

The Impact of Organizational Paradigm on Transformational Entrepreneurship: An Applied Study in the Banking Sector

Sarah Ibrahim Rashid Hussan Al-Shammari, Professor Dr. Qais Ibrahim Hussein Al-Zaydi
Business administration
Saraalshammari217@gmail.com

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ABSTRACT

This research aims to explore the impact of the organizational paradigm on transformational Entrepreneurship in the banking sector, focusing on the opportunities and threats faced by transformational leaders. The study addresses a primary question: what is the effect of implementing the organizational paradigm on the effectiveness of transformational Entrepreneurship in this sector, and what challenges and opportunities confront transformational leaders in this context?

To achieve the research objectives, a descriptive analytical approach was adopted, collecting responses from the research sample and statistically analyzing them to draw conclusions regarding the research hypotheses. Various statistical analysis methods were employed, including the questionnaire, measuring reliability and validity, frequency distribution, weighted mean, standard deviation, Pearson correlation coefficient, and simple linear regression. Additionally, fuzzy logic and a five-point Likert scale were used to assess the level of responses from the sample members.

The research yielded several findings and recommendations, the most significant of which is the increase in operational efficiency, as banks rely on the organizational paradigm to improve operational performance. This improvement allows leaders to focus on transformational tasks rather than being preoccupied with operational duties, enhancing their ability to identify strategic directions and processes within the organization, thus supporting the achievement of growth and expansion goals. The flexible organizational structure also plays a crucial role in enhancing the organization's ability to adapt to rapid market changes, contributing to the success of transformational Entrepreneurship.

Furthermore, organizational culture is considered a pivotal factor in supporting innovation and transformation, with technology playing an essential role in this context. Integrating technology into the organizational paradigm enhances efficiency and facilitates the achievement of transformational goals more effectively. In light of this, the most important recommendation of the research is to develop flexible organizational paradigms that enable organizations to respond swiftly to the challenges and opportunities available in the changing business environment.

Keywords: Organizational Paradigm, Transformational Entrepreneurship, Banking Sector.

1. Introduction

With rapid development, the organizational paradigm is considered a structural framework used to understand and guide the behavior of individuals and groups within organizations. It aims to organize processes, tasks, and resources to achieve specific goals efficiently and effectively. The organizational paradigm relies on a set of principles and foundations that determine how authority is distributed, roles and responsibilities are defined, and activities are coordinated. It can enhance the efficiency of banking operations and provide accurate insights into customer behavior and market trends, helping leaders make informed decisions and improve operational efficiency,

which contributes to organizational development through areas of transformational Entrepreneurship, including the domain of inspiration, the domain of ideal influence, and the domain of intellectual stimulation.

Researchers such as Sheldon (1980), Pfeffer (1981), and Gerry Johnson (1987) have indicated that the organizational paradigm represents a set of assumptions and beliefs that form a component of the culture in any organization. These assumptions are also expressed as "interpretive schemata," according to Scully and Johnson (1989), while the term "recipes" is used to refer to the prevailing assumptions within the industry, as noted in the works of Giniger Spender (1979) and Spender (1980).

This research seeks to explore how the organizational paradigm affects transformational Entrepreneurship styles in banks through an applied study that reviews changes in the decision-making process and identifies the opportunities and challenges faced by transformational Entrepreneurship in the context of the organizational paradigm (Johnston et al., 2022, p. 192).

The research focuses on the philosophy of transformational Entrepreneurship and explores the role that Entrepreneurship systems play in stimulating comprehensive environmental and social growth. First, it analyzes previous and current contributions to the literature on transformational Entrepreneurship, followed by a discussion of the current debate on the transformative power of Entrepreneurship and how it can be better utilized to achieve sustainable social and economic growth through various forms of Entrepreneurship and the interactions between entrepreneurial actions and functions at different income levels. From this perspective, this study contributes to contemporary literature on the transformative effects of Entrepreneurship by providing new insights into the role that Entrepreneurship systems play in transforming communities.

2. Research Problem and Questions:

In light of the rapid developments in work environments, transformational Entrepreneurship is considered one of the fundamental concepts that contribute to enhancing organizational performance and innovation. The banking sector today faces significant challenges related to how to integrate the organizational paradigm into transformational Entrepreneurship to improve institutional performance and enhance competitiveness. Transformational Entrepreneurship in this field requires adaptation to digital tools that offer innovative solutions; however, there is a lack of applied studies explaining how to achieve a balance between innovation and sustainability in the use of the organizational paradigm within decision-making processes in transformational Entrepreneurship.

The research questions are as follows:

What is the impact of the organizational paradigm on the effectiveness of transformational Entrepreneurship in the banking sector?

What organizational factors support or hinder transformational Entrepreneurship?

How can the organizational paradigm impede transformational Entrepreneurship in certain organizations?

What are the best organizational practices that can be adopted to enhance transformational Entrepreneurship?

It is essential to study the relationship between the organizational paradigm and transformational Entrepreneurship to understand how to improve institutional performance.

3. Research Hypotheses :

In light of the research problem, the following hypotheses can be formulated:

1. First Main Hypothesis:

There is an influence between the dimension of values in transformational Entrepreneurship.

There is an influence between the dimension of beliefs in transformational Entrepreneurship.

There is an influence between the dimension of assumptions in transformational Entrepreneurship.

There is an influence between the dimension of facts in transformational Entrepreneurship.

There is an influence between the dimension of standards in transformational Entrepreneurship.

2. There is an influence among the dimensions of the organizational paradigm on transformational Entrepreneurship.

4. Importance of the Research

- This research contributes to understanding how the organizational paradigm—representing the internal aspects of the organization—can be fundamentally used to support Entrepreneurship in making better strategic decisions, anticipating challenges, and developing a forward-looking vision that responds to rapid changes in the banking work environment.
- It provides insights into how to improve institutional performance by enhancing transformational Entrepreneurship.
- The research offers valuable information for leaders and decision-makers on how to design the organizational paradigm to support innovation and digital transformation.
- It assists organizations in adapting to rapid changes in work environments by understanding the relationship between the organizational paradigm and transformational Entrepreneurship.
- This research promotes a culture of innovation within organizations by presenting effective strategies.
- Furthermore, this research provides practical recommendations to help Entrepreneurship adopt the organizational paradigm as a tool to enhance their strategic capabilities and improve the overall performance of banking organizations, thereby contributing to increased innovation, operational efficiency, and achieving sustainable growth objectives.

