizable proof

with an association in the association. Keskes(2014)utilized led a broad writing research with a specific end goal to build the comprehension of initiative and hierarchical responsibility and the connection between these two ideas. The outcomes indicate how initiative measurements can impact worker authoritative duty. In spite of the fact that there is impressive research accessible recommending that transformational initiative is decidedly connected with authoritative duty in an assortment of hierarchical settings and societies, there has been minimal exact research concentrating on the exact routes in which style of authority impacts representative authoritative responsibility (Keskes, 2014).

2.2.5.1. Organizational Cultures Dimension

Lean management (LM) is an administrative approach for enhancing forms in view of a perplexing arrangement of interrelated socio-specialized practices. As of late, wrangle about has fixated on the part of the organizational culture (OC) in LM. Bertolotti et al., (2015) to this civil argument by inspecting whether plants that effectively execute LM are described by a particular OC profile and broadly embrace delicate LM hones. Information was broke down from the High-Performance Manufacturing (HPM) venture dataset utilizing a multi-gather approach. The outcomes uncovered that a particular OC profile describes effective lean plants; specifically, when contrasted with unsuccessful lean plants, they demonstrate a higher institutional cooperation, future introduction, others conscious introduction, and a lower level of emphaticness (Bortolotti et al., 2015). While an abnormal state of the institutional community, future introduction, and others conscious introduction are regular highlights of superior workers when all is said in done, a low level of emphaticness is run of the mill just of fruitful lean plants. Likewise, fruitful lean plants utilize delicate LM hones more broadly than unsuccessful lean plants (i.e., lean

works on concerning individuals and relations, for example, little gathering critical thinking, representatives' preparation to play out various assignments, provider associations, client inclusion, and constant change), while they don't contrast altogether as far as hard LM hones (i.e., lean specialized and explanatory apparatuses). For directors, the outcomes demonstrate that, so as to actualize LM effectively, it is basic to go past LM details by embracing delicate practices and sustaining the advancement of a fitting OC profile (Bortolotti et al., 2015). Atawi and Shaibani (2012) defined organizational culture as a kind of shared values and beliefs that help people to understand the nature of organizational work and to pass standards that define acceptable and unacceptable behavior within an organization. According to the previous definitions, we can define organizational culture as a set of shared values, beliefs, standards and expectations that characterize the behavior of employees within the organization from other organizations.

2.2.6. Building Trust

The digitalized business world changes strikingly the setting of driving where e-connections turn out to be increasingly basic in innovation supported the administration. This change challenges day by day initiative work as to social abilities and types of association. Trust and trust-building is a fundamental asset, immaterial resource, and expertise as an establishment for community-oriented activities in associations and their authority. The scientists examined e-leaders' perspectives of the new e-initiative setting concentrating particularly on put stock in working in devotees (Savolainen, 2014). The researchers showed new discoveries from subjective examination not unequivocally detailed in the earlier observational investigations of e-leaders. A contextual investigation was made meeting leaders from five expansive associations in Finland. The discoveries demonstrate that the e-leaders' changing work

setting isn't yet very much perceived and is ineffectively comprehended and upheld by bosses and administrators in the associations (Savolainen, 2014).

2.2.6.1. Characteristics of Building Trust

The great development in web-intervened hierarchical connections has made a heightening enthusiasm for how to oversee virtual groups effectively. As associations progressively anticipate that their directors will lead workers in these online groupings, it winds up plainly basic to recognize and prepare them in the aptitudes to do this successfully. Ford, Piccolo, and Ford (2017) worked to compose and show techniques that associations have discovered effective in helping their administrators lead virtual groups. While every fruitful administrator must guarantee that they have given the essential hierarchical help to their representatives, particularly powerful leaders additionally guarantee they construct dependable connections. In this way, Ford, Piccolo, and Ford (2017) showed how every system adds to building and managing an atmosphere of trust in virtual groups.

2.2.6.2. Building trust Differences between Leaders and E-leaders

E-leadership has developed virtual team literature as a critical determinant of relationship building. Be that as it may, the way e-leaders grow the top-notch connection between virtual colleagues is minimal caught on. The motivation behind this paper is to recognize the key parts that empower virtual group leaders to manufacture fantastic trades with their colleagues. Jawadi et al.,(2013) on the behavioral unpredictability hypothesis to break down the parts played by e-leaders, which help them to create successful leadership member exchanges (LMX). The researchers established an exploration model to clarify how e-leaders construct agreeable and collective connections through social-related and business-related

exercises, testing the exploration show utilizing an expansive study of 193 virtual colleagues. The discoveries demonstrate that, aside from inner process parts (coordination and observing), open frameworks parts, parts of the sound quest for objectives and human connection parts have a huge constructive outcome on LMX (Jawadi et al., 2013).

2.2.7 The Islamic Banks in Palestine

The Palestinian Bank market consists of two-part commercial banks and Islamic Banks, The population of the thesis is limited to the employees of Islamic banks in Palestine, which are: Arab Islamic Bank, Palestine Islamic Bank, and Safa Bank. The Islamic Banks in Palestine, West Bank, and Gaza Strip are limited, they are three banks which are; Arab Islamic Bank in Ramallah, the second is Palestine Islamic Bank in Gaza Strip, whereas the third one is Safa Bank in Ramallah. However, both of the Arab Islamic Bank and Palestine Islamic Bank have been working in the Palestinian market since the nineties of the last century, whereas Safa Bank was established at the end of 2016.(Aliqtisadi,2016)

The Arab Islamic Bank was established as the first Islamic Company works in Palestine in 1995 since it is a general shareholding company started its banking business at the beginning of 1996 according to Islamic Sharia rules.(Arab Islamic Bank,2018) Anyway, the second bank the Islamic Palestinian Bank which has been established as a limited General Shareholding Company in 1995 and it started it's all banking business in 1997 according to Islamic Sharia rules.(Islamic Palestinian Bank,2018)

The third working bank in Palestinian Market is Safa bank which was established at the end of 2016 by a number of companies and small establishments, the General

Shareholding Company that works according to Islamic Sharia rules, its capital is 75 million dollars.(Safa Bank,2018)

2.3. Empirical Literature Review

2.3.1. E-leadership in Banking Industry

Through a study of Jordanian banks, an analysis was conducted regarding the challenges of leading team members across geographic areas. The model tested in the study conducted by Qteishat (2014) was the technology acceptance model, regarding E-leader adoption. The major components of the technology acceptance model have perceived usefulness and perceived ease of use (Cheung & Vogel, 2013). In the case of Jordanian banks, E-leadership adoption was perceived in a positive manner, suggesting that there was a high degree of perceived usefulness and perceived ease of use. Moreover, the study showed that there was a high level of reliability and responsiveness (Qteishat, 2014). Ismail el at (2011) studied the impact of empowerment on the relationship between transformational leadership and organizational commitment in one US subsidiary company in Sarawak, Malaysia. the result showed that there is a positive relationship between empowerment and transformational leadership and there is significantly correlated with the organizational commitment. This result proves the role of empowerment in the transformational leadership model of the organizational sample.

2.3.1.1. Virtual Teams in Banking Industry

Olaisen and Revang (2017) investigated how to encourage the sharing of topnotch information in a virtual worldwide venture group setting. The most evident finding from this examination is that the researchers can create social connection developing trust and offer to learn through online innovation stages without disconnected social cooperation. The outline and strategy are contextual investigations of four Scandinavian virtual worldwide task groups with a sum of 42 colleagues. The study is a longitude thinks about in 2014-16 in light of 168 individual reports and 16 inside and out best pioneer interviews. Working more brilliant means utilizing innovation stages for creating trust and information joint effort to convey business arrangements and advancements. Working more quick-witted intend to work on a worldwide task group where the joint effort comes about form the group into a superior group. Working shrewder is sharing information to enhance development and group and individual skill development. Understanding that interest in top innovation arrangements is modestly contrasted with the outcomes conveyed by proficient HR. Working greener intends to give the colleagues a chance to know about green arrangements and advancements. Working greener intends to travel less utilizing the potential outcomes given by social innovation stages. The four groups lessened the number of outings by 50–70% (Olaisen & Revang, 2017).

2.3.1.2. E-leadership and Virtual Teams in Banking Industry

A developing number of studies have inspected the "sharedness" of authority forms in groups (i.e., shared administration, aggregate initiative, and conveyed initiative). Wang, Waldman, and Zhang (2014) meta-scientifically cumulated 42 autonomous examples of shared administration and inspected its relationship to group viability. The discoveries uncover a generally positive relationship (ρ = .34). Be that as it may, maybe more vital, what is really shared among individuals seems to issue with respect to group adequacy. That is, shared conventional types of administration (e.g., starting structure and thought) demonstrate a lower relationship (ρ = .18) than either shared new-type initiative (e.g., charming and transformational authority; ρ = .34) or combined, general shared administration (ρ = .35). The shared initiative has a tendency to be all the more emphatically identified with group attitudinal results and

behavioral procedures and emanate group states, contrasted and group execution. Additionally, the impacts of the shared initiative are more grounded when crafted by colleagues is more mind-boggling. The discoveries additionally propose that the referent utilized as a part of measuring shared authority does not impact its association with group adequacy and that contrasted and vertical administration, shared initiative shows one of a kind impacts in connection to group execution. Altogether, the investigation cumulates surviving examination on the shared initiative as well as gives headings to future research to push ahead in the investigation of plural types of authority (Wang et al., 2014).

Iriqat and Khalaf (2017) examine the impact of using E-leadership as a strategic tool in enhancing the organizational commitment of virtual teams in foreign commercial banks. The result shows that there is a significant positive in the impact of using E-leadership as a strategic tool on the organizational commitment of virtual teams in foreign commercial banks. As well, they found that there is a positive significant relationship between E-leadership and its six dimensions (i.e. Envision, engage, energize, empower, execute, and elastic) with organizational commitment.

2.3.1.3. Six E-leadership

As noted, the six dimensions of e-leadership are envisioned, engage, energize, empower, execute, and elastic. Per Salas et al.,(2015), connections were analyzed between various leveled initiative, basic backings, and shared group authority with group execution, and the directing impacts of virtuality on these connections. Our exploration approach, which surveyed each of the contributions as build composites, gave an estimation display that showed a solid match to the information in our example. With respect coordinate relations, basic backings and shared authority, however not a various leveled initiative, were decidedly connected with group

execution. When testing for directing impacts, auxiliary backings were more, and various leveled administration was less, firmly related with group execution, the higher the level of group virtuality. The relationship between shared group authority and group execution was not influenced by the level of virtuality (Salas et al., 2015).

As noted at the start of this article, associations progressively understand the advantages of groups for tackling complex issues and are actualizing group based structures to address this issue. In reaction to this change, examine on groups has developed, particularly finished the previous quite a few years (Hoch & Kozlowski, 2014). Despite the fact that we are a long way from seeing each detail of groups and group viability, we apparently have a firm handle on the fundamental, key parts of cooperation and a portion of the conditions that affect cooperation adequacy. Actually, handfuls of surveys and meta-examination of the cooperation writing have been distributed within the past 15 years with an end goal to outline this tremendous body of learning. Be that as it may, one of the across the board difficulties of logical research is the progress of essential science into the functional application, and authoritative science is no special case. Essential science is looking into performed for its own purpose—the advancement of learning keeping in mind the end goal to get it. Connected science, be that as it may, is look into performed in light of a particular objective. In spite of the fact that the separation amongst essential and connected science has been the subject of significant open deliberation inside the logical writing, the researchers contend here that given the noteworthiness and plenitude of cooperation explore, making an interpretation of this writing into something functional for hierarchical administration is of most extreme importance (Hoch & Kozlowski, 2014).

The transformational administration is required today to encourage worker engagement and increment profitability. This quantitative examination meant to decide the association concerning transformational administration and engagement among faculty in the managing an account segment in Bangladesh. The examination included the monetary part of Bangladesh (Mozammel & Haan, 2016). The money related segment of Bangladesh is little and immature. The saving money part, which is incorporated into the budgetary segment, is rising yet at the same time immature contrasted with universal principles. The keeping money segment of Bangladesh has enhanced contrasted with the 1990s. Bangladesh banks' initiative or supervisory framework is one reason for its ineffectualness since worker prosperity isn't viewed as a need in Bangladesh. Be that as it may, viable administration and drew in workers are imperative in any association. Since the keeping money part of Bangladesh is as yet immature and wasteful, the examination explored whether worker engagement would help build up the saving money area. Since transformational initiative encourages representative engagement the particular issue this examination analyzed was the association between a transformational administration style and worker engagement in the branch-managing an account area in Bangladesh (Mozammel & Haan, 2016). This quantitative examination analyzed the association between transformational initiative and engagement among the workforce in the branchmanaging an account division in Bangladesh. The free factor was a transformational authority, which identifies with the ability of the pioneer to give a domain that draws in their representatives. The needy variable was work engagement, which relates to the level of duty among representatives of the association (Mozammel & Haan, 2016). The primary research question analyzed the relationship between's the examination factors among workers in the branch-saving money segment in Bangladesh. The results of this investigation uncovered that in a workplace, applying transformational administration style does not guarantee that the representatives will be completely locked in. Nonetheless, the aftereffects of the present investigation are not lined up with the current assortment of writing on transformational administration and worker engagement that state there is an arrangement between these factors (Mozammel & Haan, 2016).

Worker inspiration is crucial for the achievement of hierarchical objectives. In such manner, chief worker connections end up noticeably imperative for accomplishing representative inspiration by applying compelling styles of administration. Chiefs fluctuate in their qualities, states of mind and practices and the way they lead their supporters. This examination inspects the esteem and effect of value-based, transformational and Laissez-faire administration styles on the inspiration of saving money division representatives. An example of 100 workers from 5 diverse business banks was overviewed and experimental investigation demonstrated that every one of the three authority styles has a critical positive effect on representative inspiration (Zareen, Razzaq, & Mujtaba, 2015).

2.3.2. Building Trust

The constrained proximal correspondence between virtual colleagues can make an absence of trust among individuals which can essentially lessen the adequacy of these groups. Consequently, this investigation was directed to inspect the connection amongst trust and virtual group viability by investigating the interceding impact of information sharing (Pangil & Moi Chan, 2014). This study was conducted as a cross-sectional examination directed at a multinational organization in Malaysia. Surveys were dispersed to people working in a virtual domain. The poll required the respondents to answer questions with respect to three distinct sorts of trust (i.e.

identity-based trust, institutional-based trust, and intellectual based trust), their insight sharing conduct, and their assessment of the viability of the virtual groups that they are included with. Aftereffects of progressive relapse examination demonstrated that learning sharing and all the three sorts of trust are altogether identified with virtual group viability (Pangil & Moi Chan, 2014). Be that as it may, just identity-based trust and institutional-based trust are essentially identified with learning sharing, however information sharing just halfway intervenes the connection between these two sorts of trust and group viability. Trust has been established to be a huge indicator of virtual group adequacy. Be that as it may, this paper demonstrates the impact of various sorts of trust and the part of learning to partake in intervening the connection amongst trust and virtual group viability (Pangil & Moi Chan, 2014).

2.3.2.1. Building trust and E-leadership

Peñarroja et al.,(2015) inspected a directed intercession display in which group trust directs the circuitous impact of group input on group learning through gathering data elaboration in virtual groups. A test examines in a research facility was led by 54 groups arbitrarily doled out to a group input condition or a control condition. Results gave observational help to the directed intervention display. The researchers found that the circuitous impact of group criticism on group learning by means of gathering data elaboration happened in virtual groups with an abnormal state of group trust. In any case, this circuitous impact was not factually huge in virtual groups with bringing down levels of group trust. Furthermore, the researchers additionally found that gathering data elaboration and group learning was emphatically related in virtual groups. Along these lines, the discoveries propose that group criticism is viable to enhance aggregate data elaboration and learning in virtual groups when group trust is high. (Peñarroja et al., 2015).

