

The Impact of Entrepreneurial Leadership on Organizational Risk Management: The Modified Role of Strategic Thinking in Jordanian Commercial Banks

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Abstract- The study aimed to investigate the impact of entrepreneurial leadership on risk management, and to clarify the modified role of strategic thinking in enhancing the effect of entrepreneurial leadership on organizational risk management in Jordanian commercial banks. The researcher adopted the descriptive-analytical methodology, targeting managers and heads of departments. The researcher used a simple random sampling method with a sample size of (199) managers and heads of departments. Various appropriate statistical methods were used, the study reached several results, including a high level of interest and practice in entrepreneurial leadership and organizational risk management dimensions. However, the levels of strategic thinking practice were moderate.

The study results indicated a statistically significant impact of entrepreneurial leadership on organizational risk management and a modified impact of strategic thinking in improving the effect of entrepreneurial leadership on organizational risk management. In light of the study results, the researcher proposed several recommendations, including the necessity of enhancing the skills of entrepreneurial leadership, risk management, and strategic thinking in these banks to developing organizational capabilities to confront internal and external risks, enhance predictive abilities, and build scenarios to identify, assess, and address risks, steering them away or minimizing their impact on commercial banks.

Keywords: Entrepreneurial Leadership, Organizational Risk Management, Strategic Thinking, Jordanian Commercial Banks.

I. INTRODUCTION

Business organizations and commercial banks faced numerous changes and transformations in various fields, leading to the emergence of diverse risks. These risks, in turn, exert significant pressure on their performance, sometimes causing disruptions and the termination of their financial classification and business operations. Commercial banks are compelled to search for ways to survive, compete, and enhance their services by possessing powerful tools that enable them to identify and manage risks correctly. This includes both internal risks related to the banks' activities and external risks arising from changes in their working environment. Traditional leadership styles relying on past experience are no longer effective. There is a need for modern leadership styles with clear vision and innovative solutions to deal with risks, demonstrating the courage to make decisions and confront future challenges. Thus, the concept of entrepreneurial leadership has emerged as one of the modern solutions, providing a broad understanding of environmental requirements and offering the best means and resources to achieve a distinguished position, a prominent location, and surpass others. Organizations today need entrepreneurial leaders who possess the ability for strategic thinking to envision the future, anticipate risks, and plan to reduce their likelihood and effectively deal with them (Mitter et al., 2020).

There is a current requirement for a radical change in organizational capabilities and thinking towards strategic thinking, considering it one of the most important elements contributing to improving organizational performance, enhancing its capabilities to face risks creatively and innovatively, and maintaining a high level of outstanding performance (Ginter et al., 2018).

2. PROBLEM STATEMENT AND RESEARCH QUESTUONS

Commercial banks and financial institutions face numerous dynamic challenges in their business environment, weakening their ability to control environmental variables that pose a threat to their survival, sustainability, and competitiveness. This requires them to adopt new methods and entrepreneurial leadership styles to increase their capabilities to predict and prepare for risks, as well as to reduce their impact. Several studies have emphasized the

importance of creative and outstanding entrepreneurial leadership, capable of confronting various risks with entrepreneurial qualities that preserve its performance and enhance its effectiveness and efficiency in achieving its goals (Rady and Hadi, 2019).

Moving away from the traditional thinking pattern to strategic thinking improves decision-making quality, and several studies have highlighted the importance of strategic thinking as a new approach and mechanism to mitigate rapidly changing environmental risks, create a favorable climate for dealing with them by predicting and creatively solving them, and understanding the interrelationships between them and organizational environmental systems (Tannakh, 2018; Nasri and Ameesh, 2020). To achieve their goals, maximize their gains, and reduce the costs of their risks, organizations need entrepreneurial leadership styles capable of taking risks, exploiting opportunities, and possessing modern leadership skills (Al-Amro and Al-Zoubi, 2022).

The main problem of the study is encapsulated in the following primary question: What is the impact of entrepreneurial leadership on organizational risk management, and is there a modified role for strategic thinking in this impact in Jordanian commercial banks? The main question led to the following sub-questions:

1. What is the level of entrepreneurial leadership practice in Jordanian commercial banks?
2. What is the level of risk management practice in Jordanian commercial banks?
3. What is the level of strategic thinking practice in Jordanian commercial banks?

3. THE IMPORTANCE OF THE STUDY

The importance of this study lies in the significance of its variables and the knowledge it seeks to explore, contributing to enriching the Arab and Jordanian library. Its practical importance is evident in its uniqueness within the study's community, particularly in Jordanian commercial banks. Through a field study, the aim is to obtain results and recommendations that can be presented to decision-makers for their benefit in developing the risk management system and strategic thinking.