5. Objectives of the Research

This research aims to explore the impact of the organizational paradigm on transformational Entrepreneurship in the banking sector, focusing on the opportunities and challenges faced by transformational leaders in banks. In light of this, the research objectives can be expressed as follows:

- To determine the relationship and impact between the dimensions of the organizational paradigm and the dimensions of transformational Entrepreneurship.
- To assess the challenges of the organizational paradigm in transformational Entrepreneurship by identifying the challenges and obstacles that transformational leaders may encounter when integrating the organizational paradigm into Entrepreneurship processes in banks.
- To measure the impact on institutional performance by studying how the application of the organizational paradigm affects the overall performance of banking institutions through improved efficiency and innovation in Entrepreneurship.
- To analyze the opportunities provided by the organizational paradigm for digital transformation in transformational Entrepreneurship and its role in enhancing the integration between digital transformation and transformational Entrepreneurship.
- To provide recommendations for organizations on how to develop strategies to improve their organizational paradigm in a way that supports transformational Entrepreneurship.
- To investigate how the impact of the organizational paradigm on transformational Entrepreneurship varies across different economic sectors.

6. Research Methodology

The descriptive analytical approach was adopted to achieve the research objectives by collecting and statistically analyzing the responses of the research sample members to arrive at answers to the research hypotheses.

7. Research Population and Sample

- **Research Population:** The banking sector was specifically selected, including (Baghdad Bank, Al-Taif Islamic Bank, Jihan Bank, Development Bank, and Al-Janoob Islamic Bank).

- **Research Sample:** A total of (130) questionnaires were distributed, with (120) returned. The number of valid questionnaires for measurement and analysis was (120).

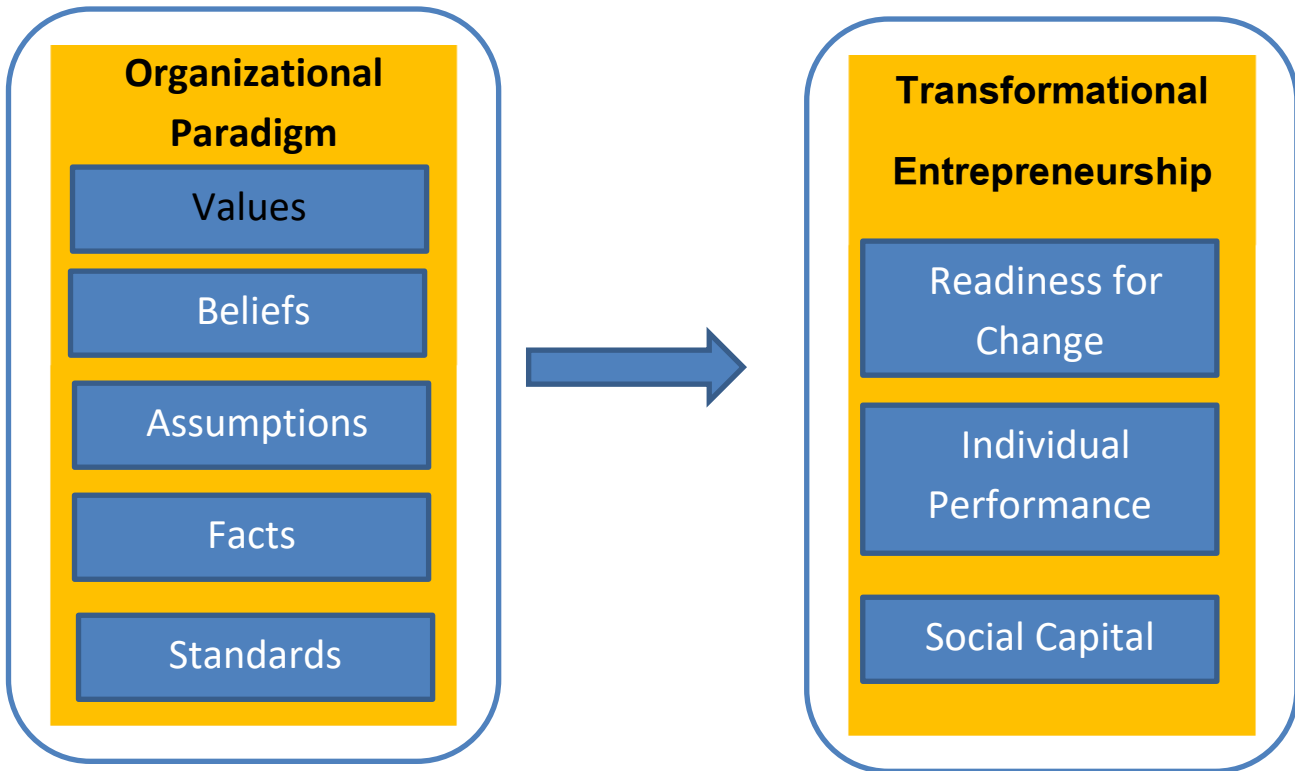


Figure (1) Hypothetical Paradigm of the Research
Source: Prepared by the Researcher

8. Analysis Methods

Statistical methods were employed, including (questionnaire design and measurement, reliability and validity coefficients of the questionnaire, frequency distribution, weighted mean, standard deviation, Pearson correlation coefficient, simple linear regression, fuzzy logic application, and the use of a five-point Likert scale to clarify the level of responses from the research sample members).

9. Hypothetical Research Plan

A hypothetical research plan paradigm was designed to illustrate the relationship and impact between the dimensions of the organizational paradigm and the dimensions of transformational Entrepreneurship.