2.3.2.2. Building trust and Virtual Teams

Utilizing a field test of 101 virtual groups, Hoch and Kozlowski (Hoch & Kozlowski, 2014) the effect of the customary various leveled initiative, auxiliary backings, and shared group administration on group execution. The researchers expected auxiliary backings and shared group authority to be more, and progressive administration to be less, emphatically identified with group execution when groups were more virtual in nature. As anticipated, comes about because of control investigations showed that the degree to which groups were more virtual lessened relations between the various leveled administration and group execution, however, reinforced relations for auxiliary backings and group execution. Be that as it may, shared group administration was altogether identified with group execution paying little heed to the level of virtuality. Results are examined as far as required research augmentations for understanding initiative procedures in virtual groups and functional ramifications for driving virtual groups (Hoch & Kozlowski, 2014). One of the leader's task is building trust (Yukl, 2010) and trust is a key concept in a virtual team that would help bridge the gap between the challenges of virtual teams and team effectiveness (Khan, 2012).

2.3.2.3. Building trust and Organizational Commitment to the Virtual Teams

Trust is alluded to as a key facilitator in group joint effort as it is an imperative condition for data sharing. Cheng et al.,(2016) explored factors related to the foundation of trust in crossover groups that team up basically and additionally up close and personal. Moreover, the researchers convey an instrument to comprehend put stock being developed in groups. The researchers depict exploratory consequences of the instrument by running tests with groups of working together understudies in

China and Netherlands. The quantitative and subjective investigation has been utilized to dissect this information. At long last, in the examination of the tests, the researchers depict beginning examples of trust advancement in bunches from both individual and gathering points of view, in two diverse social settings (Cheng et al., 2016). The importance of trust has been studied by Hurley (2012) found that it has a positive impact on the employee trust in the organizational commitment, job performances as well as engagement. Thus, trust in the leadership determines the effectiveness of the team and organization. it is the responsibility of the e-leadership to foster trust in the virtual team for collaborative behavior given the challenges of a virtual setting of how should e-leadership build trusting relationships within the virtual team in addition Aina & Verma (2016) research about the impact of leadership style on organizational commitment, it showed that there is a significant relationship between the leadership style of senior managers and the organizational commitment of middle managers. Also, it was showed that the organizational commitment is higher for the average managers who showed senior managers the transformational leadership style of those who have transaction leaders and experiences.

2.4. Summary

There have been contentions with respect to how 'more' as well as 'better' initiative arrangements have prompted world issues. Be that as it may, in spite of these worries, there are considerably more worries that the conventional ways to deal with initiative have built up control connections that depend on persecution, particularly inside the work environment (Tourish, 2014). Keeping in mind the end goal to check this, more accentuation has been put on imaginative and inventive commitments of 'supporters,' permitting these people (or groups) to be viewed as hierarchical reality co-creators. Thus, there are more calls for shared, less, or even no

administration in a few associations, so as to guarantee that all people are getting reasonable affirmation of their commitments, instead of the pioneer just accepting commitment (Tourish, 2014).

Development is changing the way a therapeutic administration is passed on. As the social protection industry builds up, the physical territory for where the care is passed on is developing. The ascent of development has made new open entryways, past the necessities of physical region, for how mind bunches work. These virtual open entryways will affect how sustain leaders feasibly support virtual gatherings. Social protection affiliations still can't welcome the exceptional challenges related to driving virtual gatherings (Cowan, 2014). More than ever, sustain leaders are looked at managing some piece of virtual gatherings that require another strategy for driving. As the social protection industry continues creating and end up being more virtual, sustain leaders ought to have what it takes to lead in an unforeseen way. The purpose of this article is to portray e-organization and virtual gatherings, demonstrate eight affirmations based coordinating norms for driving in a virtual circumstance and discuss the clinical relevance to nursing practice (Cowan, 2014). Restorative overseer leaders without limits ought to have amazing agreeable and gathering building aptitudes. Aptitudes are basic when driving virtual gatherings. Trust leaders should have an instrument compartment of benefits that guide them these days of information advancement. The controlling measures showed in this article fill in as an advantage for sustain leaders who lead in a virtual area. In a virtual space, the therapeutic guardian pioneer must manage execution by the beginning structure and arranging correspondence. These controlling principles will enable the medicinal guardian to pioneer to develop correspondence wants, propel sound virtual gatherings, know about the social needs of the gathering, and make putting stock required with solitary partners (Cowan, 2014). There are different implications of both e-organization and virtual gatherings noted in the written work. E-Leadership can occur at various different leveled levels inside an affiliation, can be connected with individuals or social events, and can be situational. Consider the senior medicinal overseer leaders with a basic commitment to various organization lines inside one prosperity system. As far as possible may fuse a couple of affiliations spread all through a specific region. The senior medicinal overseer pioneer has a couple in-division leaders as prompt reports who therefore have bleeding edge staff they regulate. Specialist leaders consistently have a commitment in regards to immense geographic zones requiring virtual correspondence to connect with those they lead. Therapeutic guardian leaders with each moment of consistent commitments regularly rely upon development to remain related with associates (Cowan, 2014).

CHAPTER THREE

METHODOLOGY

This chapter consists and discusses the following topic, thesis design, data collection, thesis instrument (questionnaire design, validity, and reliability of questionnaire), conceptual model, and a population of the thesis, a sample of thesis and method of data analysis.

3.1 Thesis Design

The population of the study consisted of the virtual teams in Islamic banks in Palestine, the thesis will be descriptive and evaluative, primary resources structured questionnaire and Secondary resource by using literature review of published and unpublished articles.

This thesis aims to investigate the mediating role of building trust in the impact of E-leadership on the organizational commitment for virtual teams in the Palestinian Islamic banks.

3.2 Data collection

This thesis based on the structured questionnaire to gathering the primary data about the employees in the Islamic bank for that the questionnaire took the form of printed and online questions given to Bankers in Islamic banks in Palestine. The questionnaire was made to achieve the thesis objectives.

3.3 Thesis Instrument

The scholar takes the following method for this thesis includes questionnaire design, the validity of the questionnaire, and reliability of questionnaire:

3.3.1 Questionnaire Design

The thesis structured questionnaire consists of five parts, the first part E-Leaders it has four items, second part E-leadership in this part it has six subparts, envision is structured into eight items, engage has six items, energize six items, empower twelve items, execute has eight items and Elastic has seven items. Part three is an organizational commitment, it is structured into thirteen items, part four is building Trust which has twelve items and the last section consists of demographic information about the respondents which has six variables, the total items in the four parts is seventy-eight. The questionnaire is a five Likert scale questionnaire.

3.3.2 Validity of Questionnaire

The questionnaire passed by many steps before giving the final editing to the target respondents. The questionnaire sent to seven evaluators and the supervisor to evaluate each dimension and its consistency to reach the main objectives of the thesis.

The first draft of the questionnaire was structured into fifty-two items, twenty-eight items for the E-leadership dimensions (Envision, Engage, Energize, Empower, Execute, and Elastic), organizational commitment are fourteen items whereas, building trust is ten items. The demographic characteristics consisted of six parts (sex, qualification, age, bank, employee's position and experience). The final draft consisted of seventy-eight items, the items structured per each dimension as shown in the table (3)

Table (3): Questionnaire modification process

Dimension	First Modification	Final Modification
	(# if Items)	(# if Items)
Leadership Style	None	4
Envision	5	8
Engage	4	6
Energize	4	6
Empower	5	12
Execute	5	8
Elastic	5	7
E-leadership	28	47
Organizational commitment	14	15
Building Trust	10	12
Total	52	78

Source: own

The content validity of this instrument for the present thesis was ensured as the E-leadership dimensions, building trust and organizational commitment are identified from the previous literature and was reviewed by six evaluators participated to test this instrument. Evaluators and supervisor agreed that the items of the questionnaire would achieve the Thesis objectives.

3.3.3 Reliability Analysis:

The thesis used the Cronbach Alpha test to calculate the reliability score, used for the instrument before and after the main survey. The test was carried out in this thesis through applied a pilot thesis by distributed 30 questionnaires on a sample similar to the target sample with similar characteristics. The test was conducted on each of the 6e's E-leadership dimensions assessed by the questionnaire for e-leadership, scale for

organizational commitment, and one for building Trust. The alpha coefficient exceeded the level of .70 for the scales in each dimension assessed by the instrument, which is considered the minimum level of reliability internal consistency of a scale (Adams & Lawrence, 2014)

Table (4): Cronbach's alpha value of each variable

Dimension	Items	Cronbach alpha	Result/Pass
E-Leaders	4	0.747	Yes
Envision	8	0.877	Yes
Engage	6	0.749	Yes
Energize	6	0.863	Yes
Empower	12	0.880	Yes
Execute	8	0.804	Yes
Elastic	7	0.807	Yes
E-Leadership	47	0.952	Yes
Organizational	15	0.905	Yes
commitment			
Building Trust	12	0.923	Yes
Total value	78	0.963	Yes

Source: own

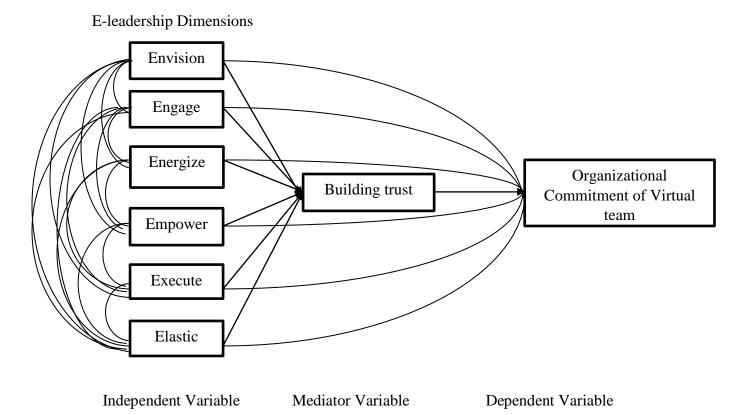
The above table showed that the variables were reliable. It is to be noted that the result of Cronbach Alpha of this thesis for exogenous variables E-leadership dimension (Envision, Engage, Energize, Empower, Execute, Elastic), and building trust were high, and for the endogenous variable organizational commitment also high, that's proving the increased reliability factor in this thesis. Additionally, all the results were found to exceed the value of 0.7 to indicate the high reliability of the instruments used. Thus, this result permits the researcher to conduct correlation analysis before further statistical tests.

3.4 Conceptual Model:

The conceptual model explains the impact of e-leadership in enhancing organizational commitment for the virtual teams in Islamic banks in Palestine: the mediating role of

building Trust. E-leadership dimensions (i.e. Envision, Engage, Energize, Empower, Execute and Elastic), perceptions of building trust and organizational commitment. Also, the scholar in this thesis set the conceptual framework to guide his thesis as he follows in figure (3)

Figure (3): Thesis Conceptual Model



Source: own

The table (5) shows the types of thesis variables which are presented in the Figure (3). There are three types of variables: independent variables E-leadership dimensions (Envision, Engage, Energize, Empower, Execute and Elastic), building trust defined as mediator variable, and organizational commitment as the dependent variable.

Table (5): Thesis variables and its related indicators

Variables	Type	Related indicators
E- leadership Model	Independent	Envision
	_	Engage
		Energize
		Empower
		Execute
		Elastic
Building Trust	Mediator	
Organizational Commitment	Dependent	

Source: own

3.5 Population of thesis

The population of the thesis is limited to the employees of Islamic banks in Palestine, which are: Arab Islamic Bank, Palestine Islamic Bank, and Safa Bank.

Table (6) represents the number of employees due to banks.

Table (6) Population of the thesis

Bank	Number of Employees	Percentage
Arab Islamic Bank	411	41.5%
Palestine Islamic Bank	568	57.3%
Safa	12	1.2%
Total	991	100%

Source: own

3.6 Sample of thesis

The scholar applies a random sample, in order to ensure the equitable offer for all targeted Islamic Banks in Palestine. The sample size of this thesis is identified according to the following equation:

The minimum sample size (n)

$$(n)=p\%\times q\%\times [\tfrac{\mathrm{z}}{\mathrm{e}}\%]^2$$

Where:

n: The minimum sample size required

p%: The proportion belonging to the specified category

q%: The proportion not belonging to the specified category

z: The z value corresponding to the level of confidence required

e%: the margin of error required

The adjusted sample size n is calculated as:

$$n = \{1 + \left[\frac{n}{N}\right]\}$$

Where:

n: the adjusted minimum sample size

n: the minimum sample size

N: The total population

The minimum sample = $50\% \times 50\% \times [1.96/5\%]^2$

= 384.16

The adjusted minimum sample size = $384.16 \div \{1 + [384.16/991]\}$

Sample size = 277 observations

3.7 Method of data analysis

The primary data were analyzed by using the statistical package for Social Sciences (SPSS). Descriptive tests: frequency to describe the demographic variable, mean and standard deviation to answer the Thesis questions, one sample T-test, independent T-test, one-way ANOVA and LSD tests to test hypotheses, Pearson correlation test to examine the relationship between endogenous and the exogenous variables, multi-linear regression to test the significant impact of E-leadership dimension on building trust and organizational commitment.

CHAPTER FOUR

ANALYSIS OF DATA

In order to accomplish the main objective of the thesis, the cross-sectional thesis was used. Three Islamic Banks Arab Islamic Bank, Palestinian Islamic Bank, and Safa Bank, the Islamic banks has 52 branches in Palestine. The sample size the questionnaire was distributed to 277 and the return was 0.797 so the scholar taking 221. This chapter includes the findings of the current thesis, Participant profile, thesis questions, testing normality, testing hypotheses and additional test.

4.1 Participant profile

Table (7): recorded the sample data in relation to sex, qualification, age, bank name, position, and experience

Table (7): Demographic characteristics of respondents (N = 221)

Demographic variables		Frequency	Percentage
Sex	Male	154	69.7
	Female	67	30.3
	Total	221	100.0
Qualification	Diploma	18	8.1
	Bachelor	168	76.0
	Master and above	35	15.8
	Total	221	100.0
Age	Less than 25	40	18.1
	25-35	125	56.6
	36-45	45	20.4
	More than 45	11	5.0
	Total	221	100.0
Bank Name	Arab Islamic Bank	94	42.5

	Palestinian Islamic Bank	121	54.8
	Safa Bank	6	2.7
	Total	221	100.0
Position	Employee	141	63.8
	Head of department	64	29.0
	Branch manager	16	7.2
	Total	221	100.0
Experience	Less than 3	74	33.5
	3-6	64	29.0
	7-10	28	12.7
	More than 10	55	24.9
	Total	221	100.0

Source: Own

The weight of the male and female is 69.7% male and 30.3% female, as we show the percentage of the male is more than the percentage of a female participant in the Islamic banks in Palestine.

Sex
Female
30.3 %

Male
69.7 %

Figure (4): The distribution of the participants by sex

Source: own

Also, employee qualifications .15.8% of them were master and above, 76% were a graduate bachelor (BA) while remaining 8.1% did diplomas. So, the percentage of an interview with a bachelor degree is the highest. See figure (5)

Qualification

Series1

76%

15.8%

8.1%

Diploma

Master and
above

Figure (5): The distribution of the participants by qualification

Source: Own

The age group (25-34) covers the highest weight, which is 56.6%; while the category of (over 45), becomes lowest. The second largest group is the respondents whom ages are (36-45), which covers 20.4%. Given that, the scholar can see the most employees of banks in Palestine are mainly the young and middle-aged ones from (25-34) years old. See figure (6)

More than 45
5%

36-45
20%

Less than 25
18%

25-35
57%

Figure (6): The distribution of the participants by age

Source: Own

Moreover, 55% of the respondent's employees have been working in Palestinian Islamic bank, whereas, 42% and 3% in Arabic Islamic bank and Safa bank

respectively. See figure (7), Safa Bank has a 3% respondent because of the bank open at the beginning of 2017, so the employee's number is low.