The study's findings have the potential to enhance understanding and practices in entrepreneurial leadership, risk management, and strategic thinking within the context of Jordanian commercial banks. It provides valuable insights that can inform decision-makers and contribute to the improvement of organizational capabilities in facing challenges and managing risks effectively.

4. STUDY DBJECTIVE

1. To identify the level of practice of entrepreneurial leadership, strategic thinking, and risk management in Jordanian commercial banks.
2. To understand the impact of entrepreneurial leadership on risk management in Jordanian commercial banks.
3. To explore the modified role of strategic thinking in the impact of entrepreneurial leadership on risk management in Jordanian commercial banks.

5. THE STUDY HYPOTHESES

The conceptual model illustrated in Figure (1) presents the main hypotheses:

Hypothesis 1: There is no statistically significant impact at a significance level of ($\alpha \leq 0.05$) for entrepreneurial leadership with its dimensions (strategic vision, risk-taking, creativity, initiative, and proactiveness) on risk management with its dimensions collectively in Jordanian commercial banks.

Hypothesis 2: There is no statistically significant impact at a significance level of ($\alpha \leq 0.05$) for strategic thinking in improving the impact of entrepreneurial leadership with its dimensions (strategic vision, risk-taking, creativity, initiative, and proactiveness) on risk management with its dimensions collectively in Jordanian commercial banks.

6. STUDY MODEL

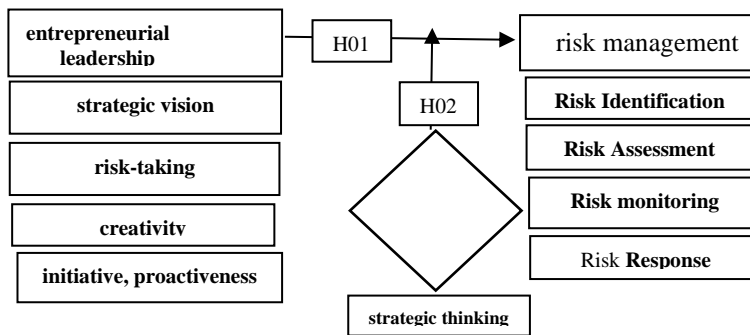


Figure (1)

Independent Variable: (Al-Nomsi and Al-Bulwi, 2021; Sawaeen & Ali, 2020; Gunawan, 2022; Al-Obeidi and Al-Shalma, 2023)

Dependent Variable: (Gorsky & Baseman, 2020; Corvine et al., 2020; Ayers & Hutchins, 2019)

Moderating Variable: (Al-Hasnawi and Al-Mousawi, 2020; Ershadi & Dehdazzi, 2019; Abu Zeid, 2019; Al-Kayid, 2019; Alatailat et al., 2019)

7. PROCEDURAL DEFINITIONS

Entrepreneurial Leadership: One of the leadership styles practiced by managers within a strategic vision, combining creativity, proactiveness, and the ability to take risks to uplift banks and achieve their goals, enhancing their performance level.

Strategic Thinking: A comprehensive and systematic mental process carried out by managers in commercial banks to foresee the future. It is structured by relying on processes of prediction, assumption, imagination, and visualization of future trends.

Risk Management: An organizational process performed by administrative units to deal with, identify, classify, analyse, and evaluate risks. It involves responding to risks to avoid them or minimize their negative effects or losses. It also includes monitoring to prevent them in the future.

8. THEORETICAL FRAMEWORK

8.1 Entrepreneurial Leadership

Entrepreneurial leadership yields numerous positive outcomes in enhancing performance levels and boosting human and organizational capabilities. Many business organizations have embraced the concept of entrepreneurship to manage their operations in unconventional ways, fostering creativity and proactiveness to face challenges and adapt to new situations. This approach aims to create an organizational climate that supports creative thinking associated with entrepreneurship, improving the ability to survive and excel (Abu Al-Azz, 2023).

Entrepreneurial leadership serves as a driving force in achieving organizational goals by providing material and moral support to entrepreneurs, fostering an innovative culture, and promoting entrepreneurial behaviours. It also involves readiness to accept risks, enhance competitiveness, and achieve global leadership (Shahin, 2020). Entrepreneurial leadership plays a role in improving competitiveness by focusing on proper, innovative, and efficient work performance, avoiding resource waste or misuse, promoting individual innovative behavior, and developing leadership competencies to enable the creation of an effective climate and the execution of appropriate strategies (Carsrud & Renko-Dolan & Brannback, 2018, 211; Bagheri, 2017).

Entrepreneurship constitutes the nerve center of economic, technological, and knowledge evolution in modern societies. Entrepreneurial behaviour is linked to leaders' ability to generate new and innovative ideas and transform them from mere concepts into actionable realities (Al-Rajhi & Al-Saud, 2020). Entrepreneurial leadership is defined as a process based on risk-taking, creativity, and adopting valuable initiatives while seizing opportunities within a defined vision, considering risk estimation and entrepreneurial activities (Hall, 2020).

