

The Role of Learning Behaviors in Explaining the Relationship between Employee Orientation and the Performance of Banking Service Recoveries (Analytical Study).

¹Bashaur Saad Dawas

ABSTRACT--The present study aims to explore the relationship between employee orientation and the performance of banking service recoveries throughout the mediator role of learning behaviors from a sample of workers in governmental banks in Al-Muthanna Governorate (Al-Rashid Bank, Al-Rafidain Bank, the Real Estate Bank, and the Agricultural Bank). In addition, the sample of the present study was 137 workers with differences in their academic achievement and manageable positions. This research has been conducted based on major hypotheses that are branched into other hypotheses. The study has used to test the hypotheses, which is based on a set of suitable statistical tools represented by confirmatory factor analysis and structural modeling equation. The findings showed a set of conclusions and recommendations, one of the most important which was exploring the relationship between employee orientation and banking service recoveries, as it has a great importance not only because of its importance in the competitive advantage issues but also to help other workers to find solution to keep the new and existing customers. Hence, keeping the existing customers represents one of the major factors.

KEY WORDS—Learning Behaviors, Employee Orientation, Performance of Banking, Service Recoveries.

I. INTRODUCTION

Satisfying customers and their loyalty in banking sector is seen as a major factor in order to achieve the work goals and enhance the ability to stay working. In addition to that, most of the service organizations already know that enhancing the performance of service recoveries does not only compared with the ability of treating the problem and provide the chance to this treatment but it needs to a major element affects all the factors for instance motivating for achievement. Furthermore, motivating for achievement represents by goal orientation that is adopted by the workers and also it expresses the persons' favorites in achieving certain tasks.

Moreover, the workers varies in directing their goals, some have directed their goal towards learning throughout the desire to acquire skills and knowledge and others who have directed their goal to avoid the performance throughout the desire to proof the self-efficacy as well as get a good evaluation. And some others have directed their goal to avoid the performance that represented by the desire to be isolated from other performing cases feeling afraid from disappointment incompetently.

¹College of Administration and Economics, Al-Muthanna University, Iraq.

The study has conducted to shed the light and exploring the natural relationship between the employee orientation and the performance of service recoveries throughout considering the learning behaviors as a behavior way to change the relationship between the employee orientation and the performance of service recoveries. However, the study expects that by directing the goal of the workers encourage the workers in different levels on performing the service recoveries throughout practicing the learning behaviors. Hence, the study is divided into four chapters; the first chapter addresses the scientific method. The second chapter is devoted to present the theoretical framework for the study variables. The third chapter addresses the conceptual framework for the research. And chapter four is concerned on the conclusions, recommendations, and suggestions.

II. The Methodology of the Study

First: The Problem of the Study

Today, banks in contemporary countries strive to provide exceptional quality for their customers in order to achieve success in an increasingly competitive business environment ((Karatepe , 2006) . Unfortunately, the service is vulnerable to abuse due to the potential failure of service that customers may encounter regularly between periods that the occasional delivery of the service violates their expectations. Furthermore, service failures are often caused by front line operators (Boateng & Agyemang, 2015: 119. However, since the human factor is present in the interaction with customers, failures are often an inevitable part of the service delivery process (Karatepe, 2006: 39). In addition, service failures and poor response to recovery contribute to reducing customer satisfaction and loyalty for the service provided, and as a result, is reflected in the effectiveness of bank business and growth in the market. Although complaints from customers who are not satisfied with the services are detrimental to the reputation and image of banks, responsible banks will recover the service in a proactive manner in the face of service defects (Lin, 2010). The ability of service providers and their skills in service recovery is a key factor in performance service organizations and their success. Despite the many studies dealing with the importance of performing service recovery, that there is still a clear lack of empirical research on factors that may specifically performing service recovery (Babakus et al., 2003; Karatepe, 2006). Hence, the current study came to address this knowledge gap by highlighting the factors that affect the performance of service recovery that represented by the goal oriented workers. Little is known about the influence of the workers 'goal orientation on the performance of Front line employees' recovery. The study problem can be translated more precisely by asking:

1. Does the goal orientation of workers affect the performance of banking service recovery?
2. Do learning behaviors explain the relationship between the goal orientation of employees and the recovery of banking service?

Second: The Importance of the Study

1. The Iraqi banking industry is bustling with the intensive competition to attract customers from the existing private banks in the country. And the governmental banks seek strongly on strategies that help them to meet the customers' expectation for instance approving the electronic banking services and techniques and the method in order to help in the services' quality. In addition to that, the banking service recoveries subject can help as a tool to improve the quality in order to achieve the quality of the service better than the current service. However, the service recoveries establish the continuing improvement culture and its management. Hence, the study subject

which is the factors that affect the performance of service recoveries considered as one of the subjects that deserves the attention in the Iraqi banking environment.