- Theoretical Framework of the Research

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10. Concept of the Organizational Paradigm:

Some modern intellectual trends have sought to understand the concept of organizational culture through both its essential and behavioral dimensions. This is characteristic of the third definitional approach and what the research of the 1990s presented in attempts to study the culture of organizations as a mechanism for harmony between thought and action through what is known as the Cultural Web. This approach defined organizational culture as a result developed by the organization due to the interaction of its organizational paradigm (Paradigms) with its symbolic, behavioral, and material manifestations. The writings of Langham and Heracleou (1996: p. 485)

described the cultural web as a network of conceptual elements expressed by the organizational paradigm, represented by beliefs, assumptions, and a set of specific symbols for those elements. (Al-Dulaimi, 1998: p. 8)

The organizational paradigm is considered a framework or structure that represents the various components of the organization, such as its employees and departments. This paradigm provides a clear understanding of how the organization operates and manages its resources to achieve its goals. It also defines the relationships between different parts and establishes lines of communication and decision-making. Furthermore, it outlines how work is accomplished within the organization. (Mishra et al. 2023, p. 5)

Researchers such as Sheldon (1980), Pfeffer (1981), and Gerry Johnson (1987) used the term "organizational paradigm" (Paradigm) to express the set of assumptions and beliefs that constitute a component of culture in any organization. (Al-Dulaimi, 1998: p. 3)

The concept of the organizational paradigm is considered a structural framework used to understand and guide the behavior of individuals and groups within organizations. This paradigm aims to organize processes, tasks, and resources to achieve specified goals efficiently and effectively. The organizational paradigm is based on a set of principles and foundations that help determine how power is distributed, clarify roles and responsibilities, and coordinate various activities. (Mishra et al. 2023, p. 5)

11. Importance of the Organizational Paradigm in Developing Organizations

- **Diagnosis:** It provides a systematic framework for assessing the current culture of the organization. By analyzing the six elements, leaders can identify strengths, weaknesses, and potential areas for improvement in the prevailing culture.
- **Alignment:** The paradigm allows organizations to align their cultural elements with strategic goals and desired outcomes. Leaders can intentionally shape the culture to support their vision and strategies.
- **Change Management:** Understanding the cultural fabric is essential when implementing organizational changes. Leaders can identify cultural barriers that may hinder change and develop strategies to overcome resistance.
- **Cultural Transformation:** The paradigm helps guide efforts to transform the organization's culture by addressing cultural elements sequentially, enabling organizations to develop a culture that better reflects their values and goals.
- **Task Distribution:** The organizational paradigm defines how tasks are distributed among individuals.
- **Adaptation to External Changes:** It enables organizations to adapt to changes in the external environment.

12. Dimensions of the Organizational Paradigm

- A. **Values:** These represent the rational feelings about what should be done and reflect the shared values among members of the organization. They are principles and publicly debatable facts that guide employee behavior within various organizational contexts. (Shein, 1984, p. 3) (Al-Dulaimi, 1998, p. 14)
- B. **Beliefs:** These are the shared ideas regarding the nature of work and social life in the workplace. Beliefs represent important truths held by individuals and are interpreted through logic. In other words, beliefs are established and proven facts that allow individuals to form convictions. They derive their meaning from perceptions, knowledge, opinions, myths, illusions, and common superstitions among most community members. (Al-Attayah, 1993, p. 26) Thus, beliefs interpret values and represent the hidden aspect of values. (Baligh, 1994, p. 17)
- C. **Assumptions:** These are the basic beliefs assumed to be true without the need for proof. Some define them as indicators of beliefs, values, or unconscious feelings. They are implicit beliefs held by individuals about themselves, others, their relationships with others, and the nature of the organization they work for. (Johnsons et al., 1989, p. 41) (Wikins, 1983, p. 30)
- D. **Facts:** These are data and information considered reliable and accurate, used as a basis for decision-making within the organization. Some view facts as a set of values whose acceptance is subject to a series of analyses relevant to circumstances (time and place). (Baligh, 1994, p. 16)
- E. **Standards:** These are the rules, measures, guidelines, and protocols that individuals adhere to within the organization, determining how to behave in specific situations. Standards are crucial for ensuring consistency

and organization within the organization, as they set rules for rewarding desired behavior and penalizing undesirable behavior. (Narnanyane et al., 1993, p. 449)

13. Concept of Transformational Entrepreneurship

Transformational entrepreneurship is essential when there is a need for collaboration and interaction among individuals, organizations, and communities to leverage available opportunities and achieve broader progress. It contributes to improving community well-being by influencing political, administrative, social, and cultural aspects (a multidimensional impact), in addition to its effects on individuals, organizations, and communities (a multilevel impact). In other words, transformational entrepreneurship involves entrepreneurial activities that lead to significant transformations in industries and markets, as well as in cultural and social life, due to its interdisciplinary nature and its focus on challenge-based entrepreneurship. Transformational entrepreneurship is considered an alternative type of entrepreneurial activity that clarifies the major changes in society resulting from entrepreneurial actions while enhancing competitiveness and market performance. The term has become popular in academic circles.

Digital platforms are a form of transformational entrepreneurship because they bring about radical changes in society. Transformational entrepreneurship has evolved in response to the need to address global issues such as climate change and inequality. Jones and Mass (2019) suggest that transformational entrepreneurship is an effective means of aligning social goals with entrepreneurial activities, making it a distinct type of entrepreneurship focused on social issues, often occurring through education or learning programs. Dobson et al. (2018) used a transformational incubation program to understand how transformational entrepreneurs acquire knowledge through experiential learning.