It is characterized by the ability to influence the behaviour of others and direct them towards achieving desired goals through unconventional methods that embody initiative, courage, risk acceptance, and the presentation of innovative solutions to expected and unexpected challenges. This approach enables institutions to achieve competitiveness at local, regional, and international levels (Suleiman, 2021). For the purposes of this study, the following key dimensions will be examined:

Firstly: Strategic Vision:

Strategic vision represents a set of clear future visions and directions, working towards achieving this vision through procedural plans, overcoming obstacles, and taking risks. The realization of strategic vision is linked to the leaders' ability to think strategically for planning and execution, motivating individuals, involving them in this vision, and gaining their trust for its implementation (Al-Qahtani, 2019). A clear vision creates a sense of commitment within the organization and individuals towards achieving its goals, imparting entrepreneurial skills and the necessary passion to fulfil the interests of stakeholders and customers (Bagheri, 2017).

Secondly: Initiative and Proactiveness:

Initiative and proactiveness are characteristics of entrepreneurial leadership, forming an integrated system encompassing boldness in management, decision-making ability, prompt action, anticipation of problems, and providing suitable solutions. It involves searching for ways to improve working conditions, responding quickly to future environmental changes (Al-Amro and Al-Zu'bi, 2020).

Thirdly: Innovation

The concepts of innovation and entrepreneurship are intertwined to achieve organizational goals, add value, and attain the characteristics of creativity and entrepreneurship. Through innovation, organizations can achieve excellence and establish a leading position among their competitors. Innovation encompasses the efforts made by individuals, teams, or organizations to discover new opportunities, invest in them, solve problems, and address risks (Al-Obeidi and Al-Shalma, 2023).

Fourthly: Risk-Taking

The concept of risk-taking reflects the ability of entrepreneurial leaders to take calculated risks during their leadership and entrepreneurial activities. Calculated risk-taking is a common characteristic of entrepreneurial leaders, especially in the early stages of entrepreneurial work. Effective entrepreneurial work requires leaders to be willing to adapt to unstable environments, bear significant responsibilities, face the future with wisdom, readiness, and a high inclination to take various risks. This includes dealing with uncertainties, investing in ambiguous areas, and achieving sustainable growth (Akbari et al., 2020; Al-Qarghoni et al., 2023).

8.2 Risk Management

Risks have become an integral part of banking activities and daily operations, potentially leading to significant financial losses due to unforeseen short, medium, and long-term risks. Risk management is an essential component of strategic management, systematically identifying the risks associated with an organization's activities to achieve sustainability. Risk management focuses on defining these risks, understanding underlying factors, methods of addressing them, and having a comprehensive understanding of all threats affecting success and goals. It involves dealing with all risks surrounding the organization, finding current and future preventive solutions (Hareedy, 2023).

There is no single definition for the concept of risk management or how to identify, assess, and choose adaptation methods. Therefore, facing risks involves selecting the best means with minimal costs by discovering errors, measuring them, and determining means to confront them to achieve the desired goal (Al-Qahtani, 2023). Moroccan (2020) defines risk management as a scientific approach to dealing with risks by anticipating potential losses that an organization may face, designing and implementing measures to avoid or minimize these losses.

The concept of risk management relies on various scientific methods used by decision-makers to confront threats and risks surrounding the organization, aiming to mitigate these risks and preserve the organization's reputation and the trust of its stakeholders (Belghanami & Belaïdi, 2020).

Many researchers agree on dimensions of risk management, involving several fundamental processes and procedures: identifying, analyzing, evaluating, monitoring, and controlling risks (Haugan, 2013; Gebert, 2015; Chapelle, 2019).

Firstly: Risk Identification

In this stage, the focus is on the processes of recognizing and discovering risks that organizations currently face or may potentially encounter in the future. These risks can impact the organization's performance and the achievement

of its goals. The stage involves various procedures, such as listing risks that may affect the organization's ability to achieve its goals, categorizing risks into similar groups, and classifying them into internal and external risks. It also involves distinguishing between available opportunities and potential risks that may hinder the organization from achieving its objectives (Asaad & Yakoub, 2023).

Secondly: Risk Assessment

Risk assessment requires banks to have suitable information systems to measure the likelihood of exposure to risks, monitor and record them, and control them. This involves adopting classification and review standards for risks, evaluating and assessing the degrees of exposure, and preparing periodic reports. This contributes to identifying high-priority risks and providing quantitative information about them to develop an appropriate response plan (Addo et al., 2022).