2. This study can be useful for banking policy makers or HR department managers in banks. The sample of this study is to formulate their opinions about the policy formulation or the necessary administrative procedures that match and finally enhancing the employee orientation or the learning behaviors to enhance the performance of service recoveries.

3. This study can also direct the specialist researchers in services marketing management to the importance of employing the concepts of organizational behavior and human resources management in strengthening ways to address the failure of service delivery. Hence, the present study considered as one of the first studies that sheds light on the role of the oriented aim of workers in performing banking service recoveries through learning behaviors.

Third: The Objectives of the Study

The study includes a set of objectives that can be summarized as follows:

1. To determine the types of target orientation prevailing among workers in banks the sample of the study.
2. To explore the level and type of learning behaviors prevalent from workers in the banks that is the research sample.
3. To determine the level of the performance of service recoveries among bank employees the sample of the study.
4. To test the effect relationship between goal orientation variable and learning behaviors.
5. To test the effect relationship between the learning behaviors variable and the performance of service recoveries.
6. To choose the mediating role for learning behaviors between goal orientation and the performance of service recoveries.

Fourth: The Society of the Study and its Sample

The society of the study represents all the operating governmental banks in Al-Muthanna Governorate that includes Al-Rafidain Bank (Semawa Branch), Al Rashid Bank (Sawa Branch), Estate BANK, and Agriculture Bank. In addition to that, the sample of the study were represented by a group of individual who are working in these banks with difference in both of their levels and professionalism as well as varied their academic achievement. The size of the sample were (137) workers. Furthermore, 150 form were distributed and got (137) valid form for the statistical analysis. However, this means that the percentage of valid forms for analysis was (91%) according to table (1) which provide a detailed explanation about the characteristics of the sample of the study from the practical side.

Table (1) The Characteristics of the sample of study

| N | Veriabli es | Target Groups | Total of Frequenci es | Percentage% |
|---|----------------------------------|-----------------------------|-----------------------------|-------------|
| 1 | Gender | Male | 81 | %59 |
| | | Female | 56 | %41 |
| | | Total | 137 | %100 |
| 2 | Age | Less than 25 years | 5 | %4 |
| | | 26-35 | 58 | %42 |
| | | 36-45 | 42 | %31 |
| | | 46-55 | 25 | %18 |
| | | More than 55 years | 7 | %5 |
| | | Total | 137 | %100 |
| 3 | Qualifi cation | Diploma | 57 | %41.6 |
| | | Bachelor | 64 | %46.7 |
| | | High Diploma | 1 | %0.7 |
| | | Postgradu ate Studies | 2 | %1.5 |
| | | Others | 13 | %9.5 |
| | | Total | 137 | %100 |
| 4 | Number of years of service | Less than 5 years | 19 | %14 |
| | | 6-10 year | 44 | %32 |
| | | 11-15 year | 22 | %16 |
| | | More than 16 | 52 | %38 |
| | | Total | 137 | %100 |

Fifth: Research Hypotheses and Hypothetical Model

1. The Research Hypotheses: this research includes four major hypotheses that can be explained as it shown below:

The First Major Hypothesis: there is a direct and effective relationship between the employee orientation and learning behaviors. And this hypothesis is divided into three sub-hypotheses:

1- The first sub-hypothesis: there is a direct and effective relationship between learning orientation and learning behaviors for example (exchange information, the experiment, searching for feedback, and discussing mistakes).

2- The second sub-hypothesis: there is a positive directed and effective relationship between performance orientation and learning behaviors for example (exchange information, searching for feedback, and negative with the experiment, and discussing mistakes).

3- The third sub-hypothesis: there is a negative directed and effective relationship between directed the goal to avoid performance and learning behaviors for example (exchange information, the experiment, searching for feedback, and discussing mistakes).

The Second Major Hypothesis: there is a directed and effective relationship between learning behaviors and performing the service recoveries.

The Third Major Hypothesis: there is an indirect and effective relationship between the employee orientation and performing the service recoveries throughout the mediator role of learning behaviors. The third major hypothesis is divided into the following hypotheses:

1. The first sub-hypothesis: there is an indirect and effective relationship between the employee orientation and performing the service recoveries throughout the mediator role for exchanging information.

2. The second sub-hypothesis: there is an indirect and effective relationship between the employee orientation and performing the service recoveries throughout the mediator role for the experiment.

3. The third sub-hypothesis: there is an indirect and effective relationship between the employee orientation and performing the service recoveries throughout the mediator role to search for feedback.

4. The fourth sub-hypothesis: there is an indirect and effective relationship between the employee orientation and performing throughout the mediator role to discuss the mistakes.