Safa Bank Name

3%

Palestinian
Islamic Bank
55%

Arab Islamic
Bank
42%

Figure (7): The distribution of the participants by Bank Name

Source: Own

63.8% of respondent's employees are employees without any managerial positions, whereas, nearly a quarter 29% of them is head of the department, but 7.2% was a branch manager. See figure (8)

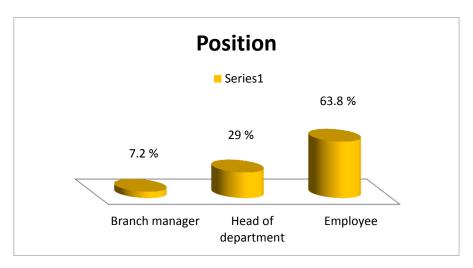


Figure (8): The distribution of the participants by position

Source: Own

The last demographic variable is experience, according to the results, 33.5% of respondents covers the highest weight that, their experience does not exceed three

years, while the category of (3-6) year of experience, become the next weight 29%, then the respondents that who more than ten years which covers 24.1%. Finally, who experience is from seven to ten years 12.7%. See figure (9)

Years of experience

Series1

24.9%

12.7%

More than 7-10 year 3-6 year Less than 3
10

Figure (9): The distribution of the participants by Experience

Source: Own

4.2 Thesis questions

Based on the mathematical mean and the standard deviation, this part aims to answer the thesis questions level. This shows the level of E-leadership impact in enhancing organizational commitment for the virtual teams in Islamic Banks in Palestine: The Mediating Role of Building trust.

To judge on the level of items on the Likert scale the scholar measured that if the mathematical mean of the item (1-2.33) so the level is low, (2.34-3.66) moderate but for high-level item its mathematical mean will be (3.67-5.00). See the table (8), (Iriqat, 2016).

Table (8): Submitted Data Analysis Procedures for Likert scale data

Tubic (6) (Bubililitied Butu Hilling 8)	Tuble (6) t bublineted Butta Hillary bib 1 Toccutates for Eliter t better dutta			
Degree	Range			
High	5-3.67			
Moderate	3.66-2.34			
Low	2.33-1			

Source: (Iriqat, 2016)

This shows the questions that test the level of E-leadership impact in enhancing organizational commitment for the virtual teams in Islamic Banks in Palestine: The Mediating Role of Building trust

4.2.1 To answer the thesis question: "What is the level of E-Leaders in Islamic Banks in Palestine?"

Table (9): Descriptive Statistics of E-Leaders

	Items	Mean	Standard Deviation	Level	Rank
1	E-Leaders give you the freedom to decide the way you do your job.	4.20	.774	High	2
2	E-Leaders organize you and tell you what and how to do your job.	4.33	.622	High	1
3	E-Leaders explains, sells and consults you about how is your job going.	4.08	.680	High	4
4	E-Leaders listens, encourages and facilitates doing your job.	4.19	.686	High	3
	E-Leaders	4.2002	.51269	High	

Source: Own

Table (9) show; all items for E-Leaders had a high level, that's mean that there is a high level of E-Leaders in Islamic Banks in Palestine (M=4.2002, SD=.51269), whereas the mean for all of them from (4.08-4.33), all respondents supposed that item one "E-Leaders organizes you and tell you what and how to do your job" were the most significant item in E-Leaders due to its greater mean 4.33 with lowest stander deviation .622, while the second item "E-Leaders give you the freedom to decide the way you do your job" comes in the second stage of importance since its mean was 4.20 with lowest stander deviation .774, but the lowest items of e-Leaders were "E-Leaders explains, sells and consults you about how is your job going." as its mean was 4.08 with .680 stander deviation Also, e-Leaders mean was 4.20 with lowest stander deviation .51269. From the scholar point of view that the result shows the

banks work in an e-business environment and focus on the important use of e-leader in the business environment.

4.2.2 To answer the thesis question "What is the level of Envision in Islamic Banks in Palestine?"

Table (10): Mean and Standard Deviation of Envision dimension

	Items	Mean	Standard Deviation	Level
1	Eases my accomplishments of tasks	4.44	.642	High
2	Allows me to give suggestion	4.26	.668	High
3	Eases execution of integrated awareness program for employees	4.37	.644	High
4	Easy access to Banking data	4.38	.617	High
5	Helps me to develop Banking information	4.36	.635	High
6	Eases the conduct of regular meeting between the Leaders and employees to discuss their problems	4.18	.695	High
7	Strongly motivate me	4.24	.643	High
8	Increases cooperation with my coworkers	4.22	.647	High
	Envision	4.3031	.46844	High

Source: Own

From the above table; all items for envision dimension had a high level, that's mean that there is a high level of Envision in Islamic Banks in Palestine (M=4.3031, SD=0.642), whereas the mean for all of them from (4.18-4.44), all respondents believed that the first item "Eases my accomplishments of tasks" were the most significant item in envision dimension due to its greater mean 4.44 with .642 standard deviation, while the third item "Eases execution of integrated awareness program for employees" comes in the second stage of importance since its mean was 4.37 with

.644 standard deviation, but the lowest items of envision dimension was the sixth item "Eases the conduct of regular meeting between the Leaders and employees to discuss their problems" as its mean was 4.18 with .695 standard deviation. Also, envision dimension mean was 4.3031with .46844 standard deviation. From the scholar point of view due to the previous findings, it's obvious that the high level of envisioning dimension increasingly the possible for virtual teams to achieve the goals needed for Islamic banks during the motivation that given from the e-Leaders to the virtual teams.

4.2.3 To answer the thesis question "What is the level of Engage in Islamic Banks in Palestine?"

Table (11): Mean and Standard Deviation of Engage dimension

	Items	Mean	Standard Deviation	Level
1	Eases my participation in improving performance	4.39	.583	High
2	Helps change work style	4.33	.582	High
3	The leader ensures the evaluation of employee's performance	4.25	.539	High
4	Helps managers to know my idea about work	4.21	.641	High
5	Improves the level customer satisfaction or providing services	4.33	.560	High
6	Boosts my personality in provided services	4.26	.697	High
	Engage	4.2956	.38348	High

Source: Own

Table (11) shows that all items for engage dimension had a high level, that's mean that there is a high level of engagement in Islamic Banks in Palestine (M=4.2956, SD=0.383348), whereas the mean for all of them from (4.21-4.39), all respondents believed that the first item "Eases my participation to improving performance" were the highest significant item in engage dimension due to its greater mean 4.39 with

.583 standard deviation, while the second item "Helps change work style" comes in the fifth stage of importance since its mean was 4.33 with .582 stander deviation, In addition, "Improves the level customer satisfaction or providing services" as its mean was 4.33 with .560 standard deviation, but the lowest items of engage dimension was the fourth item "Helps managers to know my idea about work" as its mean was 4.21 with .641 standard deviation. Also, engage dimension to mean was 4.2956 with a low level of stander deviation .38348. From the scholar point of view, the high level of engaging dimension means the effective process used by a team used in Islamic banks to complete the work task. And improve the visibility based on the bank's inputs.

4.2.4 To answer the thesis question "What is the level of Energize in Islamic Banks in Palestine?"

Table (12): Mean and Standard Deviation of Energize dimension

	Items	Mean	Standard Deviation	Level
1	Reinforces transparency in internal affairs.	4.37	.600	High
2	Increases my ability in knowing work priorities.	4.22	.554	High
3	The leaders concentrate on executing the task. 4		.538	High
4	acreases the task accomplishment among mployees. 4.26		.628	High
5	Shows my opinion about service mechanism. 4.17 .609		High	
6	Increases my ability in knowing works strategy.	4.33	.627	High
	Energize	4.2692	.45035	High

Source: Own

From the above table (12); all items for energize dimension had a high level, that's mean that there is a high level of energize in Islamic Banks in Palestine (M=4.2692, SD=0.4503), whereas the mean for all of them from (4.17- 4.37), all respondents believed that the first item "Reinforces transparency in internal affairs" were the most

significant item in energize dimension due to its greater mean 4.37 with .600 standard deviation, while the 6th item "Increases my ability in knowing works strategy." comes in the second stage of importance since its mean was 4.33 with .627 standard deviation, but the lowest items of energizing dimension was the fifth item "Shows my opinion about service mechanism." as its mean was 4.17 with .609 standard deviation . Also, energize dimension mean was 4.2692 with .45035 standard deviations. From the scholar point of view, the results above show, Islamic banks teams believe in the goals of the banks and they are motivated to achieve it. This raises the teams and the bank's responsibility to providing visibility so that time allocation as a priority to achieve the vision.

4.2.5 To answer the thesis question "What is the level of Empower in Islamic Banks in Palestine?"

Table (13): Mean and Standard Deviation of Empower dimension

	Items	Mean	Standard Deviation	Level
1	Increases my ability to decision making.	4.36	.642	High
2	Develops my administrative skills.	4.32	.688	High
3	Receive and send electronic messages.	4.39	.649	High
4	The leader not only the supervisor but trainer.	4.33	.717	High
5	The leader not only the supervisor but teacher. 4.33 .600			High
6	The leader motivates employees electronically on a good performance. 4.32		.571	High
7	Empowers employees to do better in their work	4.36	.606	High
8	Help developing information Banking service	4.36	.592	High
9	Leadership improves the communication inside the bank	4.36	.716	High
10	The Bank uses special software to manage schedules and evaluations	4.30	.542	High
11	Helps me to increase my ability in using	4.36	.663	High

	Empower	4.3518	.41485	High
12	Reduces the wasted time to accomplish the task	4.43	.661	High
	technology to accomplish the task			

From the above table (13); all items for empower dimension had a high level, that's mean that there is a high level of Empower in Islamic Banks in Palestine (M=4.3518, SD=0.41485), otherwise the mean for all of them from (4.30-4.43), all respondents believed that the first item "Reduces the wasted time to accomplish task "were the most significant item in empower dimension due to its greater mean 4.43 slandered deviation, while the third item "Receive and send electronic messages." comes in the second stage of importance since its mean was 4.39 with .649 standard deviation, but the lowest items of empowering dimension was the tenth item "The Bank uses special software to manage schedules and evaluations" as its mean was 3.30 with .542 standard deviation Also, empower dimension mean was 4.3518 with high level and .41485 standard deviation. From the scholar point of view see that the high level of empower dimension shows the capability of the teams of Islamic banks have the power to make the effective decisions and help in developing the bank's systems and processes and increase the discussion of the possible obstacles and how to turn potential weaknesses into strengths and guide others through different resources to help achieve goals

4.2.6 To answer the thesis question "What is the level of Execute in Islamic Banks in Palestine?"

Table (14): Mean and Standard Deviation of Execute dimension

	Items	Mean	Standard Deviation	Level
1	Minimizes time to complete task	4.38	.633	High

2	Saves effort in work	4.24	.587	High
3	The management determines work for employees	4.47	.592	High
4	The manager makes a schedule to communicate with employees via electronic media e.g. (Skype)	4.46	.559	High
5	Speed executing task	4.31	.712	High
6	Accuracy executing task	4.44	.605	High
7	Ability to satisfy customer satisfaction efficiently	4.47	.518	High
8	Minimize errors to complete the task	4.43	.596	High
	Execute	4.3976	.38847	High

Table (14) shows the mean and stander deviation of execute dimension had a high level in the banking industry in Palestine (M=4.4957, SD=0.550), whereas the mean for all of them from (4.46 - 4.47), all respondents believed that the both item "The management determines work for employees" and "Ability to satisfy customer satisfaction efficiently" were the most important item in execute dimension due to its greatest mean 4.47 with .518 standard deviation, while the item "The manager makes a schedule to communicate with employees via electronic media e.g. (Skype)" comes in the second stage of importance since mean for each of them was 4.46 with .559 standard deviation, but the lowest items of executing dimension was the item "Saves effort in work" its mean was 4.24 with .587 standard deviation. And, execute dimension mean was 4.3976 with high level and .38847 standard deviations. From the scholar point of view, he sees that the high level of executing dimension means a high enabling for Islamic banks teams to evaluate the result in an effective and different way. In addition, helping the virtual teams in the banks to expand specific tasks that relate to banks goals and include the success measures.

4.2.7 To answer the thesis question "What is the level of Elastic in Islamic Banks in Palestine?"

Table (15): Mean and Standard Deviation of Elastic dimension

	Items	Mean	Standard Deviation	Level
1	Better handling of emergency work conditions	4.45	.583	High
2	Overcoming work problem flexibly	4.40	.543	High
3	Better amendment in procurers	4.28	.573	High
4	Provides opportunity in initiation and innovation	4.30	.613	High
5	Easier and quickens delegation	4.19	.767	High
6	Quickens routine procures to complete task	4.32	.611	High
7	Uses video or conferences resolve emergency service	4.36	.629	High
	Elastic	4.3277	0.41671	High

Source: Own

As shown in the above table; all items for elastic dimension had a high level, that's mean that there is a high level elastic in Islamic Banks in Palestine (M=4.3277, SD=0.41671), whereas the mean for all of them from (4.45-4.19), all respondents supposed that 1st item "Better handling of emergency work conditions" were the most important item in Elastic dimension due to its greater mean 4.45 with .583 standard deviation, while the first item "Overcoming work problem flexibly" comes in the second stage of importance since its mean was 4.40 with .543 standard deviation, but the lowest items of elastic dimension was "Easier and quickens delegation" as its mean was 4.19 with .767 standard deviation. Also, elastic dimension mean was approximately 4.3277 with .41671 standard deviation of importance percentage for the respondents. From the scholar point of view, the results above show that the high level of elastic dimension gives a high flexibility for Islamic banks

teams to change the goals to meet the requirement and changes. So, the flexibility adapts any situation may face the teams the e-business environment easily.

4.2.8 To answer the thesis question "What is the level of organizational commitment of the virtual teams in Islamic Banks in Palestine?"

Table (16): Mean and Standard Deviation of Organizational commitment

	Items	Mean	Standard Deviation	Level
1	I feel that the bank's problems are my problems	4.34	.802	High
2	I feel loyalty to the bank	4.53	.552	High
3	I feel that I am part of the family bank's	4.47	.599	High
4	I prefer to stay in my work due to the lack of opportunities	3.99	.922	High
5	I got opportunities from other banks but I refuse it.	4.24	.909	High
6	I find that my value and the bank's value are similar	4.29	.732	High
7	Working in this bank a great privilege	4.43	.745	High
8	My banks are the best banks in Palestine	4.47	.614	High
9	I feel proud when I toke about the bank to others	4.54	.621	High
10	I do not agree with the bank's policies toward employees.	3.96	1.022	High
11	I feel free to express my opinion in front of my managers	4.40	.629	High
12	I care very much about the future of the banks	4.48	.576	High
13	I feel happy to work at this bank	4.41	.706	High
14	I do the best I can do the work	4.44	.656	High
15	I do not think of leaving my job at all	4.38	.751	High
	Organizational commitment	4.3581	.44544	High

Source: Own

As shown in the above table; all items for organizational commitment had a high level, that's mean that there is a high level of organizational commitment of the virtual teams in Islamic Banks in Palestine (M=4.3581, SD=0.44544), whereas the mean for all of them from (4.54-3.96), all respondents supposed that item "I feel proud when I toke about the bank to others" were the most important item in organizational commitment due to its greater mean 4.54 with .621 standard deviation, then the items "I feel loyalty to the bank" its mean was 4.53 with .552 standard deviation, but the lowest items of organizational commitment was "I do not agree with the bank's policies toward employees." as its mean was 3.96 with 1.022 standard deviation. Additionally, organizational commitment mean was approximately 4.3581. From the scholar point of view, the results above show that the high level of organizational commitment shows that there are a high connection and commitment between the employee and their leaders in Islamic banks.