14. Importance of Transformational Entrepreneurship

The importance of transformational entrepreneurship is increasing today, stemming from the following points: (Al-Ani et al., 2010, p. 28)

- **Job Creation:** Transformational entrepreneurship contributes to creating new job opportunities and enhancing managerial growth.
- **Enhancing Competitiveness:** It is a key element in boosting the competitiveness of economies.
- **Meeting Community Needs:** Transformational entrepreneurship helps meet diverse community needs.
- **Unlocking Personal Potential:** It aids in investing individual energies. (European Communities, 2003)

15. Goals of Transformational Entrepreneurship

Transformational entrepreneurial organizations aim to achieve a set of goals, summarized as follows:

- **Improving Current and Future Status:** Organizations aim to enhance the overall status of the company.
- **Self-Employment:** They provide entrepreneurs with job opportunities that meet workforce needs.
- **Increasing Income and Growth:** They seek to enhance overall income and contribute to growth.
- **Encouraging Local Manufacturing:** They support the manufacturing of local resources as final products for local consumption or export.
- **Producing More Goods:** They aim to increase production and open new markets.
- **Utilizing Modern Technology:** They emphasize the importance of using modern technologies in small industries to boost productivity. (Al-Obeidi and Al-Jarrah, 2014, p. 166)

16. Dimensions of Transformational Entrepreneurship

- A. **Readiness for Change:** Transformational entrepreneurship positively influences the organization's readiness for change. As previously mentioned, introducing transformational entrepreneurship does not only create social impacts but also leads to sustainable success for organizations, which implies sustainable success for employees as well. In other words, transformational entrepreneurship aims to improve employee performance, not only in task execution but also in adaptive and contextual performance (Pradhan et al., 2017). Task performance will improve as employees will be able to perform beyond what is required in their job descriptions, while adaptive

performance will be enhanced as employees manage transitions toward achieving managerial prosperity and social welfare. Additionally, contextual performance will be boosted through the demonstration of positive behaviors when facing new problems and overcoming new challenges.

- B. **Individual Performance:** Individual performance in transformational entrepreneurship refers to individuals' ability to achieve outstanding results and meet organizational goals through innovation and change. This performance depends on several factors, including:
- **Clear Vision:** The leader possesses an inspiring vision that helps individuals understand the direction they are heading.
 - **Motivation:** The leader motivates individuals by recognizing their efforts and rewarding them for their achievements.
 - **Personal Development:** The leader supports individuals' growth by providing opportunities for learning and development, enhancing their skills and capabilities.
 - **Collaboration:** The leader contributes to building a work environment that fosters cooperation and effective communication among individuals.
 - **Innovation:** Leaders encourage creative thinking and the presentation of new ideas, contributing to overall performance improvement.

Therefore, individual performance in transformational entrepreneurship is a key element in achieving positive change and innovation within organizations. (Chrisanty et al., 2021, p. 70)

- C. **Social Capital:** The role of cultural adaptation in shaping social capital and developing dynamic capabilities in organizations. According to the findings, aspects of cultural alignment (self-alignment and alignment with others) play a significant role in building social capital among managers. The results also showed that social capital significantly contributes to enhancing dynamic capabilities in organizations. (Torkzadeh et al., 2023, p. 16)

17. Relationship Between the Organizational Paradigm and Transformational Entrepreneurship

The relationship between the organizational paradigm and transformational entrepreneurship is a significant focus of this research. The organizational paradigm shows considerable potential for enhancing the capabilities of transformational entrepreneurs to make informed decisions based on big data and advanced analytics. It helps improve the efficiency of strategic decision-making, enabling entrepreneurs to focus on long-term goals and innovate solutions to complex problems. Additionally, the application of the organizational paradigm creates a wide range of opportunities for organizations. Transformational entrepreneurs need to rethink their visions, strategies, and operational processes to guide their organizations through emerging disruptions and uncertainties.

18. Research Procedures

▪ Construct Validity Testing for the Measurement Tool and Its Development

First: Description and Coding of the Measurement Tool: Describing the measurement tool, including its main variables and sub-dimensions, and coding it is one of the most important aspects of statistical analysis. This step facilitates the definition of variables and enhances the understanding of their analysis and testing procedures. English terminology will be used as the basis for coding the variables and their sub-dimensions to verify the availability of the main variables for this research. The study scales were coded, representing the independent variable (organizational paradigm), which includes five sub-dimensions: (values, beliefs, assumptions, facts, and standards), consisting of 25 items. In contrast, the transformational entrepreneurship variable includes three sub-dimensions: (readiness for change, individual performance, and social capital), consisting of 15 items. This approach simplifies statistical analysis and helps determine the nature of the relationship between the two variables based on the opinions of a sample of employees in private banks. All variables and dimensions for the current research were coded, as shown in Table (1).

Table (1): Description and Coding of the Measurement Tool

Research Variables	Dimensions of Research Variables	Statistical Code		Number of Items
Organizational Paradigm (OM)	Values	X	V	5
	Beliefs		B	5
	Assumptions		A	5
	Facts		FA	5
	Standards		N	5
Transformational Entrepreneurship (TL)	Readiness for Change	Y	RFC	5
	Individual Performance		IP	5
	Social Capital		SC	5

Source: Prepared by the researcher based on the questionnaire form.

Second: Testing the Normal Distribution of Data

This research relied on testing the normal distribution as it is a recognized statistical tool for describing the data of random variables, which tend to cluster around a central value. Additionally, it employed parametric methods related to statistical analysis, such as descriptive statistics, inferential statistics, and structural paradigm. This choice verifies the distribution of the data to determine whether it follows a normal distribution. Based on this, the appropriate type of statistical test can be identified, whether it is parametric or non-parametric.

Normal distribution is defined as a symmetrical theoretical distribution used to make comparisons between scores or data related to specific variables or to make other statistical decisions. This analysis was based on testing the (Skewness) and (Kurtosis) coefficients. The values of these coefficients are determined by the (± 1.96) threshold, which is the critical value for the standard normal distribution (Z) that serves as the cutoff point for accepting or rejecting the hypothesis, indicating whether the data is normally distributed or not. The sample size was (120) employees from a sample of Iraqi private banks. Table (2) shows the results of the normal distribution test for the study variables and dimensions.