Thirdly: Response to Risks

At this stage, risk management deals with the identified and evaluated risks through various steps. These steps begin with prioritizing risks based on their significance and the greatest impact on the company's objectives. Then, response options for available risks are determined by avoiding them, transferring them, reducing their impact to an acceptable level, or accepting the risk. This involves defining the operational goals of the response, identifying options, and determining suitable strategies for dealing with each type of risk (Fageer, 2020).

Fourthly: Risk Monitoring

Risk monitoring is a crucial part of a plan to mitigate its effects through ongoing processes of follow-up, monitoring, and sensing. It includes implementing a comprehensive risk management plan, updating it according to changing situations, and is part of the tasks of risk identification, control, and management (Al-Shura and Al-Rawashdeh, 2023).

8.3 Strategic Thinking

The banking business environment has witnessed numerous significant challenges, creating a state of environmental disruption that has added difficulties to planning and forecasting operations. The conventional methods and approaches have become inadequate to confront the emerging challenges and risks. This necessitates the search for effective strategies capable of addressing environmental challenges, with strategic thinking being one of the contemporary topics in strategic management due to its role in enhancing quick responses to environmental changes, thwarting threats and risks, and providing a clear vision for the future (Al-Dahisat, 2022).

There are various definitions of strategic thinking, with some considering it a set of mental processes, innovative and creative procedures, and methods aiming to formulate a future vision for the organization. It involves using information to make sound and rational decisions to achieve desired goals efficiently and effectively (Clare et al., 2018; Alhamidi et al., 2020).

Strategic thinking has a clear and positive impact on organizations. The intense global competition has led to the necessity of using strategic thinking as an ongoing, systematic approach integrated into daily organizational tasks. It goes beyond being a sporadic tool and achieves numerous benefits, such as helping leaders possess a clear vision based on accurate analytical foundations. This enhances their ability to anticipate the future, understand potential risks, and prioritize current and future organizational goals. It is a method for achieving a balance between organizational capabilities and resources when discussing goal achievement for the highest levels of efficiency and effectiveness (Al-Hathali, 2023).

Many authors and researchers have discussed various dimensions of strategic thinking, including visionary thinking, systematic thinking, creativity, synthesis, formulation of assumptions, intuition, insight, methodical analysis, timely thinking, strategic intent, comprehensive thinking, and seizing opportunities (Dinçer et al., 2018; Salavati et al., 2017).

For the purposes of this study, the researcher will focus on the following dimension:

Firstly. Strategic Intent

This involves the process of choosing the path and the future destination that organizations want to reach. It positions organizations among similar entities, using strategic intent in the planning process and formulating the future strategic vision of the organization. Strategic intent is used to build and create conditions for achieving the strategic vision from the managerial leadership (Al-Quthami, 2023).

The absence of strategic intent leads to organizations losing their identity through an unclear strategic decision-making process. Strategic intents go beyond seizing opportunities and exploiting them. It involves how to deal with risks,

avoid threats, and protect competitive positions, forming the desired goal that requires the coordination of organizational energies and their direction to achieve it (Al-Mahmoudi, 2019).

Secondly: Systemic Perception or Systemic Thinking

Systemic perception reflects individuals' ability to see systems comprehensively and understand the forces, characteristics, and interrelated relationships that constitute the behaviours of systems. This type of thinking is based on the idea that the whole is greater than the sum of its parts (Alharoon, 2020).

Thirdly: Formulation of Assumptions

Creative strategic thinking deals with the vast amount of information about various rapid environmental changes and conditions. It involves developing convincing assumptions related to economic, technological, competitive factors and working efficiently to test them to develop strategies that align with these assumptions (Jad Al-Rab, 2016).

Fourthly: Timely Thinking

The concept of thinking at the right time reflects an individual's ability to predict the future, identifying the strategic gap between the current reality and the future direction of organizations. This contradicts the traditional approach that focuses on the balance between available resources and opportunities.

The importance of timely thinking is related to the speed of response to seize available opportunities by recalling past data, comparing it with the current reality, and then looking to the future and anticipating it (Amish and Naseri, 2020; Schühly et al., 2020).

Fifthly: Seizing Opportunities

One of the pillars of strategic thinking that requires readiness for risk-taking and dealing with urgent environmental changes, without neglecting any possibilities, to avoid unexpected losses. This necessitates involving all individuals in the processes of discovering available opportunities, seizing them, and avoiding threats and risks to achieve a competitive advantage. Seizing opportunities should be done intelligently to reflect the organization's ability to explore and be open to them. Opportunities should be attractive and intriguing to the organizations, providing value.

Therefore, they require careful monitoring through specialized teams, especially since these opportunities are linked to high changes and risks that demand quick adaptation in exploiting available opportunities (Al-Abbadi et al., 2019; Johansen et al., 2019).