4.2.9 To answer the thesis question "What is the level of Building trust in Islamic Banks in Palestine?"

Table (17): Mean and Standard Deviation of Building Trust

	Items	Mean	Standard Deviation	Level
1	My coworkers are trustworthy	4.49	.651	High
2	I'm willing to allow them to participate in work.	4.38	.579	High
3	I feel comfortable towards coworkers.	4.41	.594	High
4	My coworkers act appropriately at work	4.35	.633	High
5	My coworkers and managers do not cheat even if they have the opportunity	4.50	.553	High
6	I can rely on my coworkers to complete the tasks in the banks	4.39	.634	High
7	I can rely on my managers when they fulfill their	4.36	.670	High

	promises			
8	When I'm in the bank, I feel safe to face any new hidden situations.		.731	High
9	My managers listen to my personal note at work	4.42	.713	High
10	I communicated with my coworkers and manager on daily bases	4.36	.817	High
11	My managers accept my criticisms at work	4.24	.814	High
12	I give help and support to my coworkers.	4.41	.699	High
	Building trust	4.3816	.49275	High

Finally, in the above table; all items for building trust had a high level, that's mean that there is a high level of building trust in Islamic Banks in Palestine (M=4.3816, SD=0.49275), whereas the mean for all of them from (4.45-4.19), all respondents supposed that 1st item "My coworkers and managers do not cheating even if they have the opportunity" were the most important item in building trust due to its greater mean 4.50 with .553 standard deviation, while the first item "My coworkers are trustworthy" comes in the second stage of importance since its mean was 4.49 with .651 standard deviation, but the lowest items of building trust was "My managers accept my criticisms at work." as its mean was 4.24 with .814 standard deviation. Also, building trust mean was approximately 4.3816 with a high level of standard deviation 0.49275. The high level of building trust means a high level of connection, innovation and supporting from e-leaders and their virtual teams also within team's members.

Table (18): Descriptive statistics of dependent and independent variables

Dimensions	Mean	Standard Deviation	Min	Max
Envision	4.3031	.46844	2.00	5.00
Engage	4.2956	.38348	3.00	5.00
Energize	4.2692	.45035	2.00	5.00
Empower	4.3518	.41485	3.00	5.00
Execute	4.3976	.38847	3.00	5.00
Elastic	4.3277	.41671	3.00	5.00
E-Leadership	4.3279	.33435	2.70	5.00
Building Trust	4.3816	.49275	2.50	5.00
Organizational commitment	4.3581	.44544	2.00	5.00

Table (18) represents descriptive statistics the variables used in the model. It also shows the means, standard deviations, the degrees, min, and max. As shown in Table (18) E-leadership achieved a high degree of mean 4.3279, and small standard deviation 0.33435, as well as, building trust moreover achieved a high degree of mean 4.3816, and small standard deviation 0. 49275, also, organizational commitment also realized a high degree of mean 4.3581, and small standard deviation 0. 4544.

Otherwise, the six dimensions of E-leadership achieve a high degree with means ranged between 4.2692 and 4.3976. Due to the previous findings, it's obvious that the Islamic banks live in an effective e-business environment.

4.3 Testing hypotheses

4.3.1 H₁. 1: E-leadership strategy plays a role in Islamic Banks in Palestine.

Table (19): The results of one sample t-test for E-leadership dimensions

Dimensions	Number	Mean	Std. deviation	T- value	P – value
Envision	219	4.3031	.46844	20.000	.000

Engage	221	4.2956	.38348	24.253	.000
Energize	221	4.2692	.45035	19.781	.000
Empower	221	4.3518	.41485	24.433	.000
Execute	221	4.3976	.38847	27.845	.000
Elastic	221	4.3277	.41671	23.465	.000
E-Leadership	219	4.3279	.33435	29.119	.000

One sample t-test was used to thesis the first hypothesis (E-leadership strategy doesn't play a role in Islamic Banks in Palestine.), with a 95% level confidence, table (19) shows that the E-Leadership (mean= 4.3279, SD=.33435), t= 29.119, p= 0.000. The results support the alternative hypothesis, which means that E-leadership strategy plays a role in Islamic Banks in Palestine, as same as for all dimensions. Due to the previous findings, it's obvious that the Islamic banks in Palestine used the concept of E-leadership in high level.

4.3.2 H_1 . 3: Building trust plays a role in Islamic Banks in Palestine. Table (20) the result of on sample t-test for building trust

Dimension	Number	Mean	Std. deviation	T- value	P – value	Result
Building Trust	221	4.3816	.49275	21.469	0.000	Accept H ₁

Source: Own

One sample t-test was used to thesis the third hypothesis (Building trust doesn't play a role in Islamic banks sector in Palestine.), with a 95% level confidence, the table shows that the E-Leadership (mean=221, SD= 4.3816), t=, p= 0.000. The results support that the alternative hypothesis which means building trust plays a role in Islamic banks sector in Palestine. The result shows the importance of building trust in the Islamic banks and this indicator to focus on it in the work environment.

4.3.3 H_1 . 2: Organizational commitment of the virtual teams plays a role in Islamic Banks in Palestine.

Table (21) the result of on sample t-test for organizational commitment

Dimension	Number	Mean	Std. T-		Р –	Result
			deviation	value	value	
Organizational	221	4.3581	.44544	22.964	0.000	Accept H ₁
commitment	221					

One sample t-test was used to thesis the first hypothesis (Organizational commitment doesn't play a role in Islamic banks sector in Palestine.), with a 95% level confidence, the table shows that the E-Leadership (mean=221, SD=4.3581), t=, p=0.000. The results support that the alternative hypothesis which means organizational commitment plays a role in Islamic banks sector in Palestine.

4.3.4 H_1 . 4: There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to demographic characteristics.

4.3.4.1 There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to sex.

Table (22): The results of independent t-test for fourth hypotheses due to sex

	Sex	N	Mean	Std.	T-value	Sig.
				deviation		
Envision	Male	152	4.2936	.49652	451	.652
	Female	67	4.3246	.40008		
Engage	Male	154	4.3279	.37019	1.910	.058
	Female	67	4.2214	.40555		
Energize	Male	154	4.2294	.45177	-2.005	.046
	Female	67	4.3607	.43674		
Empower	Male	154	4.3907	.42025	2.129	.034

	Female	67	4.2624	.39067		
Execute	Male	154	4.4107	.38659	.759	.449
	Female	67	4.3675	.39401		
Elastic	Male	154	4.3377	.42335	.536	.592
	Female	67	4.3049	.40321		
E-Leadership	Male	152	4.3382	.34149	.685	.494
	Female	67	4.3045	.31881		. 12 1
Building Trust	Male	154	4.3874	.50358	.267	.790
	Female	67	4.3682	.47032		
Organizational commitment	Male	154	4.3481	.47991	506	
	Female					.613
		67	4.3811	.35596		

Table (22) presents that independent t-test was conducted on the fourth alternative hypothesis to explore the significant difference at 95% level confidence in exogenous and endogenous variables in the Islamic banking industry in Palestine due to the sex of bank's employees. Looking at the table (22), the significant T values for empower dimensions were (T=2.129, sig. =0.034), since the p-value of the experimental T statistic is more than 1.96, this indicates that the results support the alternative hypothesis above for empower dimensions, thus, there is a significant difference in empower dimension due to the sex. On other side, the alternative hypothesis was rejected for envision, engage, energize, execute, elastic, e-leadership, building trust, and organizational commitment, that T values for mention dimensions were (T=0.451, sig.=0.652), (T=1.910, sig.=0.058), (T=-2.005, sig.=0.046), (T=0.759, sig.=0.449), (T=0.536, sig.=0.592), (T=0.685, sig.=0. 494), (T=0. 267, sig.=0. 790), and (T=-0. 506, sig.=0.613), respectively that's mean, there is no significant difference in envision, engage, energize, execute, elastic, e-leadership, building trust, and

organizational commitment in Islamic Banks in Palestine due to the sex of bank's employees.

4.3.4.2 There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to qualification.

Table (23): The results of One-way ANOVA test for fourth hypotheses due to qualification

Dimensions	Qualification	Sum of Squares	Df	Mean Square	F	Sig.
Envision	Between Groups	1.517	2	.758	3.536	.031
	Within Groups	46.319	216	.214	1	
	Total	47.836	218	-		
Engage	Between Groups	.009	2	.005	.030	.970
	Within Groups	32.343	218	.148		
	Total	32.352	220	1		
Energize	Between Groups	1.197	2	.598	3.004	.052
	Within Groups	43.423	218	.199		
	Total	44.620	220			
Empower	Between Groups	2.151	2	1.075	6.565	.002
	Within Groups	35.711	218	.164		
	Total	37.862	220			
Execute	Between Groups	.684	2	.342	2.294	.103
	Within Groups	32.515	218	.149		
	Total	33.199	220			
	Between Groups	.633	2	.317	1.837	.162
Elastic	Within Groups	37.569	218	.172		
	Total	38.202	220			
E-Leadership	Between Groups	1.029	2	.514	4.761	.009
	Within Groups	23.341	216	.108		

	Total	24.370	218			
Building Trust	Between Groups	.828	2	.414	1.716	.182
	Within Groups	52.588	218	.241		
	Total	53.416	220			
Organizational commitment	Between Groups	.470	2	.235	1.185	.308
Commence	Within Groups	43.182	218	.198		
	Total	43.651	220			

Table (23) presents that One-way ANOVA test was conducted on the fourth alternative hypothesis to explore the significant difference at 95% level confidence in exogenous and endogenous variables in the Islamic banking industry in Palestine due to qualifications of bank's employees. Looking at the table (23), the significant F values for envision and empower dimensions and for E leadership were (F=3.536, sig.=0.031), (F=6.565, sig.=0.002), and (F=4.761, sig.=0.009) respectively, since the p-value of the experimental F statistic is less than 0.05, this indicates that the results support the alternative hypothesis above for envision and empower dimensions and for E leadership, thus, there is a significant difference in envision and empower dimensions and for E leadership due to qualifications. On another side, the alternative hypothesis was rejected for engaging, energize, execute, elastic, building trust, and organizational commitment, that F values for mention dimensions were (F=0.03, sig.=0.970), (F=3.004, sig.=0.052), (F=2.294, sig.=0.103), (F=1.837, sig.=0.162), (F=1.716, sig.=0.182), and (F=1.185, sig.=0.308), respectively that's mean, there is no significant difference in engaging, energize, execute, elastic, building trust, and organizational commitment in Islamic Banks in Palestine due to qualifications.

Table (24): The results of LSD- test for e-leadership dimensions according to qualification

quanneation									
Depo	endent variabl	e	Mean Difference (I-J)	Std. Error	Sig.				
Envision	Diploma	Bachelor	.29067*	.11485	.012				
		Master or higher	.33396*	.13569	.015				
	Master or higher	Bachelor	04329	.08817	.624				
Empower	Diploma	Bachelor	.27083*	.10038	.008				
		Master or higher	.42500*	.11739	.000				
	Bachelor	Master or higher	.15417*	.07520	.042				
E-Leadership	Diploma	Bachelor	.18452*	.08153	.025				
		Master or higher	.29691*	.09632	.002				
	Bachelor	Master or higher	.11238	.06259	.074				

Source: Own

To examine which employee's Islamic bank qualifications have more effective in E-leadership dimensions, the scholar used LSD test. As shown in the table (24), the table above shows that:

1) Bachelor and Master or higher for employees in Islamic bank are more effective in Envision than whom have Diploma due to qualifications the p-value is 0.012, 0.015 which less than 0.05 and the mean differences - 0.29067, - 0.33396 respectively. That's mean E-leadership see that the employees who have a Bachelor, Master or higher degree study are more efficient to participate in the bank vision or other decision related to it.

- 2) Bachelor employees in Islamic bank are more effective in Empower than who has Master or high due to qualifications the p-value is 0.000 which less than 0.05 and the mean difference 0. 42500.
- 3) Bachelor employees in Islamic bank are more effective in E-leadership than whom have Diploma due to qualifications the p-value is 0.002 which less than 0.05 and the mean difference 0.18452.
 - 4.3.4.5 There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to age.

Table (25): The results of independent One-way ANOVA test for fourth hypotheses due to Age

Dimensions	Age	Sum of		Mean		
		Squares	Df	Square	F	Sig.
Envision	Between Groups	.476	3	.159	.720	.541
	Within Groups	47.360	215	.220		
	Total	47.836	218			
Engage	Between Groups	.111	3	.037	.248	.863
	Within Groups	32.242	217	.149		
	Total	32.352	220			
Energize	Between Groups	.387	3	.129	.632	.595
	Within Groups	44.233	217	.204		
	Total	44.620	220			
Empower	Between Groups	.287	3	.096	.552	.647
	Within Groups	37.575	217	.173		
	Total	37.862	220			
Execute	Between Groups	.614	3	.205	1.362	.255
	Within Groups	32.586	217	.150		
	Total	33.199	220	-		

	Between Groups	1.587	3	.529	3.135	.026
Elastic	Within Groups	36.615	217	.169		
	Total	38.202	220			
E-Leadership	Between Groups	.044	3	.015	.130	.942
	Within Groups	24.326	215	.113		
	Total	24.370	218			
Building Trust	Between Groups	1.851	3	.617	2.597	.053
	Within Groups	51.565	217	.238		
	Total	53.416	220			
Organizational commitment	Between Groups	1.203	3	.401	2.050	.108
Communent	Within Groups	42.448	217	.196		
	Total	43.651	220			

Table (25) presents that One-way ANOVA test was conducted on the fourth alternative hypothesis to explore the significant difference at 95% level confidence in exogenous and endogenous variables in the Islamic banking industry in Palestine due to the age. Looking at the table (25), the significant F values for elastic dimensions were (F=3.135, sig. =0.026), since the p-value of the experimental F statistic is less than 0.05, this indicates that the results support the alternative hypothesis above for elastic dimensions, thus, there is a significant difference in elastic dimensions due to the age. On other side, the alternative hypothesis was rejected for envision ,engage, energize, empower, execute, e-leadership, building trust, and organizational commitment, that F values for mention dimensions were (F=0.720, sig.=0.591), (F=0.248, sig.=0.863), (F=0.632, sig.=0.595), (F=0.552, sig.=0.647), (F=1.362, sig.=0.255), (F=0.130, sig.=0.942), (F=2.59, 7 sig.=0.053), and (F=2.050, sig.=0.108) respectively, that's mean, there is a no significant difference in envision, engage,

energize, empower, execute, e-leadership, building trust, and organizational commitment in Islamic Banks in Palestine due to the age

Table (26): The results of LSD- test for e-leadership dimensions according to age

Dependent varia	Dependent variable			Std. Error	Sig.
Elastic	less than 25	25-35 years	10171	.07462	.174
		36-45 years	.02222	.08926	.804
		greater than 45 years	35325-*	.13985	.012
		36-45 years	.12394	.07141	.084
	25-35 years	greater than 45 years	25153	.12919	.053
	36-45 years	greater than 45 years	37547-*	.13816	.007

Source: Own

To examine which employee's age Islamic bank has more effective in E-leadership dimensions, the scholar used LSD test. As shown in the above table:

- Employees whom age interval 25 35 years greater, and whom ages 36-45, less than 25 and whom ages greater than 45 years are more effective inelastic due to age the p-value is 0.012 which less than 0.05 and the mean differences -.35325.
- 2) Employees whom age interval 25 35 years greater, and whom ages 36-45, less than 25 and whom ages greater than 45 years are more effective inelastic due to age the p-value is 0.007 which less than 0.05 and the mean differences -37547.

4.3.4.4 There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to the bank.

Table (27): The results of One-way ANOVA test for fourth hypotheses due to Bank

D 1 1		135				
Dimensions	Bank Name	Sum of Squares	Df	Mean Square	F	Sig.
Envision	Between Groups	.544	2	.272	1.243	.291
	Within Groups	47.292	216	.219		
	Total	47.836	218	1		
Engage	Between Groups	.135	2	.067	.455	.635
	Within Groups	32.218	218	.148		
	Total	32.352	220			
Energize	Between Groups	.625	2	.312	1.548 .215	.215
	Within Groups	43.995	218	.202		
	Total	44.620	220			
Empower	Between Groups	.532	2	.266	1.553	.214
	Within Groups	37.330	218	.171		
	Total	37.862	220			
Execute	Between Groups	.594	2	.297	1.986	.140
	Within Groups	32.605	218	.150		
	Total	33.199	220			
	Between Groups	.861	2	.431	2.514	.083
Elastic	Within Groups	37.341	218	.171		
	Total	38.202	220			
E-Leadership	Between Groups	.511	2	.256	2.315	.101
	Within Groups	23.858	216	.110		
	Total	24.370	218			
Building Trust	Between Groups	.133	2	.066	.271	.763
	Within Groups	53.283	218	.244		
	Total	53.416	220	1		
		_L	1			1

Organizational	Between Groups	.162	2	.081	.406	.667
commitment	Within Groups	43.489	218	.199		
	Total	43.651	220			

Table (27) presents that one-way ANOVA test was conducted on the fourth alternative hypothesis to explore the significant difference at 95% level confidence in exogenous and endogenous variables in the Islamic banking industry in Palestine due to the bank's name. Looking at table (27), the alternative hypothesis was rejected for envision ,engage, energize, empower, execute, elastic , e-leadership, building trust, and organizational commitment, that F values for mention dimensions were (F=1.243, sig.=0.291), (F=0.455, sig.=0.635), (F=1.548, sig.=0.215), (F=1.553, sig.=0.214), (F=1.986, sig.=0.140), (F=2.514, sig.=0.083), (F=2.315, sig.=0.101), (F=0.271, sig.=0.763), and (F=0.406, sig.=0.667) respectively, that's mean, there is no significant difference in envision, engage, energize, empower, execute, elastic, e-leadership, building trust, and organizational commitment in Islamic Banks in Palestine due to the banks.