Table (2): Results of the Normal Distribution Test for the Variables and Dimensions of the Research

Research Variables and Dimensions	Sample Size	Missing Values	Skewness	Kurtosis	Decision/Interpretation
Values	120	0	0.282	-0.577	The values of the skewness and kurtosis coefficients ranged between (± 1.96), which are within the acceptable standards, and additionally, the data does not contain any missing values.
Beliefs	120	0	0.235	-0.647	
Assumptions	120	0	0.093	-0.522	
Facts	120	0	0.075	-0.495	
Standards	120	0	-0.128	-0.479	
Organizational Paradigm	120	0	0.236	0.032	
Readiness for Change	120	0	0.449	-0.233	
Individual Performance	120	0	0.301	-0.559	
Social Capital	120	0	0.164	-0.672	
Transformational Entrepreneurship	120	0	0.378	-0.158	

Source: Outputs of the SPSS Program (V.28)

It is evident from the results (2) that the values of the skewness and kurtosis coefficients for the study variables, represented by (Organizational Paradigm and Transformational Entrepreneurship), are within (± 1.96). This indicates a normal distribution of the data. The skewness and kurtosis values for the independent variable, Organizational Paradigm, were (0.236, 0.032), while the skewness and kurtosis values for the dependent variable, Transformational Entrepreneurship, were (0.378, -0.158). This means that these data measure the study variables (Organizational Paradigm and Transformational Entrepreneurship), as all values are normally distributed. Additionally, there are no missing values for any of the study variables. Furthermore, there is high variability in the responses of the study sample regarding the items of the study variables. Given these results, parametric statistical choices will be relied upon.

Thirdly: Testing for Face Validity and Content Validity

Validity tests are among the most important tests for researchers as they determine the quality of the scale in achieving the measurement purpose. This includes testing the face validity of the scale, which refers to the extent to which the items of the scale are clearly understood, the directions and style of the scale, and how well they align with the context of the field being studied. This determines the quality of the scale and its various indicators. It also involves providing necessary suggestions and adjustments by a group of specialized experts regarding the details of the scale to ensure it possesses a high level of face validity. Content validity is defined as verifying the items in the tool to see if the content has been measured according to the traits being evaluated. It assesses the extent to which the items represent the intended variable, thus clarifying the relationship between the scale's content and the measured construct. Overall, content validity involves the content of the measurement items, their formulation, and how well they align with the field's requirements. A scale is considered to have valid content when the items adequately measure the structure of the scale.

Fourth: Testing Sample Size Adequacy

This type of test is used to determine whether the sample size is sufficient for analysis and to explore the relationships between variables. The conditions for sample adequacy are among the most important prerequisites for using confirmatory factor analysis. The (Kaiser-Meyer-Olkin) test, abbreviated as (KMO), was employed, which is an important tool for verifying the suitability of the data for statistical analysis. The value of this test ranges between (0-1). When it equals (zero), it indicates that the sum of the partial correlations is greater than the sum of the total correlations, suggesting that the regression paradigm is widespread and thus the use of this scale is inappropriate. Conversely, if the value of this measure approaches (one), it indicates that the correlation paradigm is compatible, and the factor analysis will have high credibility. The (KMO) value is considered acceptable when it is greater than (0.50). Regarding the correlation relationships between the variables, the (Bartlett's) test was used, which indicates that the correlation matrix is a single matrix, meaning that all correlation coefficients equal zero. If the correlation matrix is not a single matrix, the test is significant, thus fulfilling the first criterion of this test, as shown in Table (3).

Table (3) KMO and Bartlett's Test for Research Variables

Research Variables	Number of Items	KMO	Bartlett	Sig	Decision and Interpretation
The organizational paradigm	25	0.872	2580.481	0.000	Significance and Sample Size Adequacy
Transformational Entrepreneurship	15	0.893	1487.058	0.000	Significance and Sample Size Adequacy

It is clear from the results of Table (3) that the KMO test values for the study variables—(Organizational Paradigm and Transformational Entrepreneurship)—were (0.872, 0.893), respectively, which are greater than the significance level (0.05) and are considered good according to Kaiser's classification. The results also show that the

Bartlett's test values for the study variables (Organizational Paradigm and Transformational Entrepreneurship) were (2580.481, 1487.058), respectively, at a significance level of (0.000), which is less than the significance level (0.05). This indicates that the correlation matrix is not a single matrix. We can generally conclude from the above results that the sample size was sufficient and adequate, which is a good indicator for conducting subsequent statistical analyses.

Fifth: Evaluating the Quality of Study Measures Using Confirmatory Factor Analysis

This section explores the construct validity of the research measurement tool through the use of Confirmatory Factor Analysis (CFA) to match the quality of the research measures included in the questionnaire for each dimension of the research variables. This analysis is one of the applications of structural equation paradigm and is increasingly used in administrative studies. Among its benefits, the researcher can verify the validity of the internal factor structure of the adopted research measures. Additionally, it can provide evidence supporting the researcher's direction toward accepting a specific hypothesis. This analysis also identifies the set of effective items in measuring the variable and the error in measuring each item to determine its reliability. The statistical program (Smart PLS 4) was used to implement this method, and the acceptance of the measures used in the research and their suitability for conducting subsequent statistical analyses will be judged based on several indicators, as follows:

1. **Average Variance Extracted (AVE):** This is the sum of the squared loadings divided by the number of indicators (items), and the value is significant when it exceeds (0.50).

2. **Composite Reliability (CR):** This analysis is used to verify the reliability of all variables in the research paradigm. Values are considered acceptable if they are greater than or equal to (0.70).

3. **Cronbach's Alpha:** This concept generally refers to the ability of a tool or measure to provide similar results when re-applied to the same group of individuals or under similar conditions after a certain period. The Cronbach's alpha coefficient is a common method for estimating this reliability, where a scale is considered acceptable if the alpha value equals or exceeds (0.70). If the value is lower than that, internal consistency is considered weak and does not achieve an acceptable level of reliability. It can be said that the tools used in the study have sufficient stability, making them reliable for collecting and analyzing data related to the generative organizational paradigm.