9. PREVIOUS STUDIES

Abu Al-AZ (2023) Study:

Aimed to uncover the reality of the availability of dimensions of entrepreneurial leadership among academic leaders at Al-Azhar University. Used the descriptive-analytical methodology. Results indicated that all dimensions of entrepreneurial leadership were of moderate degree, with variation in availability. Strategic vision ranked first, followed by creativity, then risk-taking, and initiative and proactivity were last.

Al-Jarjari and Al-Obaidi (2023) Study:

Aimed to diagnose the dimensions of entrepreneurial leadership (proactivity, creativity, risk-taking, strategic vision) among top and middle management leaders in Asia Cell Company. Used descriptive methods. Concluded that organizational leaders possess the embodied dimensions of entrepreneurial leadership.

Al-Amro and Al-Zoubi (2020) Study:

Aimed to measure the impact of entrepreneurial leadership dimensions (vision, initiative, creativity, risk-taking, and opportunity exploitation) on strategic innovation in Royal Jordanian Airlines. Population included top and middle management. Employed descriptive-analytical and comprehensive survey methodologies. Results indicated a statistically significant impact of entrepreneurial leadership on strategic innovation.

Al-Hasani and Al-Khashali (2024) Study:

Aimed to measure the impact of strategic thinking on risk management dimensions in Omani contracting companies. Explored the moderating role of organizational support in enhancing the impact of strategic thinking on risk management. Used comprehensive survey methods with quantitative descriptive analysis. Found high levels of practice for both strategic thinking and risk management dimensions.

Bakoush and Bougazi (2022) Study:

Aimed to understand the impact of risk management on achieving competitive advantage in Beeko Corporation. Highlighted the role of risk management in achieving and sustaining competitive advantage Utilized descriptive-analytical methodology. Concluded that risk management dimensions (risk analysis, risk assessment, risk control, control monitoring) have a significant impact on sustainable competitive advantage.

Muthani et al. (2021) Study:

Explored the role of strategic thinking in crisis management at Irbid Electricity Company. Utilized comprehensive survey methods. Found deficiencies in crisis management training for leaders, weaknesses in seizing available opportunities, and a significant role for strategic thinking in crisis management.

Nasseri and Ghamish (2020) Study:

Aimed to highlight the impact of strategic thinking on crisis management in Algerian universities. Employed surveys with a sample size of 108 individuals Concluded that there is an impact of appropriate timing and hypothesis development in Algerian universities, except for dimensions like systemic thinking, strategic intent, and smart opportunities.

10. STUDY METHODOLOGY, PROCEDURES, AND COMMUNITY

The researcher adopted the descriptive-analytical methodology. The study community consisted of Jordanian commercial banks, totalling 13 banks. The researcher employed a simple random sampling method, with a sample size of 199 managers and department heads from upper and middle-level administrative positions. A total of 204 questionnaires were distributed, of which 185 were retrieved, and 19 were deemed unfit for analysis. This resulted in 185 questionnaires being both retrieved and suitable for statistical analysis, constituting 90.6% of the total distributed questionnaires, a statistically acceptable percentage (Al-Najjar et al., 2018).

10.1 Data Collection Methods and Information:

The study utilized secondary sources, including Arabic and foreign books and research related to its variables. Primary sources involved the development of a questionnaire specifically for this purpose, reflecting study variables: the independent variable (entrepreneurial leadership), the dependent variable (risk management), and the intervening variable (strategic thinking).

The questionnaire was distributed among the study sample in Jordanian commercial banks. In summary, the study relies on a descriptive-analytical methodology, targeting 13 Jordanian commercial banks. Data collection involves both secondary and primary sources, with the questionnaire being the primary tool. The analysis focuses on understanding the relationship between entrepreneurial leadership, risk management, and strategic thinking in the context of these banks.

10.2 Study Tool:

The survey was employed as the data collection instrument in commercial banks, comprising three parts as follows:

Part One: This section consists of items measuring entrepreneurial leadership. The researcher utilized insights from the following studies in developing the items for this part: (Ameesh & Nasri, 2020; Abu Zeid, 2019; Al-Hasnawi & Al-Mousawi, 2020; Al-Murshid, 2019).

Part Two: This section includes items measuring risk management. The researcher incorporated insights from the following studies in developing the items for this part: (Gunawan, 2022; Al-Ubaidi & Al-Shalma, 2023; Gorsky & Baseman, 2020; Corvine et al., 2020).

Part Three: This section comprises items measuring strategic thinking. The researcher drew upon insights from the following studies in developing the items for this part: (Ershadi & Dehdazzi, 2019; Al-Kayid, 2019; Alatailat et al., 2019).