4.3.4.5 There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to the position.

Table (28): The results of One-way ANOVA test for fourth hypotheses due to position

Dimensions	Position	Sum of Squares	Df	Mean Square	F	Sig.
Envision	Between Groups	1.354	2	.677	3.145	.045
	Within Groups	46.482	216	.215		
	Total	47.836	218			
Engage	Between Groups	.466	2	.233	1.594	.206

	Within Groups	31.886	218	.146		
	Total	32.352	220	_		
Energize	Between Groups	.755	2	.377	1.875	.156
	Within Groups	43.865	218	.201		
	Total	44.620	220			
Empower	Between Groups	2.953	2	1.476	9.219	.000
	Within Groups	34.909	218	.160		
	Total	37.862	220			
Execute	Between Groups	.957	2	.478	3.234	.041
	Within Groups	32.243	218	.148		
	Total	33.199	220			
	Between Groups	.222	2	.111	.637	.530
Elastic	Within Groups	37.980	218	.174		
	Total	38.202	220			
E-Leadership	Between Groups	.700	2	.350	3.196	.043
	Within Groups	23.669	216	.110		
	Total	24.370	218			
Building Trust	Between Groups	1.755	2	.878	3.703	.026
	Within Groups	51.661	218	.237		
	Total	53.416	220			
Organizational commitment	Between Groups	1.630	2	.815	4.227	.016
communent	Within Groups	42.022	218	.193		
	Total	43.651	220			

Table (28) presents that one-way ANOVA test was conducted on the fourth alternative hypothesis to explore the significant difference at 95% level confidence in exogenous and endogenous variables in the Islamic banking industry in Palestine due to the employee's position of bank's employees. Looking at the table (28), the significant F values for envision, empower, execute, e-leadership, building trust, and organizational commitment were (F=3.145, sig. =0.045), (F=4.214, sig.=0.000),

(F=3.234, sig.=0.041), (F=3.196, sig.=0.043), (F=3.703, sig.=0.026), and (F=4.227, sig.=0.016) respectively, since the p-value of the experimental F statistic is less than 0.05, this indicates that the results support the alternative hypothesis above for empowering, execute, e-leadership, building trust, and organizational commitment, thus, the alternative hypothesis was rejected for engage, energize, and elastic dimensions that F values for mention dimensions were (F=1.594, sig.=0.206), (F=1.875, sig.=0.156), and (F=0.637, sig.=0.041), that's mean, there is no significant difference in engage, energize dimensions and elastic dimensions due position.

Table (29): The results of LSD- test for e-leadership dimensions according to position

Dependent varial	ole		Mean Difference (I-J)	Std. Error	Sig.
Envision	Employee	Head of department	12097	.07069	.088
		Head of Branch	25781-*	.12238	.036
	Head of department	Head of Branch	13684	.13008	.294
Empower	Employee	Head of department	25026-*	.06031	.000
		Head of Branch	19297	.10557	.069
	Head of department	Head of Branch	.05729	.11185	.609
Execute	Employee	Head of department	13546-*	.05796	.020
		Head of Branch	.05790	.10145	.569
	Head of department	Head of Branch	.19336	.10749	.073
E-Leadership	Employee	Head of department	11011-*	.05044	.030
		Head of Branch	14327	.08733	.102
	Head of	Head of Branch	03316	.09282	.721

	department				
Building Trust	Employee	Head of department	17457-*	.07337	.018
		Head of Branch	22145	.12842	.086
	Head of department	Head of Branch	04688	.13606	.731
Organizational commitment	Employee	Head of department	19152-*	.06617	.004
		Head of Branch	09152	.11582	.430
	Head of department	Head of Branch	.10000	.12272	.416

Given table (29), to investigate which bank employee's positions have more effective in e-leadership dimensions, the scholar used LSD test. And from those results, the scholar can say:

- 1) Head of branch employees are more effective in envision than employee due to positions, the p-value is 0.036 which less than 0.05 and the mean difference -.25781.
- 2) Head of the department is more effective in empowering than employee due to positions the p-value is 0.000 which less than 0.05 and the mean difference -.25626.
- 3) Head of the department is more effective in executing than employee due to positions, the p-value is 0.020 which less than 0.05 and the mean difference .13546.
- 4) Head of the department is more effective in e-leadership than employee due to positions, the p-value is 0.030 which less than 0.05 and the mean difference .11011.

- 5) Head of the department is more effective in building trust than employee due to positions the p-value is 0.013 which less than 0.05 and the mean difference -.17457.
- 6) Head of the department is more effective in organizational commitment than employee due positions to the p-value is 0.004 which less than 0.05 and the mean difference -.19152.

4.3.4.6 There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to experience.

Table (30): The results of One-way ANOVA test for fourth hypotheses due to experience

Dimensions	Year of Experience	Sum of Squares	Df	Mean Square	F	Sig.
Envision	Between Groups	.107	3	.036	.161	.922
	Within Groups	47.729	215	.222		
	Total	47.836	218			
Engage	Between Groups	.220	3	.073	.494	.686
	Within Groups	32.133	217	.148		
	Total	32.352	220			
Energize	Between Groups	.415	3	.138	.679	.566
	Within Groups	44.205	217	.204		
	Total	44.620	220			
Empower	Between Groups	.269	3	.090	.518	.671
	Within Groups	37.593	217	.173		
	Total	37.862	220			
Execute	Between Groups	.101	3	.034	.220	.882
	Within Groups	33.099	217	.153		
	Total	33.199	220			
Elastic	Between Groups	.441	3	.147	.845	.470

	Within Groups	37.760	217	.174		
	Total	38.202	220			
E-Leadership	Between Groups	.025	3	.008	.073	.975
	Within Groups	24.345	215	.113		
	Total	24.370	218			
Building Trust	Between Groups	3.334	3	1.111	4.816	.003
	Within Groups	50.082	217	.231		
	Total	53.416	220			
Organizational commitment	Between Groups	.890	3	.297	1.506	.214
Commencent	Within Groups	42.761	217	.197		
	Total	43.651	220			

Table (30) presents that One-way ANOVA test was conducted on the fourth null hypothesis to explore the significant difference at 95% level confidence in exogenous and endogenous variables in the Islamic banking industry in Palestine due to a year of experience of bank's employees. Looking at the table (30), the significant F values for building trust were (F=4.816, sig.=0.003), since the p-value of the experimental F statistic is less than 0.05, this indicates that the results support the alternative hypothesis above for building trust, thus, there is a significant difference in building trust due to a year of experience of bank's employees. On another side, the alternative hypothesis was rejected for envisioning, engage, energize, empower, execute, elastic, e-leadership, and organizational commitment dimensions, that F values for mention dimensions were (F=0.161, sig.=0.922), (F=0.494, sig.=0.686), (F=0.679, sig.=0.566), (F=0.518, sig.=0.671), (F=0.220, sig.=0.882), (F=0.845, sig.=0.470), (F=0.073, sig.=0.975), and (F=1.506, sig.=0.214), that's mean, there is no significant difference in for envision, engage, energize, empower, execute, elastic,

e-leadership, and organizational commitment dimensions due to a year of experience of bank's employees.

Table (31): The results of LSD- test for e-leadership dimensions according to a year of experience

Dependent variable		Mean Difference (I-J)	Std. Error	Sig.	
Building Trust	Less than 3	3-6 years	09262	.08201	.260
	years	7-10 years	.06660	.10659	.533
		more than 10 years	28296-*	.08553	.001
	3-6 years	7-10 years	.15923	.10885	.145
	more than 10 years	19034-*	.08833	.032	
	7-10 years	more than 10 years	34957-*	.11153	.002

Source: Own

Given table (31), to investigate which employee's bank experiences have more effective in e-leadership dimensions, the scholar used LSD test. And from those results the scholar can say:

- Employees whom experience interval less than 3 years greater from whom experience 7-10 years and whom ages 3-6 years whom experience are more than 10 years are more effective in building trust due to experiences the p-values are 0.001 which less than 0.05 and the mean differences 0.28396.
- 2) Employees whom experience interval 3-6 years greater from whom experience 7-10 years and whom experience are more than 10 years are

- more effective in building trust due to experiences the p-values are 0.032 which less than 0.05 and the mean differences -. 19034.
- 3) Employees who experience interval 7-10 years and whom experience are more than 10 years are more effective in building trust due to experiences the p-values are 0.002 which less than 0.05 and the mean differences -.34957.

4.3.4 H₁. 9: Perception of E-leadership is significantly related to Building trust and Organizational commitment of the virtual teams in Islamic Banks in Palestine.

Table (32): correlation coefficients among e-leadership, building trust, and organizational commitment variables

Dimensions	1	2	3	4	5	6	7	8
Envision	1							
Engage	.578**	1						
Energize	.585**	.609**	1					
Empower	.566**	.538**	.638**	1				
Execute	.522**	.481**	.553**	.743**	1			
Elastic	.441**	.458**	.387**	.479**	.540**	1		
E-Leadership	.788**	.740**	.784**	.877**	.823**	.689**	1	
Building Trust	.342**	.214**	.277**	.461**	.506**	.282**	.456**	1
Organizational commitment	.401**	.279**	.362**	.484**	.587**	.407**	.541**	.679**
: confidence leve	l at 0.05	, **: cor	fidence	level at	0.01.	1	Sour	ce: Own

Pearson correlation matrix among E-leadership dimensions, E- leadership, building trust and organizational commitment of virtual teams is presented in the above Table (32). The results show that there is a strong significant positive relationship between the total value of E- leadership and each of envision, engage, energize, empower, execute, and elastic, where (r =.0.788, p < 0.01), (r =.740, p < 0.01), (r =.784p < 0.01), (r =.877 p < 0.01), (r =.823, p < 0.01), and (r =.689, p < 0.01) respectively. In addition, there is a significant positive relationship between E-leadership and both of building trust and organizational commitment where (r =.456, p < 0.01), and (r =.541, p < 0.01) respectively, also the building trust is empirically correlated to organizational commitment where (r =.679, p < 0.01).

Moreover, table (32) shows that all e-leadership dimensions are empirically correlated to each other. Thus, we accepted the second alternative hypothesis, that the Perception of E-leadership is directly related to Building trust and Organizational commitment of the virtual teams in Islamic Banks in Palestine

The results of the correlation coefficients proved that there is the existence of the correlation between dependent organizational commitment, independent six e-leadership and mediating variables building trust.

4.3.5 H_1 . 8: An E-leadership dimension is directly related Building trust in Islamic Banks in Palestine.

Table (33): Path analysis for the eighth hypothesis

	Path coefficients							
		Estimate	SE	CR	Sig.			
Envision	Building trust	.145	.082	1.844	.065			
Engage	Building trust	114	.101	-1.453	.146			
Energize	Building trust	083	.091	991	.322			
Empower	Building trust	.222	.113	2.340	.019			
Execute	Building trust	.366	.115	4.053	***			
Elastic	Building trust	.000	.083	005	.996			

Source: Own

Table (33) present that empowers dimension has a significant positive direct impact on building trust in Islamic Banks in Palestine. The standardized direct impact of empowering dimension on building trust is 0.222 at a p-value less than 0.05. In addition, the execute dimension is the positive direct impact on building trust in Islamic Banks in Palestine, the standardized is 0.366, P-value less than 0.05).

In addition, the table above shows that envision, engage, energize, elastic have no significant direct effect on building trust Islamic Banks in Palestine, that p-value above 0.05.

4.3.6 H_1 . 7: E-leadership dimensions are directly related to the organizational commitment of the virtual teams in Islamic Banks in Palestine.

Table (34): Path analysis for the seventh hypothesis

Path coefficients							
		Estimate	SE	CR	Sig.		
Envision	Organizational commitment	.079	.058	1.292	.196		
Engage	Organizational commitment	.118	.069	735	.462		
Energize	Organizational commitment	.265	.115	4.053	***		
Empower	Organizational commitment	023	.078	316	.752		
Execute	Organizational commitment	.366	.085	3.588	***		
Elastic	Organizational commitment	.118	.060	2.117	.034		

Source: Own

Table (34) shows that the energize dimension has a significant positive direct impact on organizational commitment of the virtual teams in Islamic Banks in Palestine. The standardized direct impact of engaging dimension on organizational commitment is 0.265 at a p-value less than 0.05. Also, energizing, execute and elastic dimension are the positive direct impact on organizational commitment of the virtual teams in Islamic Banks in Palestine. The standardized direct impacts for the both are (0.118, 0.366, 0.118 respectively, P-value less than 0.05).

Table (34) shows that envision, empower have no significant direct impact on organizational commitment Islamic Banks in Palestine, that p-value above 0.05. In addition, E-leadership is the positive direct impact on organizational commitment Islamic Banks in Palestine, the standardized direct impact of E-leadership on organizational commitment is (0.078 and 0.034, P-value less than 0.05).

4.3.7 H₁. 5: E-leadership dimensions are directly related to each other in Islamic Banks in Palestine.

Table (35): Path analysis for the fifth hypothesis

	Path coefficients				
		Estimate	SE	CR	Sig.
Envision	Engage	.540	.012	7.049	***
Envision	Energize	.479	.013	6.405	***
Envision	Empower	.387	.014	5.353	***
Envision	Execute	.458	.012	6.172	***
Envision	Elastic	.435	.014	5.906	***
Engage	Energize	.743	.013	8.844	***
Engage	Empower	.553	.013	7.177	***
Engage	Execute	.481	.011	6.425	***
Engage	Elastic	.524	.014	6.874	***
Empower	Energize	.638	.015	7.980	***
Empower	Execute	.538	.012	7.029	***
Empower	Elastic	.567	.015	7.303	***
Execute	Elastic	.609	.014	7.713	***

Source: Own

Table (35) shows that the envision dimension has a significant positive direct impact on engage dimension in Islamic Banks in Palestine. The standardized is 0.540 at P-value less than 0.05. Also, the envision dimension is the positive direct impact on energizing dimension in Islamic Banks in Palestine its standardized is 0.479 at P-value less than 0.05. In addition, the envision dimension is the positive direct impact on empower dimension in Islamic Banks in Palestine; the standardized is 0.387 at a p-value less than 0.05. Moreover, the envision dimension is the positive direct impact on

executing dimension in Islamic Banks in Palestine, the standardized is 0.458 at a p-value less than 0.05, furthermore, the envision dimension are the positive direct impact on the elastic dimension in Islamic Banks in Palestine, the standardized is 0.435 at a p-value less than 0.05.

Also, the engaging dimension is the positive direct impact on energizing dimension in Islamic Banks in Palestine its standardized is 0.743 at P-value less than 0.05. And, the engage dimension is the positively direct impact on empower dimension in Islamic Banks in Palestine its standardized is 0.553 at P-value less than 0.05, as well as, the engage dimension is the positive direct impact on executing dimension in Islamic Banks in Palestine its standardized is 0.481 at P-value less than 0.05, additionally, the engage dimension is the positive direct impact on the elastic dimension in Islamic Banks in Palestine its standardized is 0.524 at P-value less than 0.05.