The quality indicators related to the fit of the hypothesized paradigm allow for the acceptance or rejection of the paradigm. They enable verification of the structure of the main variables and their sub-dimensions and how well they form the dimensions adopted in the questionnaire. If the items have loadings exceeding the specified minimum allowable loading (0.50), this is understood as statistical acceptance of the item. If the value is lower than that, the researcher should take one of the steps: the first step preferably involves improving the fit quality according to the guidelines suggested by the Smart PLS 4 program for modification indices. The second step involves modifying or deleting items with loadings below (0.50), ensuring fit quality after each modification or deletion to enhance the paradigm's suitability for the empirical data. Since this study includes three main variables, the process of conducting this analysis will involve evaluating the confirmatory construct validity for them, as follows:

A. Confirmatory Factor Analysis for the Independent Variable: Organizational Paradigm

The independent variable, Organizational Paradigm, was measured through five sub-dimensions: values, beliefs, assumptions, facts, and standards, consisting of (25) items with (5) items for each dimension. Figure (1) shows that the standardized loading values for all items exceed (0.50), indicating acceptance of all items reflecting the structure of the Organizational Paradigm variable. To verify that the items of the Organizational Paradigm variable include five sub-dimensions, the fit indices in Figure (1) are compared with Table (4), which relates to the quality fit indices and structural equation paradigm, reflecting the harmony between the data collected from the questionnaire and the proposed structural paradigm of the Organizational Paradigm variable. The extracted quality fit indices were within the required standards for accepting the Organizational Paradigm variable scale, which can be adopted in this study, as shown in Table (4).

Table (4) Evaluation of the Quality of the Independent Variable Measure: Organizational Paradigm

Dimensions of the Independent Variable	Average Variance Extracted (AVE)	Composite Reliability (CR)	Cronbach's Alpha	Decision and Interpretation
Values V	0.625	0.893	0.891	All items of the Organizational Paradigm variable scale met the required standards for the quality fit indices.
Beliefs B	0.597	0.879	0.871	
Assumptions A	0.603	0.884	0.881	
Facts FA	0.568	0.864	0.865	
Standards S	0.629	0.889	0.891	

Source: Outputs of the Smart PLS 4 Program.

B. Confirmatory Factor Analysis for the Dependent Variable: Transformational Entrepreneurship

The dependent variable, Transformational Entrepreneurship, was measured through three sub-dimensions: readiness for change, individual performance, and social capital, consisting of 15 items with 5 items for each dimension. When compared to Table (5), which relates to the quality fit indices and structural equation paradigm, it shows the harmony between the data collected from the questionnaire and the proposed structural paradigm for measuring the Transformational Entrepreneurship variable. Additionally, the extracted quality fit indices fell within the required standards for accepting the Transformational Entrepreneurship variable scale, which can be adopted in this study, as shown in Table (5).

Table (5) Evaluation of the Quality of the Dependent Variable Measure: Transformational Entrepreneurship

Dimensions of the Dependent Variable: Transformational Entrepreneurship	Average Variance Extracted (AVE)	Composite Reliability (CR)	Cronbach's Alpha (CA)	Decision and Interpretation
RFC: Readiness for Change	0.622	0.892	0.890	All items of the digital passion variable scale met the required standards for goodness-of-fit indicators.
IP: Individual Performance	0.624	0.892	0.891	
SC: Social Capital	0.573	0.873	0.879	

Source: Outputs of the Smart PLS4 Program.

- Descriptive Statistics

First: Description, Diagnosis, and Measurement of the Dimensions of the Independent Variable - Organizational Paradigm

The independent variable is represented by the organizational paradigm, which was measured through 25 items based on responses from a sample of 120 observations. It was assessed through five sub-dimensions: values, beliefs, assumptions, facts, and norms. This section includes a description and diagnosis of the responses and their interpretation regarding the independent variable, the organizational paradigm, in terms of its measurement items and dimensions.

Second: Description, Diagnosis, and Measurement of the Dimensions of the Dependent Variable - Transformational Entrepreneurship

The dependent variable is represented by transformational Entrepreneurship, which was measured through 15 items based on responses from a sample of 120 observations. It was assessed through three sub-dimensions: readiness for change, individual performance, and social capital. This section includes a description and diagnosis of the responses and their interpretation regarding the dependent variable, transformational Entrepreneurship, in terms of its measurement items and dimensions.

- Hypothesis Testing:

This hypothesis will be tested using a simple linear regression analysis paradigm to determine the effect of the organizational paradigm on transformational Entrepreneurship, which can be expressed by the following hypothesis:

Testing the first main hypothesis: "There is a significant effect of the organizational paradigm on transformational Entrepreneurship."

Transformational Entrepreneurship = 0.040 + 0.926 (Organizational Paradigm)

It is evident from the results in Table (5) and Figure (2) that the calculated value of (F) reached (258.486), which was greater than its tabulated value (3.984) at a significance level of (0.05) and a confidence level of (95%). This indicates that the paradigm is valid for analysis. Additionally, the value of the adjusted coefficient of determination (R^2), which is a descriptive measure used to interpret the usefulness of the regression equation in estimating values, represents the proportion of the reduction in errors when using the regression equation. This means that approximately (.6840) of the variance in transformational Entrepreneurship is explained by the organizational paradigm that entered the paradigm, indicating the effect of the independent variable (organizational paradigm) on the dependent variable (transformational Entrepreneurship). The remaining value (0.316) represents variance explained by other factors not included in the regression paradigm. The results also indicate that the constant (α) implies that there is a presence of transformational Entrepreneurship amounting to (.0400), even if the organizational paradigm equals zero. The parameter value (β) indicates that a change of one in the organizational paradigm will lead to a change in transformational Entrepreneurship of (.9260). Furthermore, the statistic appearing as (0.000) in the outputs of the statistical system confirms a high and significant effect of the organizational paradigm on transformational Entrepreneurship. With this result, the first main hypothesis of the current study is validated, which states that "there is a significant effect of the organizational paradigm on transformational Entrepreneurship."

Table (6): Results of the Impact of the Dimensions of the Organizational Paradigm on Transformational Entrepreneurship.