11.3 Reliability of the Study Tool

The reliability of the survey was tested by calculating Cronbach's Alpha to measure the internal consistency of items for each dimension independently.

Table (1) illustrates the results. The values of Cronbach's Alpha ranged from 0.83 (for the creativity dimension) to 0.91 (for the risk assessment dimension). It is evident that all Alpha values exceeded or were equal to 0.70, which is the minimum acceptable threshold for statistical analysis (Al-Najjar et al., 2020).

Table (1) the reliability coefficients for the items of the study tool.

Cronbach's Alpha"	The number of items	The dimensions	The variable
0.89	5	Strategic Vision	Entrepreneurial Leadership
0.89	5	Risk-Taking	
0.83	5	Creativity	
0.89	5	Initiative and Proactiveness	
0.96	20	Entrepreneurial Leadership	Risk Management
0.88	5	Risk Identification	
0.91	5	Risk Assessment	
0.90	5	Risk Response	
0.89	5	Risk Monitoring	
0.96	20	Risk Management	Strategic Thinking
0.95	15	Strategic Thinking	

12. MODLE SUITABILITY FOR ANALYSIS:

Firstly: Multiple Linear Regression Test

To assess the extent of the multiple linear correlation between the dimensions of entrepreneurial leadership, the Variance Inflation Factor (VIF) and the permissible variance (Tolerance) were adopted. The results are presented in Table (2).

Table (2): Variance Inflation Factor (VIF) and Tolerance for Entrepreneurial Leadership Dimensions

Tolerance	VIF	Dimensions of Entrepreneurial Leadership
0.28	3.59	Strategic Vision
0.33	2.94	Risk-Taking
0.35	2.88	Creativity
0.34	2.98	Initiative and Proactiveness

Table (2) indicates that the Variance Inflation Factor (VIF) values for all dimensions of entrepreneurial leadership exceed 1 and are below 10. Additionally, the results suggest that the permissible variance values exceed 0.1. This indicates the absence of multi-collinearity among the dimensions of entrepreneurial leadership (Sekaran & Bougie, 2010: 351).

Secondly: Normal Distribution Test

The results of the One-sample Smirnov-Kolmogorov Test in Table (3) indicate that the Z values for Smirnov-Kolmogorov for Entrepreneurial Leadership were 1.24, with a statistical significance of 0.09 (Sig). For Risk Management, the values were 1.28, with a statistical significance of 0.07 (Sig), and for Strategic Thinking, the values were 1.14, with a statistical significance of 0.15. The results of the normal distribution test show that all variable values in the study were statistically significant at a level greater than 0.050. This suggests that the data of the study variables fall within the limits of normal distribution (Bohm & Zech, 2010: 263).

Table (3): Results of the normal distribution test for study variables

Strategic Thinking	Risk Management	Entrepreneurial Leadership	
1.14	1.28	1.24	Smirnov-Kolmogorov statistical significance
0.15	0.07	0.09	

13. STATICAL ANALYSIS RESULTS

13.1 Descriptive Analysis

The practice level was utilized to comment on the means for the purpose of testing the response to each paragraph of the study. Table (4) provides a summary of the means for all dimensions of entrepreneurial leadership and the practice level. All dimensions achieved relatively high levels. After strategic vision, the highest average was (3.97), followed by risk analysis with an average of (3.89), and the third rank was for principles and proactivity with an average of (3.70).

Meanwhile, creativity had the lowest average of (3.69) but was still at a high level. The overall average for all entrepreneurial leadership paragraphs was (3.77).

Table (4) also shows a summary of the means for the dimensions of risk management and the practice level. All means were at a high practice level. The highest average was for responding to high risks at (3.92), followed by risk assessment with an average of (3.84), and the third rank was for risk identification with an average of (3.79) and high relative importance. The lowest average was for risk monitoring, reaching (3.79) at a high practice level. As for the overall average for risk management, it came at a high practice level with a value of (3.84).

Table (4) indicates that the average for strategic thinking paragraphs was (3.58), representing an average level for commercial banks.

Table (4): Means and Practice Level for Dimensions of Study Variables.

Practice Level	Means	Dimensions	Variables
high	3.97	Strategic Vision	Entrepreneurial Leadership
high	3.89	Risk-Taking	
high	3.69	Creativity	
high	3.70	Initiative and Proactiveness	
high	3.81	Entrepreneurial Leadership	Risk Management
high	3.79	Risk Identification	
high	3.84	Risk Assessment	
high	3.92	Risk Response	
high	3.79	Risk Monitoring	
high	3.84	Risk Management	Strategic Thinking
average	3.58	Strategic Thinking	

13.2 Hypothesis Testing

H01: There is no statistically significant effect, at a significance level of ($\alpha \leq 0.05$), of entrepreneurial leadership and its dimensions (strategic vision, risk-taking, creativity, initiative, and proactivity) in risk management with its dimensions collectively in Jordanian commercial banks.