In addition, the empower dimension is the positive direct impact on energizing dimension in Islamic Banks in Palestine its standardized is 0.638 at P-value less than 0.05. And, the empower dimension is the positive direct impact on executing dimension in Islamic Banks in Palestine its standardized is 0.538 at P-value less than 0.05, as well as, the empower dimension is the positive direct impact on the elastic dimension in Islamic Banks in Palestine its standardized is 0.567 at P-value less than 0.05.

Finally, the execute dimension is the positive direct impact on the elastic dimension in Islamic Banks in Palestine its standardized is 0.607 at P-value less than 0.05.

4.3.8 H₁. 6: Building trust is directly related to the organizational commitment of the virtual teams in Islamic Banks in Palestine.

Table (36): Path analysis for the sixth hypothesis

Path coefficients							
		Estimate	SE	CR	Sig.		
Building trust	Organizational commitment	.504	.048	9.461	***		

Table (36) presents organizational commitment has a significant positive direct impact on building trust, the standardized direct impact of organizational commitment on building trust is 0.00 at a p-value less than 0.05. That's mean the alternative hypothesis is accepted.

4.4 Additional test

4.4.1 H_1 . 10: There is a significant impact of E-leadership dimensions on Building trust in Islamic Banks in Palestine.

Table (37): R-square and ANOVA for empirical model

Model	Sum of Squares	df	Mean Square	F	Sig.	R	R Square	Adjusted R Square
Regression	15.107	6	2.518	14.220	.000 ^b			
Residual	37.537	212	.177			.536 ^a	.287	.267
Total	52.644	218						

a. Dependent Variable: Building trust Source: Own

b. Predictors: (Constant), Elastic, Energize, Envision, Execute, Engage, Empower

The scholar results from the table (37), using One Way ANOVA, it also shows a significant value of 56.861 for the F distribution with degrees of freedom (6, 212). The F-test can be taken as a measure of the overall significance of the estimated regression, indicates that the p-value is less than 0.05, which implies that a significant effects exist between the selected variables in this model in other words "Indicates

that the combination of these variables significantly predicts the dependent variable", also as R²= 0.287 which means the independents variables can explain 28.7% from the variation independent variable "building trust".

Table (38): The OLS summary statistics of the null hypothesis

	Unstandardized Coefficients		Standardized Coefficients		
Model	В	Std. Error	Beta	T	Sig.
(Constant)	1.584	.387		4.093	.000
Envision	.151	.084	.144	1.807	.072
Engage	143	.103	112	-1.397	.164
Energize	109	.093	099	-1.164	.246
Empower	.269	.114	.227	2.350	.020
Execute	.454	.116	.359	3.901	.000
Elastic	.013	.085	.011	.155	.877

Source: Own

Multiple regression analysis was used to test if e-leadership dimensions significantly predicted building trust. As shown in above table, the results of the regression indicated the two predictors (Empower and Execute) significantly predicted building trust (β = 0.269=, p=0.020), and execute (β = .454=, p=0.000) respectively.

The econometric model equation:

Building trust = 0.269 Empower + 0.454 Execute.

The interpretations of the significant independent variables:

1) There is a direct impact on empowering and building trust, and an increasing empower by 10 units may increase the building trust by 2.69 units.

- 2) There is a direct impact on executing and building trust, and an increasing execute by 10 units may increase the building trust by 4.54 units.
- 3) But there is no impact that means no impact for these predictor variables (envision, engage, energize, elastic) on the building trust.

4.4.2 H_1 . 13: There is a significant impact of E-leadership on Building trust in Islamic Banks in Palestine.

Table (39): R-square and ANOVA for empirical model

Model	Sum of Squares	Df	Mean Square	F	Sig.	R	R Square	Adjusted R Square
Regression	10.930	1	10.930	56.861	.000 ^b			
Residual	41.714	217	.192			.456 ^a	.208	.204
Total	52.644	218						

a. Dependent Variable: Building trust

b. Predictors: (Constant), E-Leadership

The scholar results from the table (39), using One Way ANOVA, it also shows a significant value of 56.861 for the F distribution with degrees of freedom (1, 217). The F-test can be taken as a measure of the overall significance of the estimated regression, indicates that the p-value is less than 0.05, which implies that a significant relationship exists between the selected variables in this model in other words "Indicates that the combination of these variables significantly predicts the dependent variable", also as R^2 = 0.208 which means the independents variables can explain 20.8% from the variation independent variable "building trust".

Table (40): The OLS summary statistics of the null hypothesis

	Unstandardized Coefficients		Standardized Coefficients			
Model	В	Std. Error		Beta	Т	Sig.
(Constant)	1.477	.386			3.832	.000
E Leadership	.670	.089		.456	7.541	.000

Multiple regression analysis was used to test if e-leadership dimensions significantly predicted building trust. The results of the regression indicated the two predictors (Empower and Execute) explained 20.8% of the variance ($R^2 = 0.287$, F (2.518) = 25.18, P< 0.05). It was found that empower significantly predicted building trust ($\beta = 0.269 =$, P-value=0.020), as did execute ($\beta = .454$, P-value=0.000).

The econometric model equation:

Building trust = 0.269 Empower + 0.454 Execute.

The interpretations of the significant independent variables:

- 1) There is a direct impact on empowering and building trust, and an increasing empower by 10 units may increase the building trust by 2.69 units.
- 2) There is a direct impact on executing and building trust, and an increasing execute by 10 units may increase the building trust by 4.54 units.
- 3) But there is no impact that means no impact for these predictor variables (envision, engage, energize, elastic) on the building trust.

4.4.3 H₁. 11: There is a significant impact of E-leadership dimensions on the Organizational commitment of the virtual teams in Islamic Banks in Palestine.

Table (41): R-square and ANOVA for empirical model

Model	Sum of Squares	Df	Mean Square	F	Sig.	R	R Square	Adjusted R Square
Regression	15.868	6	2.645	20.802	.000 ^b			
Residual	26.952	212	.127			.609 ^a	.371	.353
Total	42.820	218						

a. Dependent Variable: Organizational commitment

b. Predictors: (Constant), Elastic, Energize, Envision, Execute, Engage, Empower

The scholar results from the table (41), using One Way ANOVA, it also shows a significant value of 20.802 for the F distribution with degrees of freedom (6, 212).

Source: Own

The F-test can be taken as a measure of the overall significance of the estimated regression, indicates that the p-value is less than 0.05, which suggests that a significant relationship exists between the selected variables in this model in other words "Indicates that the combination of these variables significantly predicts the dependent variable", also as $R^2 = 0.371$ which means the independents variables can explain 37.1% from the variation independent variable "organizational commitment".

Table (42): The OLS summary statistics of the null hypothesis

	Unstandardized Coefficients		Standardized Coefficients		
Model	В	Std. Error	Beta	T	Sig.
(Constant)	1.211	.328		3.695	.000
Envision	.132	.071	.139	1.862	.064
Engage	133	.087	115	-1.529	.128
Energize	006	.079	006	071	.944
Empower	.082	.097	.077	.847	.398
Execute	.499	.099	.438	5.059	.000
Elastic	.143	.072	.135	1.976	.049

Source: Own

Multiple regression analysis was used to test if e-leadership dimensions significantly predicted organizational commitment. The results of the regression indicated the two predictors (Execute and Elastic) explained 28.7% of the variance (R^2 = 0.371, F (20.802) = 258.02, P< 0.05). It was found that execute significantly predicted organizational commitment (β = 0.499, p=0.000), as did elastic (β = 1.976, p=0.049).

The econometric model equation:

Organizational Commitment = 0.499 Execute + 0.454 Elastic.

The interpretations of the significant independent variables:

- There is a direct impact on executing and organizational commitment, and increasing execute by 10 units may increase the organizational commitment by 4.99 units.
- 2) There is a direct impact on elastic and organizational commitment, and increasing elastic by 10 units may increase the organizational commitment by 4.54 units.
- 3) But there is no impact that means no impact for these predictor variables (envision, empower, engage, energize) on the organizational commitment.

4.4.4 H₁. 12: There is no significant impact of E-leadership on the organizational commitment of the virtual teams in Islamic Banks in Palestine.

Table (43): R-square and ANOVA for empirical model

Model	Sum of Squares	Df	Mean Square	F	Sig.	R	R Square	Adjusted R Square
Regression	12.524	1	12.524	89.706	.000 ^b			
Residual	30.296	217	.140			.541 ^a	.292	.289
Total	42.820	218						

Source: Own

a. Dependent Variable: Organizational Commitment

The scholar results from a table (43), using the ANOVA, it also shows a significant value of 89.706 for the F distribution with 1 and 217 df. The F-test can be taken as a measure of the overall significance of the estimated regression, indicates that the p-value is less than 0.05, which implies that a significant relationship exists

between the selected variables in this model in other words "Indicates that the combination of these variables significantly predicts the dependent variable", also as R²= 0.292which means the independents variables can explain 29.2% from the variation independent variable "organizational commitment".

Table (44): The OLS summary statistics of the null hypothesis

			Standardized Coefficients		
Model	В	Std. Error	Beta	T	Sig.
(Constant)	1.250	.329		3.804	.000
E Leadership	.717	.076	.541	9.471	.000

Source: Own

The above table (44) presents the result of the impact of E-leadership on an organizational commitment for the virtual teams in Islamic banks in Palestine are confirmed. Also, the equation below is proved that positive impact of E-leadership on organizational commitment of virtual teams in Islamic banks is significant with P-value = 0.000.

Organizational commitment = 1.250 + 0.717 E-leadership.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

This chapter discusses the findings of the thesis and reflects the other researcher's findings with the scholar results to match and gather the common results together to reinforce the understanding and the needs of these variables that have been used in this thesis in the Islamic bank in Palestine. And the scholar will put some recommendations.

Discussion the result of thesis questions

The first question measures the level of E-leaders in Palestinian Islamic banks. Using mean and standard deviation, the results show that E-leaders had achieved a high level, from the virtual teams' point of view. that means the leaders give high level of freedom to the followers in the way of completing the tasks, moreover encouraging the followers through organizing, explaining as well as listen to them and giving advice about how they do their jobs, so this refers that the E-leaders help in developing the bank, thus, E-leaders inspire the followers as mention through the use of e-mail to convey visions, accomplishments made by the teams, or excitement over new goals (Li et al, 2016).moreover, Cheung & Vogel, (2013) shows that E-leader adoption model is perceived usefulness and perceived ease of use.

The first dimension of E leadership (envision) in this study achieved a high level, this result indicates that e-leadership is interested in facilitating the completion of tasks by implementing awareness programs for employees and allowing them to make suggestions and motivate them.

Then the second dimension of E-leadership (engage), its achieved high degree of mathematical mean, this result indicates that e-leadership contributes to the change of the working methods, and this facilitates the participation of employees and improves their performance which leads to raising their assessment, which increases customer's satisfaction. Mozammel & Haan(2016) they found that the association concerning transformational administration and engagement among faculty in the managing an account segment in Bangladesh. Which identifies with the ability of the pioneer to give a domain that draws in their representatives. The needy variable was work engagement, which relates to the level of duty among representatives of the association. On another hand, the third dimension of E leadership is energizing, where it has achieved a high mean and standard deviation. This result indicates that eleadership increases the integration of tasks efficiently and effectively and provides services transparently because the employee knows his priorities and tasks at work.

The study indicates that there is a high level of the empowerment dimension of e-leadership, Using mean and standard deviation. This result indicates that e-leadership allows its employees to make decisions and this contributes to the development of the employee's skills and motivation. Therefore, this improves the provided services in better ways which makes the employees more motivated to do their best. Ismail et al (2011) show that transformational leadership model explains that empowerment as a substantial part of the organizational leadership styles, where increasing followers empowerments in efficiently and effectively in managing organizational functions it will motivate them. In addition, the study shows a high level of the fifth dimension of E-leadership (execution), however, this indicates that e-leadership contributes to accomplishing the tasks in the shortest time, effort, accuracy and efficiency, which increases the ability to meet the customers' wishes and

satisfaction. According to Salas et al., (2015) showed that the shared group authority with group execution, however not a various leveled initiative, were decidedly connected with group execution.

Moreover, the six dimension of E leadership is the elastic shows a high level of mean and slandered deviation, this result indicates that e-leadership facilitates dealing with emergency work conditions and overcoming any problem that may occur during the day, when the e-leadership facilitates the rapid delegation of authorities, this gives the employees a high level of innovation and creativity in the work environment.

Six E-leadership: The scholar found in the previous chapter data analysis that there is a high level of the six E-leadership in the Islamic banks as an effective e-business environment , another researcher found the same output and some of them use the same six e-leadership (Envision, Engage, Energize, Empower, Execute, and Elastic (, In the case of Jordanian banks, E-leadership adoption showed that there was a high level of reliability and responsiveness (Qteishat, 2014).

E-leadership in Palestinian Islamic banks achieve a high-level measure the level of organizational commitment of virtual team in Islamic banks in Palestine reflect a high support for their employees and facilitate the exchange of information between it and their virtual teams. Iriqat & Khalaf (2017) they used the same model of E-leadership dimension, the result showed a high level of E-leadership dimension on an organizational commitment for the virtual teams in the foreign commercial banks in the North West Bank in Palestine.

The second question measures the level of organizational commitment of virtual team in Palestinian Islamic banks. shows that the organizational commitment

has achieved a high level it describes the virtual teams 'view, the employees have the responsibility towards the bank where they work, in addition, they are loyal to the bank's policy and loyal to the introduced programs. Aydin et al., (2013) they showed that there is a relationship between transformational leadership and organizational commitment and dimensions of identification and internalization for teachers that might affect teacher easily and direct them to achieve organizational goals.

The third question measures the level of building trust in Palestinian Islamic banks. Using mean and standard deviation, the results show that means the employees are able to depend on each other and participating in the distribution of the tasks between each other, moreover they have the ability to give the support since they highly trust each other, Olaisen and Revang (2017) shows that the sharing of top-notch information in a virtual worldwide venture group setting. The most evident finding from this examination is that the researchers can create social connection developing trust and offer to learn through online innovation stages without disconnected social cooperation.

Discussion of the result thesis hypothesis:

In this part, the scholar will discuss thesis hypotheses with the previous studies showed in the literature review.

H₁. 1: E-leadership strategy plays a role in Islamic Banks in Palestine.

Using One sample t-test, the scholar found that E-leadership strategy plays a role in Islamic Banks in Palestine, so The result E-leadership strategy plays a role in Islamic Banks in Palestine, that's mean, Palestinian Islamic banks should emphasis on enhancing the E managerial skills for managers to improve the internal banks environment, in order to build strong competitive employees position in local market.

H₁. 2: Organizational commitment of the virtual team plays a role in Islamic Banks in Palestine.

Using one sample t-test, the results support the alternative hypothesis which means that organizational commitment plays a role in Islamic banks sector in Palestine. This result shows that organizational commitment plays a role in Islamic banks in Palestine. This result shows that banker's belief that organizational commitment will help banks to improve their overall performance, because Leaders are influential in the organizational commitment in organizations, such as organizational cultures dimension.

H₁. 3: Building trust plays a role in Islamic Banks in Palestine.

Using One sample t-test result shows the importance of building trust in the Islamic banks and this indicates that there is role for building trust in the work environment, also means the leaders listen and share the idea with his employee at work that increases the trust in the business environment, the scholar results harmonized with Khan (2012), in his study, he points out that the trust is a key concept in virtual teams that would help bridge the gap between the challenges of virtual teams and teams' effectiveness.

 $H_1.4$: There is a significant difference in the role of E-leadership dimensions, organizational commitment; and building trust for the virtual teams in Islamic Banks in Palestine due to demographic characteristics (Sex, qualification, bank, employees position, experience.