Dependent variable	Dimensions of the Organizational Paradigm Variable			(t)	(R)	(R ²)	Adj (R ²)	(F)	Sig
Transformational Entrepreneurship	Values	(a)	1.037	5.649	0.657	.4320	.4270	89.780	0.000
		(β)	.5930	9.475					
	Beliefs	(a)	0.829	4.234	0.674	.4540	.4500	98.178	0.000
		(β)	.6520	9.908					
	Assumptions	(a)	.5740	3.571	.7850	.6170	.6130	189.832	0.000
		(β)	.7420	13.778					
	Facts	(a)	.8930	4.569	.6620	.4380	.4330	92.001	0.000
		(β)	.6030	9.592					
	Standards	(a)	.7960	4.187	.6910	.4780	.4730	107.935	0.000
		(β)	.6590	10.389					

	Organization al Paradigm	(a)	.0400	.2380	.8290	.6870	.6840	258.486	0.000
		(β)	.9260	16.077					
Number of accepted null hypotheses = 0 // Number of accepted alternative hypotheses = 6									
Tabulated value of (F) = (3.984) // Tabulated value of (t) = (1.984) // Sample size = (120)									

Source: Outputs from the (SPSS V.28) program.

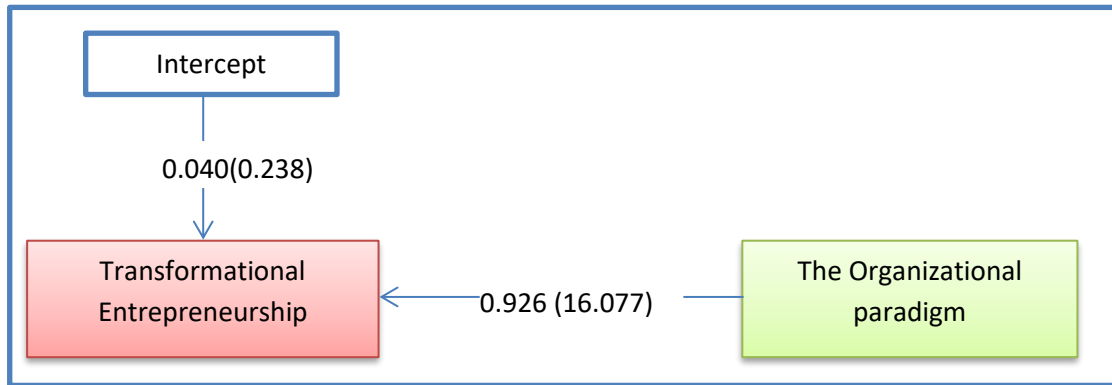


Figure (2) Results of the Impact of the Organizational Paradigm on Transformational Entrepreneurship

Source: Outputs from the (Smart PLS 4) program.

Secondly: Testing the First Main Hypothesis Using Multiple Linear Regression

This hypothesis will be tested using the Multiple Linear Regression analysis paradigm and the Stepwise method to determine the combined effect of the dimensions of the organizational paradigm on transformational Entrepreneurship, which can be expressed by the following hypothesis:

Testing the First Main Hypothesis: "There is a significant effect of the dimensions of the organizational paradigm collectively on transformational Entrepreneurship."

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$$

$$Y = -0.030 + 0.248X_1 + -0.161X_2 + 0.528X_3 + -0.014X_4 + 0.360X_5$$

$$Y = -0.057 + 0.200X_1 + 0.400X_3 + 0.327X_5$$

It is evident from the results in Table (6) and Figures (2) and (3) that:

1. Testing the First Main Hypothesis According to the Multiple Linear Regression Paradigm:

The calculated value of (F) reached (71.132), which is greater than its tabulated value (3.984) at a significance level of (0.05) and with a confidence interval of (95%). This indicates that the paradigm is suitable for analysis. Additionally, the adjusted coefficient of determination (R^2) was (.7470), meaning that the variance in transformational Entrepreneurship explained by the dimensions of the organizational paradigm collectively is significant. This suggests that there is an effect of the independent variable dimensions (organizational paradigm) on the dependent variable (transformational Entrepreneurship), with (0.233) representing the variance explained by other factors not included in the regression paradigm. The results also indicate that the constant (α) suggests the presence of transformational Entrepreneurship at a value of (.0300-), even if the dimensions of the organizational paradigm collectively equal zero. The parameter values (β) indicate that a change of one unit in the dimensions of the organizational paradigm collectively will lead to changes in transformational Entrepreneurship of (.2480, 0.161-, .5280, 0.014-, .3600) respectively.

2. Testing the First Main Hypothesis According to the Stepwise Method:

This method focuses on testing the influencing and non-influencing dimensions of the organizational paradigm variable. After removing the non-influencing dimensions, which are (beliefs, and facts), it is evident that the final paradigm relies only on the influencing dimensions: (values, assumptions, and standards). The calculated value of

(F) for the new paradigm reached (115.406), which is greater than its tabulated value (3.984) at a significance level of (0.05) and with a confidence interval of (95%). This indicates that the paradigm is suitable for analysis, suggesting a significant positive effect of the influencing dimensions of the organizational paradigm (values, assumptions, and standards) on transformational Entrepreneurship. The adjusted coefficient of determination (R^2) was (.7430), indicating that the variance in transformational Entrepreneurship explained by the influencing dimensions of the organizational paradigm is significant. This indicates that there is an effect of the influencing dimensions of the independent variable (organizational paradigm) on the dependent variable (transformational Entrepreneurship), with (0.257) representing the variance explained by other factors not included in the regression paradigm. The values of (t) extracted for the influencing dimensions of the organizational paradigm, which are (values, assumptions, and standards), were (3.730, 7.350, 6.143) respectively, all of which were greater than their tabulated value of (1.984). The results also indicate that the constant (α) suggests the presence of transformational Entrepreneurship at a value of (.0570-), even if the influencing dimensions of the organizational paradigm equal zero. The parameter values (β) indicate that a change of one unit in the influencing dimensions of the organizational paradigm will lead to changes in transformational Entrepreneurship of (.2000, .4400, .3270) respectively.

Table (7) Results of the Impact of the Dimensions of the Organizational Paradigm Collectively on Transformational Entrepreneurship

Source: Outputs from the (SPSS V.28) program.