Table (5): Results of the Test for the Impact of Entrepreneurial Leadership on Risk Management

Sig.t	T value	β	B Error	Standard	The independent variable: Entrepreneurial Leadership	The dependent variable
0.18	1.34	0.14	0.09	0.12	Strategic Vision	risk management
0.03	2.18	0.21	0.08	0.18	Risk-Taking	
0.04	1.91	0.18	0.09	0.17	Creativity	
0.14	0.83	0.07	0.09	0.07	Initiative and Proactiveness	
Sig.f		F	DF	R ²	R	
0.000		37.40	5	0.57	0.75	

The table (5) illustrates the results of the multiple linear regression test for the impact of entrepreneurial leadership, signifying its dimensions (strategic vision, risk-taking, creativity, initiative, and proactivity), on risk management with its dimensions collectively. As it observed from the table that the correlation coefficient reached $R=0.75$, indicating a significant correlation between entrepreneurial leadership and risk management. The determination coefficient ($R^2=0.57$) reveals that entrepreneurial leadership was able to explain 57% of the variance in risk management. The calculated F-value was ($F=37.40$) at a significance level of ($\text{sig}=0.00$), confirming the statistical significance of the regression at $\alpha \leq 0.05$. Examining the coefficients for the primary hypothesis, the value B for strategic vision was (0.12) with a standard error of (0.09), and the calculated beta ($\beta=0.14$). The t-value was ($T=1.34$) at a significance level of (0.18), which is not statistically significant. For risk-taking, the B value was (0.18) with a standard error of (0.09), and the beta value ($\beta=0.21$). The t-value was ($t=2.018$) at a significance level of (0.03), indicating statistical significance. Based on these results, the null hypothesis (H01) cannot be accepted, but accepted the alternative hypothesis that says: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$), of entrepreneurial leadership and its dimensions (strategic vision, risk-taking, creativity, initiative, and proactivity) in risk management with its dimensions collectively in Jordanian commercial banks.

To further understand the dimensions of entrepreneurial leadership that have a more significant impact on risk management, the multiple stepwise linear regression coefficient was used, as shown in Table (6):

Table (6): Results of Stepwise Regression Test for the Impact of Entrepreneurial Leadership on Risk Management

Sig	F	R ²	sig	T	B	entrepreneurial leadership	model
0.00	133.21	0.48	0.00	11.54	0.70	Strategic Vision	first
0.00	86.44	0.54	0.00	4.61	0.31	Strategic Vision Risk-Taking	second
0.00	60.62	0.56	0.03	2.15	0.18	Strategic Vision Risk-Taking Creativity Initiative and Proactiveness	third

The table (6) presents the results of the stepwise regression analysis for the impact of strategic vision on risk management. The sequential entry of entrepreneurial leadership dimensions into the regression model revealed that strategic vision was the most influential dimension in risk management. It explained 48% of the variance in risk management. After adding risk-taking in the second model, the explanatory percentage increased to 54%.

Similarly, the impact increased in the third model with the addition of initiative, proactivity, creativity, and risk-taking, reaching an explanatory percentage of 56% for strategic vision in risk management. This implies that the most impactful dimension of entrepreneurial leadership in risk management is strategic vision, followed by risk-taking. However, creativity, initiative, and proactivity do not have a significant impact.

H02: There is no statistically significant impact, at a significance level of ($\alpha \leq 0.05$), for strategic thinking in enhancing the impact of entrepreneurial leadership with its dimensions collectively on risk management with its dimensions collectively in Jordanian commercial banks.

Table (7): Model Summary and Analysis of Variance for Hypothesis 2.

Analysis of Variance					Model File			model
Sig .F	F	df	Sig	F change	R ² change	R ²	R	
0.00	37.46	5	0.00	37.40	0.057	0.57	0.75	1
0.00	40.47	6	0.00	24.75	0.06	0.63	0.79	2

Table (8): Coefficients Table for Hypothesis 2.