There is a significant difference in empower teams in Islamic Banks in Palestine due to the sex, but on other hands, there is no significant difference in envision, engage, energize, execute, elastic, e-leadership, building trust, and organizational commitment of virtual teams in Islamic Banks in Palestine due to the sex. The E-leader gives the empowerment to take the decision and other power on the job for the male employee

more than female. According Ismail el at (2011) studied the impact of empowerment on the relationship between transformational leadership and organizational commitment in one US subsidiary company in Sarawak, Malaysia, the result showed that there is significantly correlated between empowerment and transformational leadership and with the organizational commitment. In addition, there is a significant difference in envision and empower dimensions and for E leadership due to qualifications. On another side, there is no significant difference in engage, energize, execute, elastic, building trust, and organizational commitment teams in Islamic Banks in Palestine due to qualifications. That's mean there is a gap in skills and abilities for the employees due to qualifications

On another hand, here there is a significant difference in elastic in Islamic Banks in Palestine due to the age. On another side, there is a no significant difference in envision, engage, energize, empower, execute, e-leadership, building trust, and organizational commitment in Islamic Banks in Palestine due to the age. In addition, the results show that There is no significant difference in envision, engage, energize, empower, execute, elastic, e-leadership, building trust, and organizational commitment in Islamic Banks in Palestine due to the banks. That means the type of banks does not effect on the e-business environment.

Also, There is a significant difference in the role of envisioning, empowering, execute, organizational commitment, and building trust for the virtual teams in Islamic Banks in Palestine due to the position. That gives a high flexibility for the virtual teams to change the goals to meet the requirement and changes. So, the flexibility adapts any situation may face the teams the e-business environment easily. On another side, there is no significant difference in the role of engage, energize, and

elastic for the virtual teams in Islamic Banks in Palestine due to the position. Although, there is a significant difference in building trust due to experience. On another side, there is no significant difference in the role of envision, engage, energize, empower, and execute, elastic, e-leadership, and organizational commitment due to experience. Cheng et al., (2016) showed that trust is alluded to as a key facilitator in group joint effort as it is an imperative condition for data sharing.

H₁. 5: E-leadership dimensions are directly related to each other in Islamic Banks in Palestine.

The path analysis shows that E-leadership dimensions are directly related to each other (envision, engage, energize, empower, execute, elastic) in Islamic Banks in Palestine, means the dimensions of E-leadership has a significant positive direct impact to each other in Islamic Banks in Palestine. According to Wang el at (2014), meta-scientifically shared administration and inspected its relationship to group viability. The discoveries uncover a generally positive relationship. Be that as it may, maybe more vital, what is really shared among individuals seems to issue with respect to group adequacy.

$H_1.6$: Building trust is directly related to the organizational commitment of the virtual team in Islamic Banks in Palestine.

The organizational commitment has a significant positive direct impact on building trust, which means that without building trust between employees we will not have an organizational commitment in the e-business environment. In addition, Hurley (2012) found that there is a positive impact on the employee trust in the organizational commitment, job performances as well as engagement. Thus, trust in the leadership determines the effectiveness of the team and organization. It is the responsibility of the e-leadership to foster trust in the virtual teams for collaborative behavior and

given the challenges of a virtual setting of how should e-leadership build trusting relationships within the virtual teams.

H_1 . 7: E-leadership dimensions are directly related to the organizational commitment of the virtual teams in Islamic Banks in Palestine.

Energize, execute and elastic dimension has a significant positive direct impact on organizational commitment of the virtual teams in Islamic Banks in Palestine. But envision, engage, empower have no significant direct impact on organizational commitment Islamic Banks in Palestine.

H₁.8: E-leadership dimensions are directly related building trust in Islamic Banks in Palestine.

The empower and execute dimensions are having a significant positive direct impact on building trust in Islamic Banks in Palestine, but the envision, engage, energize, elastic have no significant direct effect on building trust Islamic Banks in Palestine.

H_1 .9: Perception of E-leadership is significantly related to Building trust and Organizational commitment of the virtual teams in Islamic Banks in Palestine.

The results show that there is a significant positive relationship between E- leadership and both of building trust and organizational commitment where also the building trust is empirically correlated to organizational commitment. Moreover, the result shows that all e-leadership dimensions are empirically correlated to each other.

$H_1.10$: There is a significant impact of E-leadership dimensions on building trust in Islamic Banks in Palestine.

There is a significant impact of E-leadership dimensions on Building trust in Islamic Banks in Palestine. In addition, one of the leader's task is building trust (Yukl, 2010) and trust is a key concept in virtual teams that would help bridge the gap between the challenges of virtual teams and team's effectiveness (Khan, 2012).

$H_1.11$: There is a significant impact of E-leadership dimensions on an organizational commitment for the virtual teams in Islamic Banks in Palestine.

There is a positive and strong significant impact of the E-leadership dimensions on organizational commitment. According to Iriqat and Khalaf (2017), they proved that there is a positive impact of E-leadership dimensions on organizational commitment of virtual teams in foreign commercial banks in northern West Bank in Palestine.

$H_1.12$: There is a significant impact of E-leadership on organizational commitment of the virtual teams in Islamic Banks in Palestine

There is a positive impact of E-leadership on organizational commitment of virtual teams in Islamic banks in Islamic Banks in Palestine; Thus, Aina & Verma (2016) research showed that there is a significant relationship between the leadership style of senior managers and the organizational commitment of middle managers.

H₁. 13: There is a significant impact of E-leadership on Building trust in Islamic Banks in Palestine.

There is a significant impact of E-leadership on Building trust in Islamic Banks in Palestine. That's mean Building trust is very important on E-leadership for an employee in the banking sector and environment.

Recommendations

Based on the results of this study, I recommend these special recommendations about E-leadership and its usages in the business field especially banking sector:

- ✓ I recommend that banking management focuses on employees who have a diploma degree and give them more attention and training to share the leaders in vision or other decision in banks.
- ✓ I recommend doing researches on the effects of elastic of the leaders in building trust.
- ✓ I recommend developing the banking procedures for employees to be more elastic and more suitable for banking services.
- ✓ I recommend clarifying execute procedures for the bank transactions which participate in building trust.
- ✓ Develop specialized training program concentrating on e-leadership and Information computer technology could benefit both E- leaders and their followers.
- ✓ Training managers to activate the virtual teams in the banks.
- ✓ The policy of the bank's functions must be studied to know the skills and experiences of the employee to achieve trust and organizational commitment.
- ✓ I recommend increasing empower of the woman through giving more chances and wider tasks to improve her existence in the bank.
- ✓ Apply new program course for an employee like teams building activities, and encourage feedback from them to increase loyalty and commitment.
- ✓ Give employees regular opportunities to enhance their professional skills.
- ✓ Appreciation and encourage employees by quarterly or yearly rewards.

✓ I recommend holding workshops to enhance and build a clear vision to cover the gap in skills and abilities for the employees caused by the differences of the qualifications.

Appendix (1)

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Appendix (2)

THE EVALUATORS

Table of Evaluators

Number	Name	Academic Rank	Specialization	Affiliation
1.	Dr. Majeed Mansour	Associate Professor	Marketing	Arab American University
2.	Dr. Raed Shomali	Assistant Professor	Marketing	Arab American University
3.	Dr. Omar Hajjawi	Assistant Professor	Business Administration	Arab American University
4.	Dr. Sam Al-Foqahaa	Associate Professor	Marketing	An-Najah National University
5.	Dr. Samir Abou Zneid	Assistant Professor	Business Administration	Hebron University
6.	Dr. Attieh Musleh	Associate Professor	Business Administration	Al-Quds Open University

Appendix (3)



The Arab American University College Of Graduate Studies Strategic Planning and Fundraising (Jenin)

Dear Employees

The researcher makes a field thesis about the E-leadership, to know: "The Impact of E-leadership on the Organizational Commitment of the Virtual Teams in Islamic Banks in Palestine: The Mediating Role of Building Trust" to complement the requirements of the Master Degree in strategic planning and Fundraising in College Of Graduate Studies at Arab American University- Jenin.

Researcher:

Dana Khalaf

Part One: E-leader

Number	Paragraph	Strong agree	Agree	Neutral	Disagree	Strong disagree
A.1	E-leader give you the freedom to decide the way you do your job					
A.	E-leader organizes you and tell you what and how to do your job					
A.3	E-leader explains, sells and consults you about how is your job going					
A.4	E-leader listens, encourages and facilitates					

doing your job			

Part Two: E-leadership:

Kindly put (X) in front of appropriate choice to implement the concept E-leadership Specifically in Islamic Banks :

Number	Paragraph	Strong agree	Agree	Neutral	Disagree	Strong disagree
	I.	Envision		1	1	1
B.1	Eases my accomplishments of tasks					
B.2	Allows me to give suggestion					
B.3	Eases execution of integrated awareness program for employees					
B.4	Easy access to Banking data					
B.5	Helps me to develop Banking information					
B.6	Eases the conduct of regular meeting between the leader and employees to discuss their problems					
B.7	Strongly motivate me					
B.8	Increases cooperation with my coworkers					
		Enga	ge	1	1	
B.9	Eases my participation in improving performance					
B.10	Helps change work style					
B.11	The leader ensures the evaluation of employees performance					
B.12	Helps managers to know my idea about work					
B.13	Improves the level customer satisfaction or providing services					
B.14	Boosts my personality in provided services					

		Energ	ize		
B.15	Reinforces transparency in internal affairs				
B.16	Increases my ability in knowing work priorities				
B.17	The leader concentrate in executing the task				
B.18	Increases the task accomplishment among employees				
B.19	Shows my opinion about service mechanism				
B.20	Increases my ability in knowing works strategy				
		Empov	ver		
B.21	Increases my ability to decision making.				
B.22	Develops my administrative skills.				
B.23	Receive and send electronic messages.				
B.24	The leader not only the supervisor but trainer.				
B.25	The leader not only the supervisor but teacher.				
B.26	The leader motivates employees electronically on a good performance.				
B.27	Empowers employees to do better in their work				
B.28	Help developing information Banking service				
B.29	Leadership improves the communication inside the bank				
B.30	The Bank uses special software to manage schedules and evaluations				
B.31	Helps me to increase my ability				

	in using technology to accomplish the task				
B.32	Reduces the wasted time to accomplish the task				
		Exec	cute		
B.33	Minimizes time to complete the task				
B.34	Saves effort in work				
B.35	The management determines work for employees				
B.36	The manager makes a schedule to communicate with employees via electronic media e.g. (Skype)				
B.37	Speed executing task				
B.38	Accuracy executing task				
B.39	Ability to satisfy customer satisfaction efficiently				
B.40	Minimize errors to complete the task				
	I	Elastic			
B.41	Better handling of emergency work conditions				
B.42	Overcoming work problem flexibly				
B.43	Better amendment in procurers				
B.44	Provides opportunity in initiation and innovation				
B.45	Easier and quickens delegation				
B.46	Quickens routine procures to complete task				
B.47	Uses video or conferences resolve emergency service				

Part Three: Organizational Commitment:

Kindly put (X) in front of appropriate choice to implement the concept Organizational Commitment Specifically in Islamic Banks :

Number	Paragraph	Strong	Agree	Neutral	Disagree	Strong
		agree				disagree

C.1	I feel that the bank's problems are my problems			
C.2	I feel loyalty to the bank			
C.3	I feel that I am part of the family bank's			
C.4	I prefer to stay in my work due to the lack of opportunities			
C.5	I got opportunities from other banks but I refuse it.			
C.6	I find that my value and the bank's value are similar			
C.7	Working in this bank a great privilege			
C.8	My banks are the best banks in Palestine			
C.9	I feel proud when I toke about the bank to others			
C.10	I do not agree with the bank's policies toward employees.			
C.11	I feel free to express my opinion in front of my managers			
C.12	I care very much about the future of the banks			
C.13	I feel happy to work at this bank			
C.14	I do the best I can do the work			
C.15	I do not think of leaving my job at all			

Part Four: Building Trust:

Kindly put (X) in front of appropriate choice to implement the concept Building Trust Specifically in Islamic Banks :

Number	Paragraph	Strong agree	Agree	Neutral	Disagree	Strong disagree
D.1	My coworkers are trustworthy					
D.2	I'm willing to allow them to participate in work.					
D.3	I feel comfortable towards coworkers.					

D.4	My coworkers act appropriately at work			
D.5	My coworkers and managers do not cheating even if they have the opportunity			
D.6	I can rely on my coworkers to complete the tasks in the banks			
D.7	I can rely on my managers when they fulfill their promises			
D.8	When I'm in the bank, I feel safe to face any new hidden situations			
D.9	My managers listen to my personal note at work			
D.10	I communicated with my coworkers and manager on daily bases			
D.11	My managers accept my criticisms at work			
D.12	I give help and support to my coworkers.			

Part Five: Personal	Information:
Gender:	Male Female
Educational level:	Diploma Bachelor Master or higher
Age less that	an 25
Banks Name	Arab Islamic Bank Palestinian Islamic Bank Safa Bank
Employees position	Employee Head of Department Head of Branch
Experience	Less than 3 years 3-6 years 7-10 years
More than 10 year	ars

Thank you for your cooperation.

Appendix (4)



الجامعة العربية الامريكية - جنين كلية الدراسات العليا تخطيط استراتيجي وتجنيد اموال

أخى الموظف ١ أختى الموظفة

تقوم الباحثة بدراسة ميدانية حول موضوع القيادة الالكترونية, وذلك للتعرف على تأثير القيادة الالكترونية على الالتزام التنظيمي على الفرق الافتراضية في البنوك الاسلامية في فلسطين: الدور الوسيط لبناء الثقة

"The Impact of E-leadership on the Organizational Commitment of the Virtual Teams in Islamic Banks in Palestine Mediating: Role of Building Trust"

, وذلك استكمالاً لمتطلبات الحصول على درجة الماجستير في تخطيط استراتيجي وتجنيد اموال , في كلية الدراسات العليا , الجامعة العربية الامريكية – جنين , علماً أن المعلومات والبيانات المستخدمة من هذه الاستمارة سوف تستخدم لأغراض البحث العلمي فقط .

راجياً من حضرتكم التكرم بالإجابة على فقرات الاستمارة بموضوعيه .

وتقبلوا فائق الاحترام والتقدير,,

الباحثة:

دانة خلف

القسم الاول: القائد الالكتروني

القائد الإلكتروني (E-Leader): هي عقلية ومهارات جديدة بواسطة التكنولوجيا التي يتعين على القائد تطويرها من أجل الازدهار.

الرجاء التكرم بوضع اشارة (X) امام الاختيار المناسب لتطبيق مفهوم القائد الالكتروني في البنوك الاسلامية بشكل خاص يؤدي الى:

أعارض	أعارض	محايد	أوافق	أوإفق	الفقرات	٩	الرق
بشدة				بشدة			
					القائد الالكتروني يعطيك حرية القرار لإنجاز	Α	.1
					عماك		
					يقوم القائد لإلكتروني بإخبارك بالعمل	Α	.2
					المطلوب وكيفية القيام به		
					يقوم القائد الالكتروني بالاستفسار والسؤال	Α	.3
					عن وضع العمل معك		
					يستمع القائد الالكتروني لك حيث ويقوم	Α	.4
					بتشجيعك لتسهيل القيام بالعمل		

القسم الثاني: القيادة الالكترونية

القيادة الالكترونية (E-leadership) هي عملية التأثير الاجتماعي، بواسطة التكنولوجيا، لإنتاج تغيير في المواقف والمشاعر والتفكير والسلوك والأداء مع الأفراد أو المجموعات أو المنظمات لتوجيههم نحو تحقيق هدف معين.