Dimensions of the Organizational paradigm	Multiple Paradigm	Linear	Regression	Multiple Linear Regression Paradigm (Stepwise) Using the Method			
	(β)	(t)	Sig.	(β)	(t)	Sig.	Order of Dimension Entry
Values	.2480	4.236	.0000	.2000	3.730	.0000	3
Beliefs	-0.161	1.886-	.0620	-----	----	-----	-----
Assumptions	.5280	6.942	.0000	.4400	7.350	.0000	1
Facts	-0.014	0.200-	.8420	-----	----	-----	----
Standards	.3600	5.828	.0000	.3270	6.143	.0000	2
(a)	.0300-			.0570-			
(R Multiple)	.8700			.8650			
(R²)	.7570			.7490			
(R²) Adj	.7470			.7430			
(F)	71.132			115.406			
(F) Tabulated	3.984			3.984			
(t) Tabulated	1.984			1.984			
Sig	0.000			0.000			
Influencing Dimensions: (Values, Assumptions, Standards) Non-influencing Dimensions: (Beliefs, Facts)							

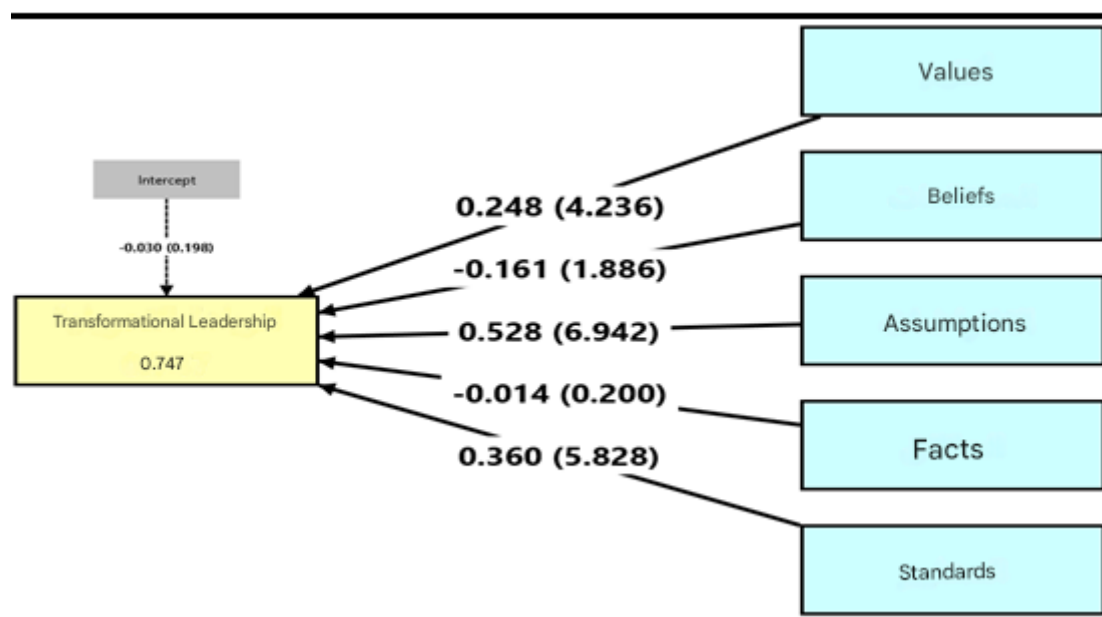


Figure (3): Results of the Impact of Organizational Paradigm Dimensions on Transformational Entrepreneurship
Source: Outputs of the Smart PLS4 Program.

- Using Fuzzy Logic Technique

First: Fuzzy Inference System (FIS) for the Organizational Paradigm Variable

To determine the level of availability of the organizational paradigm variable in the private banks under study more accurately, the researcher utilized fuzzy logic based on the core dimensions of the variable, which include (Values, Beliefs, Assumptions, Facts, Standards). Each dimension is rated on a scale from 1 to 5, using a five-point Likert scale. This rating was established based on (Minimum Response, Average Value, and Maximum Response obtained for each dimension), as shown in Table (8). To determine the level of availability of the variable and the rules governing it according to the Fuzzy Inference System (FIS), the programming language (Matlab R2013A) will be used for this purpose.

Table (8): Dimensions of the Organizational Paradigm

T	Dimensions of the Organizational Paradigm	Minimum Response	Average	Maximum Response
V	Values	1	2.760	5
B	Beliefs	1	2.828	5
A	Assumptions	1	2.828	5
FA	Facts	1	2.950	5
N	Standards	1	2.850	5
OP	Organizational Paradigm	1	2.843	5

Source: Outputs of the SPSS V.28 Program.

Second: Fuzzy Inference System (FIS) for the Transformational Entrepreneurship Variable

To determine the level of availability of the transformational Entrepreneurship variable in the private banks under study more accurately, the researcher utilized fuzzy logic based on the core dimensions of the variable, which include (Readiness for Change, Individual Performance, Social Capital). Each dimension is rated on a scale from 1 to 5, using a five-point Likert scale. This rating was established based on (Minimum Response, Average Value, and

Maximum Response obtained for each dimension), as shown in Table (9). To determine the level of availability of the variable and the rules governing it according to the Fuzzy Inference System (FIS).

Table (9): Dimensions of Transformational Entrepreneurship

T	Dimensions of the Organizational Paradigm	Minimum Response	Average	Maximum Response
RFC	Readiness for Change	1	2.583	5
IP	Individual Performance	1	2.617	5
SC	Social Capital	1	2.820	5
TT	"Transformational Entrepreneurship Variables"	1	2.673	5

Source: Outputs of the SPSS V.28 Program.

- Key Research Findings

1. Increased operational efficiency in banks that rely on the organizational paradigm to enhance work efficiency, allowing entrepreneurs to focus on operational tasks and thus achieve growth and expansion goals.
2. The organizational paradigm assists transformational entrepreneurs in banks by providing accurate data and in-depth analyses, enabling them to make more effective and flexible decisions to adapt to market changes and customer needs.
3. The organizational paradigm contributes to providing insights into potential banking risks through predictive paradigms, helping entrepreneurs avoid crises or handle them effectively.

- Key Research Recommendations

1. Effectively develop transformational entrepreneurs in banks and enhance communication and interaction between transformational entrepreneurs and employees.
2. It is recommended to train employees through training programs to enhance their skills in dealing with organizational changes.
3. Encourage a culture of innovation and development in banks by providing a work environment that supports new ideas to keep up with changes in the work environment.

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