Second: Hypothetical Research Model: according to the research problem and its objectives, it is prepared a hypothetical diagram that explains the natural relationship between the employee orientation and performing the banking service recoveries throughout the mediator role for learning behaviors. Figure (1) explains that as follows:

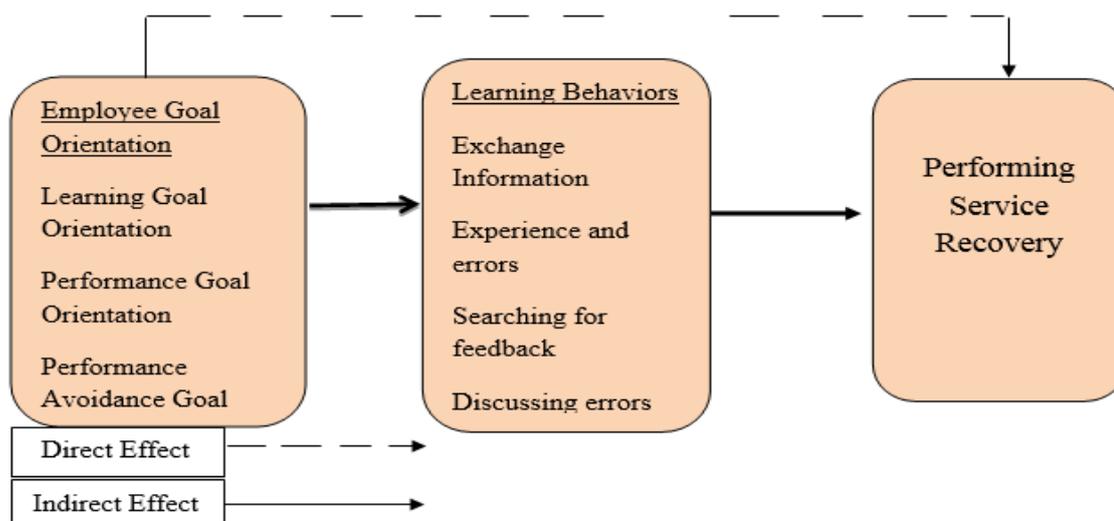


Figure (1) Research hypothesis

III. Theoretical Framework

First: Goal Orientation

1-Goal Orientation Concepts

The concept of goal orientation appeared at the end of 80s from the last century and specifically in the literature of educational psychology and psychology of growth (VandenWalle et al., 2001: 629) , and specially when the scientific basics developed for this concept in organizational context in the middle of 90s (Webb, 2012: 12). In addition, for clear conception about goal orientation, it is important to know the meaning of Goal. The goal is the desire or special thing that the individuals in the organizations aim to achieve it (Abbody, 2007: 27).

Furthermore, in spite of finding light differences between the researchers' views towards the goal orientation but it often has the same meaning (Elliot, 1999: 151). However, the concept of goal orientation is the idiom that usually repeats the explanation of reasons that makes the person do the task or achieves certain goal (Veiga & Turban, 2014: 195). In addition, there are researcher who addresses the concept of goal orientation as it is mental concept that the individuals used for achievement cases, and as a result it affects on how to deal with their tasks and how to explain and get the responses for achievement cases (Janssen & Yperen, 2004; Pieterse et al., 2011).

Moreover, it is shown that goal orientation is the concentration of individuals or organizations on tasks and the final results for these tasks that already support the concentration of desires that is done by these tasks instead of the same tasks that affects all the individuals and originations. Hence, the goal orientation plays an important role in the individuals' life, the matter that is impossible for the individual to be without a certain goal.

2-Dimensions of Goal Orientation:

Dweck suggested for the first time that individuals have two kinds of favorites of goal orientation in achievement cases which are directing the learning and performance goal (Dweck, 1986). Recent studies on individuals' level have proved that the goal orientation does not represent by just two but there are three dimensions of goal orientation (learning goal orientation, performance goal orientation, and avoiding performance goal orientation) (VandeWalle et al., 2001; McKinney, 2003; Porath & Bateman, 2006; Wang & Takeuchi, 2007; Bayless, 2009; Edwards, 2010; Gong et al., 2013; DeGeest, 2014; Mehta et al., 2015).

a. Learning Goal Orientation

Learning goal orientation can be describes as the individuals' desire in developing himself throughout acquiring skills and new abilities, improve his self-efficacy, and mastering new situations (Ahmed et al, 2018: 26). In addition, learning goal orientation is the individuals' desire in developing new skills and choosing the difficult tasks as well as searching for new chances that facilitate to the individual acquiring skills and new knowledge (Woods, 2015: 9). Furthermore, individuals who have high educational goal orientation may prefer the challenges and difficult tasks and they have high ability to continue facing the failure and positive emotional orientation towards learning and enjoy to achieve certain tasks (Elliot & Harackiewicz, 1996: 462).