الرجاء التكرم بوضع اشارة (X) امام الاختيار المناسب لتطبيق مفهوم القيادة الالكترونية في البنوك الاسلامية									
بشكل خا	كل خاص يؤدي الى :								
الرقم	الفقرات	أوافق	أوافق	محايد	أعارض	أعارض			
		بشدة				بشدة			
التصور	(Envision) : تحديد الرؤية لديك في ما ترغب	، تحقيقه وال	سبب من	ذلك.					
В .1	تسهيل من انجازي للمهام								
В .2	تسمح لي بتقديم الاقتراحات								
В .3	تسهل تتفيذ برامج توعية متكاملة للعاملين								
В .4	تسهل من حصولي على البيانات البنكية								
В .5	تساعدني في تطوير المعلومات البنكية								
В .6	تسهل من عقد الاجتماعات الدورية بين القائد								
	والموظفين لمناقشة مشاكلهم								

	تساهم تحفزي بشكل كبير	В .7					
	تزيد من تعاوني مع زملائي	В .8					
عمل والشركاء للحصول على تعليقات	أ (Engage) : شارك الرؤية مع العملاء و زملاء ال	المشاركة					
	الرؤية.	لتحسين					
	تسهل من مشاركتي في تحسين الاداء	В .9					
	يسهم في تغيير اساليب العمل	B.10					
	يقوم القائد بتأكد من تقييم الاداء للموظفين	B.11					
	تساهم في زيادة اطلاع رؤسائي على افكاري في العمل	B.12					
	تحسن من مستوى رضا العملاء عن الخدمات المقدمة	B.13					
	تظهر شخصيتي في الخدمة المقدمة	B.14					
و من قال تقويرون المقتر لما كأمان ق	المعاقبة المراقبة الموظفية والقاة (Epergize) - تتفيذ المراقبة والقاة	التنشيط					
(Energize) : تنفيذ الرؤية من قبل الموظفين والقائد من خلال تخصيص الوقت لها كأولوية .							
د من حرن تحصیص الوقت تها دوبویه		لتحقيقها					
د من حرن تحصیص الوقت تها دوبویه							
د من حرن تحصیص الوقت تها دوبوید		لتحقيقها					
د من حرن دخصیص الوقت تها دوبوید	. تعززالشفافية في التعاملات الداخلية تزيد من قدرتي في التعرف على أولويات	لتحقيقها B .15					
د من حرن دخصیص الوقت نها دوبوید	. تعززالشفافية في التعاملات الداخلية تزيد من قدرتي في التعرف على أولويات العمل	اتحقیقها B.15 B.16					
	. تعززالشفافية في التعاملات الداخلية تزيد من قدرتي في التعرف على أولويات العمل العمل يركز القائد على تنفيذ المهام	التحقيقها B.15 B.16					
	تعززالشفافية في التعاملات الداخلية تزيد من قدرتي في التعرف على أولويات العمل العمل يركز القائد على تنفيذ المهام تزيد من تكامل انجاز المهام بين العاملين	B.15 B.16 B.17 B.18					
	تعززالشفافية في التعاملات الداخلية تزيد من قدرتي في التعرف على أولويات العمل يركز القائد على تنفيذ المهام تزيد من تكامل انجاز المهام بين العاملين تظهر ارائي حول ألية تقديم الخدمة تزيد من قدرتي في التعرف على استراتيجيات	B.15 B.16 B.17 B.18 B.19 B.20					
	تعززالشفافية في التعاملات الداخلية تزيد من قدرتي في التعرف على أولويات العمل يركز القائد على تتفيذ المهام تزيد من تكامل انجاز المهام بين العاملين تظهر ارائي حول ألية تقديم الخدمة تزيد من قدرتي في التعرف على استراتيجيات العمل	B.15 B.16 B.17 B.18 B.19 B.20					
	تعززالشفافية في التعاملات الداخلية تزيد من قدرتي في التعرف على أولويات العمل يركز القائد على تتفيذ المهام تزيد من تكامل انجاز المهام بين العاملين تظهر ارائي حول ألية تقديم الخدمة تزيد من قدرتي في التعرف على استراتيجيات العمل العمل العمل الحاملين العاملين العاملين العاملين تزيد من قدرتي في التعرف على استراتيجيات العمل العمل العمل العمل العمل العمل العمل العمل العملي التعرف على التعرف على التعرف النظم والعمليا	B.15 B.16 B.17 B.18 B.19 B.20					

				القائد ليس فقط المشرف بل المدرب	B.24
				القائد ليس فقط المشرف بل المعلم	B.25
				يقوم القائد بتحفيز الموظفين إلكترونياً على	B.26
				الاداء الجيد	
				تمكين الموظفين من القيام بأعمالهم بطرق	B.27
				افضل	
				يساهم في تطوير المعلومات حول الخدمات البنكية	B.28
				تساعد القيادة على التواصل بشكل أكبر	B.29
				داخل البنك	
				يقوم البنك باستخدام برامج خاصة لإدارة	B.30
				الجداول والتقييمات	
				يساهم في زيادة قدرتي على استخدام	B.31
				التكنولوجيا في انجاز المهام	
				يقلل من الوقت الضائع لإنجاز المهام	B.32
		اءة .	ن الرؤية بكف	Execute): إنشاء وتعديل خطط العمل لتحقيق	التنفيذ (
				تساهم في انجاز المهامبأقصر وقت ممكن	B.33
				توفير الجهد في العمل	B.34
				تحدد الادارة العمل للموظفين	B.35
				أقر القائد جدول للتواصل مع الموظفين عن	B.36
				طريق الوسائل الإلكترونية مثل(السكايب)	
				السرعة في تنفيذ المهام	B.37
				الدقة في تنفيذ المهام	B.38
				القدرة على تلبية رغبات العملاء بكفاءة	B.39
				تعمل على تقليل الاخطاء عند تنفيذ المهام	B.40
' I					

		تسهل من التعامل مع ظروف العمل الطارئة	B.41
		تساهم من تجاوز اشكاليات العمل بطريقة	B.42
		مرنة	
		تسهل من تعديل الاجراءات	B.43
		تتيح لي فرص المبادرة والابتكار	B.44
		تساهم في تفويض السلطات بشكل سريع	B.45
		تحد من طول الاجراءات الروتينية في انجاز	B.46
		المهام	
		يتم استخدام الفيديو للمؤتمرات (Video	B.47
		conference) في حل القضايا الطارئة	

القسم الثالث:الالتزام التنظيمي

الالتزام التنظيمي (Organizational Commitment): قوة الشعور بالمسؤولية تجاه البنك من قبل الموظفين .

الرجاء التكرم بوضع اشارة (X) امام الاختيار المناسب لتطبيق مفهوم الالتزام التنظيمي في البنوك الاسلامية بشكل خاص يؤدي الى:										
أعارض	أعارض	محايد	أوإفق	أوإفق	الفقرات	الرقم				
بشدة				بشدة						
					أشعر ان مشاكل البنك مشاكلي	C.1				
					أشعر بالولاء للبنك	C.2				
					اشعر باني جزء من أسرة البنك	C.3				
					أفضل البقاء في عملي لعدم توفر فرص	C.4				
					أخرى					
					حصلت على فرص للعمل في بنوك	C.5				
					اخرى لكن اخترت العمل بهذا البنك					
					تتشابه قيمي الشخصية وقيم البنك الذي	C.6				
					أعمل به					
					حصولي على العمل بهذا البنك لشيء	C.7				

		كبير	
		أشعر بأن بنكي الافضل من بين البنوك	C.8
		العاملة في فلسطين	
		اشعر بالفخر عندما أحدث الآخرين عن	C.9
		عملي بالبنك	
		انا لا اتفق مع سياسات البنك تجاه	C.10
		الموظفين .	
		أشعر بالحرية في التعبير عن ارائي امام	C .11
		رؤسائي بالعمل	
		أهتم كثيراً لمستقبل البنك الذي اعمل فيه	C .12
		أشعر بالسعادة لأني أعمل بهذا البنك	C .13
		اقدم دائما الافضل للعمل	C .14
		لا أفكر في ترك عملي على الاطلاق	C .15

القسم الرابع: بناء الثقة

بناء الثقة (Building Trust): هو نشاط لتطوير الثقة بين الموظفين حتى يتمكنوا من العمل على نحو فعال .

ىكل	الرجاء التكرم بوضع اشارة (X) امام الاختيار المناسب لتطبيق مفهوم بناء الثقة في البنوك الاسلامية بشكل خاص يؤدي الى:									
أعارض	أعارض	محايد	أوافق	أوافق	الفقرات	الرقم				
بشدة				بشدة						
					زملائي في العمل جديرين بالثقة	D.1				
					أنا على استعداد للسماح لهم بالمشاركة في	D.2				
					العمل					
					أشعر بالراحة اتجاه زملائي في العمل	D.3				
					يتصرفزملائي بطريقة متناسقة للغاية في	D.4				
					العمل					
					زملائي ورؤسائي في العمل لا يَغِشُون، حتىلو	D.5				

					1			
							حت لهم الفرصة بذلك .	سم
						انجاز المهام	ن الاعتماد علىزملائي في	D.6 يمك
							ل البنك	داخ
						في العمل في	ن الاعتماد على الرؤساء	D.7 يمك
						U	اء بوعودهم عندما يقطعوه	الوف
						بالأمانعند	ما أكون في البنك، أشعر	D.8 عند
						ر معروفة.	جهة الأوضاع الجديدة الغي	موا.
						ني الشخصية	تمع رؤسائي الى ملاحظات	D.9 يس
							للعمل	حوا
						ىع الرؤساء	ص على التواصل الدائم ه	D .10 أحر
							لاء العمل	وزم
						ة العمل	ل رؤسائي انتقاداتي بطريق	D.11 يتقب
						في العمل العمل	م المساعدة والدعم لزملائي	D.12 أقد
				•			المعلومات الشخصية	القسم الخامس:
						انثی	🔲 ذکر	الجنس
		على	جستير فأ	ماج	وس	ا بكالوري	🔲 دبلوم	المؤهل العلمي
	4 سنة	أكبر من 5	ة 🔲	-45 سن	36	25 – 35 سنة		الفئة العمرية
	، الصفى	مصرف	طيني	مي الفلس	بنك الاسلا	العربي الد	البنك الاسلامي	البذاى
			مدير فرع		ىم	ل رئيس ق	موظف	المركز الوظيفي
10 سنوات] أكثر من	سنوات 🗌	10 - 7		ت	— 6 −3 سنواد	ا أقل من 3 سنوات	سنوات الخبرة

وشكرا لكم لحسن تعاونكم

Arab American University-Jenin Fronto of Geodusie Studie: Tel: 94-141-8388, Exclati, 1471



المتنابخة النع بية الثامر يشياً الشبيل عُلية الثار المائد المثنية شفيان: 1-13-47 12-13 (4-14)

التاريخ: 26- 2-2017

عن:2016/10/G.S/2

حضرة السيد المدير العام للمصرف الصفى الإسلامي السيد نضال ناظم البرغوثي المحترم.

الموضوع: تسهيل مهمه

تحية طيبة وبعد،

نقوم الباحثة دانه مهند خلف من طلبة برنامج التخطيط الاستراتيجي و تجنيد الاموال بدارسة حول القياده الالكترونية في البنوك الاسلامية بعنوان:

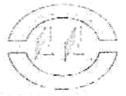
The Impact of E-leadership on the Organizational Commitment of the Virtual Teams in Islamic Banks in Palestine: The Mediating Role of Building Trust

كاطروحة ماجستير بإشراف الدكتور رائد عريقات. يرجى من حضرتكم التكرم بتسهيل مهمة الباحثة بتوزيع الإستمارة البحثية و حث العاملين في بنككم على المساهمة في إنجاز هذه الدراسة.

و تفضلوا بقبول فائق الاحترام والتقدير،،،،

عميد كلية الدراسات الطيا مدر المراسات الطيا

Arab American University-Jeum Faculty of Graduate Studies Tel: 64-241-8888, Ext 1472, 1471



المتدمعة العربية الإمريشية بنصيل علية التراسات التنيا تعون: 1-1214 Esss, Ess 14*214

التاريخ: 26- 2-2017

عن:2016/10/G.S/2

هضرة السيد المدير العام للبنك العربي الإسلامي السيد سامي صعيدي المحترم

الموضوع: تسهيل مهمه

تحية طيبة وبعد،

تقوم الباحثة دانه مهند خلف من طلبة برنامج التخطيط الاستراتيجي و تجنيد الاموال بدارسة حول القياده الالكترونية في البنوك الاسلامية بعنوان:

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و تفضلوا بقبول فانق الاحترام والتقدير،،،،

- The same of the

عميد كلية الدراسات العليا

د. عبد الرحمن أبو لبدة

Anab American This er un alema Enculo of Graduate brudier Tefr (4.241.8888, Ext 1472, 1471



المتحدد الذي يباءً الإن يكبه أستمين المشهد المعل سبت المعني تتحول: 241-3855, Ext 14"2.34"1

التاريخ: 26- 2-2017

2016/10/G.S/2:U4

حضرة السيد المدير العام للبنك الإسلامي الفلسطيني السيد ماهر نشأت المصرى المحترم.

الموضوع: تسهيل مهمه

تحية طيبة وبعد،

تقوم الباحثة دانه مهند خلف من طلبة برنامج التخطيط الاستراتيجي و تجنيد الاموال بدارسة حول القياده الالكترونية في البنوك الاسلامية بعنوان:

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و تفضلوا بقبول فلق الاحترام والتقدير،،،،

عميد كلية الدراسات الطيا

د. عبد الرحمن أبو لبدة

Appendix (5)

الملخص

تهدف هذه الدراسه إلى التعرف على تأثير القيادة الالكترونية على الالتزام التنظيمي على الفرق الافتراضية في البنوك الاسلامية في فلسطين: الدور الوسيط لبناء الثقة

ولتحقيق هدف الدراسة تم الاعتماد على المنهج الوصفي التحليلي، حيث قامت الباحثة بتصميم استبانة بغرض جمع البيانات الأولية من مجتمع الدراسة، وتم تصميم الإستبانة بواقع (78) فقرة لتشمل على خمس أجزاء رئيسية ، يتمثل القسم الاول بالقائد الإلكتروني حيث يتكون من(4) فقرات ، في حين تطرق القسم الثاني على مجموعة من الفقرات للقيادة الالكترونية بأبعادها الستة (التصور ، المشاركة ، التشيط، التمكين ، التنفيذ ، المرونة)، في حين أن القسم الثالث هو الالتزام التنظيمي حيث يتكون من (15) فقرة ، والقسم الرابع هو بناء الثقة يتكون من

وقد تم التأكد من صدق أداة الدراسة من خلال عرضها على مجموعة من المحكمين واستخدام اختبار معامل "كرومباخ الفا"، وتم تحديد مجتمع الدراسة لجميع العاملين في قطاع المصارف الاسلامية في فلسطين. حيث بلغ عدد العاملين (991) وتم اختيار عينة عشوائية بسيطة بواقع (277) بالاعتماد على معادلة حساب العينة العشوائية ، ولكن كانت نسبة الارجاع 0.797 لذلك كان حجم العينة في الدراسة 221 .

وقد توصلت هذه الدراسة إلى وجود مستوى عالٍ في تطبيق مفهوم القيادة الالكترونية في البنوك الاسلامية والإلتزام التنظيمي للفرق الالكترونية ومستوى عال لبناء الثقة. وأيضا وجدت الباحثة في الفرضيات أن أبعاد القيادة الإلكترونية ترتبط ارتباطاً إيجابياً ببعضها البعض، ووجد الباحث أن بناء الثقة له تأثير مباشر و إيجابي

على الالتزام التنظيمي. من خلال اختبار تحليل المسار. و أن للقيادة الإلكترونية أثر إيجابي على الالتزام التنظيمي للفرق الافتراضية في البنوك الإسلامية بشكل كبير.

توصي الباحثة بتركيز الإدارة المصرفية على الموظفين الذين حصلوا على درجة الدبلوم وأن تمنحهم المزيد من الاهتمام والتدريب لمشاركة القادة في الرؤية أو القرارات الأخرى في البنك، وايضاً زيادة تمكين المرأة من خلال اعطائها فرص اكبر ومهام اوسع لاثبات وجودها في البنك، وكذلك منح الموظفين فرص منتظمة لتعزيز مهاراتهم المهنية. وأيضا عقد ورش عمل لتعزيز وبناء رؤية واضحة لتغطية الفجوة في المهارات والقدرات الموظفين من الاختلافات في المؤهلات، و وان يتم اجراء مجموعة من الدراسات حول أثر المرونة لدى القادة في بناء الثقة وتوضيح اليات التنفيذ للمعاملات البنكية التي تساهم في بناء الثقة ، وتقدير وتشجيع الموظفين من خلال مكافآت ربع سنوية أو سنوية، و اخيراً أوصى تطوير الإجراءات المصرفية للموظفين لتكون أكثر مرونة وأكثر ملائمة للخدمات المصرفية وتسهيلها.