Second model			First model			The independent variable:	The dependent variable
Sig	t	B	Sig	t	B		
0.40	0.84	0.08	0.18	1.34	0.14	Strategic Vision	risk management
0.020	1.89	0.19	0.03	2.18	0.21	Risk-Taking	
0.29	1.07	0.08	0.11	1.61	0.15	Creativity	
0.00	2.13	0.21	0.00	0.83	0.07	Initiative and Proactiveness	Strategic Thinking
0.00	4.48	0.37				Strategic Thinking	

The first model in Table (8) shows that the values (β) for risk-taking, initiative, and proactivity, with their corresponding (t) values, were statistically significant. However, the impact of strategic vision and creativity was not statistically significant. This confirms the significance of two paths of entrepreneurial leadership in the first model. In the second model, different (β) values for dimensions of entrepreneurial leadership, with their respective (t) values, were non-significant for strategic vision and creativity. However, the impact of risk-taking, initiative, and proactivity was statistically significant. Regarding strategic thinking, the (β) value was (0.3) at ($t=4.48$) with a significance level of ($\text{sig}=0.00$), confirming the significance of the regression in the second model. In the context of the above results, the null hypothesis (H02) for the second hypothesis cannot be accepted, but accepted the alternative one that says There is statistically significant impact, at a significance level of ($\alpha \leq 0.05$), for strategic thinking in enhancing the impact of entrepreneurial leadership with its dimensions collectively on risk management with its dimensions collectively in Jordanian commercial banks

14. RESULTS DISCUSSION

Firstly: The descriptive analysis results for the independent variable dimensions indicate that the relative importance levels for entrepreneurial leadership dimensions (Strategic Vision, Risk-Taking, Creativity, Initiative and Proactiveness) are all high. The researcher attributes this to the possession of leadership skills by employees at higher and middle management levels, enabling them to understand the current reality, envision the future, build and achieve strategic vision. These banks grant significant authority to their leaders to seize available opportunities, develop a spirit of initiative, proactiveness, and risk-taking. They also possess a comprehensive and flexible plan to handle risks, aligning with a study by Abu Al-Azz (2023) that highlighted the presence of entrepreneurial leadership dimensions in the leadership of Al-Azhar University.

Secondly: The results of the descriptive analysis for the dependent variable indicate that the relative importance levels for risk management dimensions (Risk Identification, Risk Assessment, Risk Response, Risk Monitoring) are all high.

This is attributed to the banks' focus on equipping their leaders to manage risks, having an organizational framework for risk management, and taking appropriate measures to identify, assess, respond to, and monitor risks. This aligns with a study by

Al-Mufiz (2023), which emphasizes the need for technical, administrative, and organizational requirements for risk management.

Thirdly: The analysis results for the moderated variable (Strategic Thinking) show that the relative importance levels for strategic thinking are moderate, indicating average attention to the absence of necessary requirements to facilitate the strategic thinking process. This includes an organizational culture supportive of strategic thinking and a clear vision in this regard. The results suggest that leadership does not provide opportunities for subordinates to practice strategic thinking during their managerial tasks, contradicting a study by Al-Khuboli (2023) that reported a positive and high evaluation of the level of strategic thinking practices.

Fourthly: The results also indicate the impact of entrepreneurial leadership on risk management. The findings show a significant relationship between entrepreneurial leadership and risk management. The dimensions of entrepreneurial leadership have a significant influence on risk management, indicating the commercial banks' interest in entrepreneurial leadership possessing a flexible strategic mind-set that adapts to changing circumstances. This is in line with a study by Al-Hawamdeh and Abdul-Mannaa (2019).

Fifthly: The results confirm the moderating role of strategic thinking in enhancing the impact of entrepreneurial leadership on risk management. Improving this impact suggests that these banks are inclined towards developing the strategic thinking skills of their employees. This allows them to freely express their opinions and ideas, actively contribute to strategic planning, and build future scenarios based on imagination and intuition. It enhances their ability to manage and confront risks, evaluate them, and minimize their impact, responding appropriately and transforming them into opportunities through continuous monitoring of environmental variables.

15. RECOMMENDATIONS

After reviewing and discussing the statistical analysis results, the researcher recommends the following to Jordanian commercial banks:

1. Promote Entrepreneurial Leadership for proposing creative ideas and implementing new initiatives to deal with risks.
2. Establish a flexible organizational structure that supports creativity, innovation, and enables achieving entrepreneurial objectives while dealing with calculated risks.
3. Regularly perform environmental analysis to identify opportunities, discover risks, monitor and present initiatives to face them, and transform them into opportunities.
4. Foster and develop a culture of initiative and proactiveness among employees to make bold decisions
5. Provide an attractive environment to attract creative minds, foster innovative practices, and utilize innovative methods to confront risks.
6. Implement specialized internal and external training programs to acquire skills and develop knowledge for employees in various approaches to anticipate future events.
7. Improve and enhance awareness of various strategic thinking dimensions and qualify employees to use them in their managerial practices, making them part of the daily routine.
8. Continuously improve and develop early warning systems and risk monitoring to handle emergency conditions. Prepare alternative plans ready for implementation and develop strategies to respond to risks effectively.
9. Enhance awareness of different strategic thinking dimensions and qualify employees to use them in their managerial practices.
10. Develop and enhance the strategic thinking skills of employees, making it an integral part of their daily routine.

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