b. Performance Goal Orientation

The performance goal orientation can be described as the individuals' desire to proof his self-efficacy and get a positive evaluation (Ahmed et al., 2018: 27). Performance goal orientation is known as the ability to show the self-efficacy and ability according to other individuals and the ability to perform (Kim, 2012). In addition, individuals who have directed their performance goal a lot in order to show to show the ability in achieving tasks (Lawson, 2005: 7). However, we can notice that these individuals are searching for situations that increase the chance to show their high ability in understanding the performance that is the result of the ability instead of the effort, and for that they prefer as it is expected to do strategies and tasks that have low effort compared with the individuals that are lower than in directing their performance (Pieterse et al., 2011; 155).

c. Avoiding Performance Goal Orientation

Avoiding Performance Goal Orientation is defined as a tendency for individuals to avoid doing a new task or learning a new skill or participate in any activity that might make him appear incompetent to other individuals.

Individuals with High levels of performance avoidance have a tendency to refrain from performance cases for fear of incompetence or feeling a negative assessment (Woods, 2015; 11). The researchers believe that the goal of avoiding performance is to strive for individuals to avoid making mistakes and criticizing them instead of actively seeking to achieve good performance. And like this, the approach leads to a tendency to avoid challenges or uncertainties that pose a risk to the work of individuals. However, instead of that, the individual prefers actions with high chances of success as well as sharing risk-free information (Gong et al., 2011: 830). Individuals with a high level of goal-avoidance focus also on tasks, but focusing them on avoiding mistakes and failures (Edwards, 2010).

Second: Learning behaviors

1- Learning behaviors

Researchers in various scientific fields were interested in the study of human behavior, whether it is related to the study of behavior of individuals or the behavior of organizations, who seek to know the different types of behaviors that individuals do it by dealing with others inside and outside the organizations in which they work (Al-Ubaidi, 2015; 42). Behavior is defined as the study of the behavior of individuals and groups within organizations (Heath& Sitkin, 2001; 44). learning behavior is defined as a series of behaviors that enable a worker to build and motivating his work behavior by setting goals, monitoring progress and practicing new behavior required and reward the person for achieving the goal (Kurdi, 2011; 34).

Staff learning behavior is a key element as it relates directly to obtaining competencies that related to work by absorbing skills and knowledge so that employees deepen their level of experiments. And in general, employee learning behavior is essential to improving performance (Hahn& Mathews, 2018; 4). Learning behaviors consist of activities that group members undertake and through which the group obtains the data that allows it to adapt and improve, and it is also a continuous process of contemplating and work (Loreiro, 2018; 1). Hence, it can describe learning behaviors and learning activities as a certain behavior that leads to change in knowledge and behaviors (Mat, 2016; 53).

2-Types of learning behaviors:

Numerous studies have addressed the definition and identification of learning in organizations and shed the light on exploring it from different dimensions. There are several main dimensions to learn about learning behaviors, which are represented in four dimensions in this general framework as essential aspects of learning.

a - Information exchange

That exchanged information between individuals working in organizations is an important element in the formation of culture, And when an individual feels that others are taking care of him by providing him with information, he will generate himself with motivation or strong social formation to reality by reducing divergent interpretations (Al -Sehbani, 2016; 32). However, this works as members Team together, communicate and exchange knowledge, and convert their intuitive views into frank concepts as well as influence one another towards a unified interpretation of their team's mission (Kostopoulos et al, 2011; 7). And throughout sharing information,

members do not only improve their competency but also achieve different sides of skills and knowledge to take on the team's tasks (Gong et al., 2013: 83).

b - Experience

The experience is the philosophical basis. And that the individual's knowledge and experience is derived from their experience in the real world. Experience refers to the senses of individuals, their actual perception and the way in which they interact with the physical and social environment (Gao, 2012; 60-61). The experience is that the individual's internal self-responses (sensations, feelings and cognition) and behavioral responses triggered by relationship-related to commercial (Hoffman & Novak, 2017; 12). In addition, the experience can influence the way the individual adapts with experiment as it affects the acquisition and interpretation of new information (Miner & Mezas, 1996: 91).

c - Searching for feedback

The feedback on the effectiveness of individual behavior was seen as essential for learning and motivation for the organization oriented towards performance (Ilgen et al., 1979; 349). Furthermore, this will be done by providing management with important and useful information in taking decisions ((Muhammad, 2016; 181). It is also mean that the information that an individual obtains regarding the effect of his behavior. There are many factors that can facilitate and confer this process and some of which are part of an individual's learning in the organization itself (for example, rewards systems, information systems, resource allocation systems, and strategic planning systems (Crossan et al., 1999: 534). In addition, Reverse feeding is also seen as a necessary element in mission environments by those individuals who stress the importance of needs in order to respect and self-achievement (Ilgen et al., 1979: 350).

d - Discussion of Errors

It is a discussion of errors or unexpected results from the actions that the team is dismantling in his plans and made changes. Accordingly, team members should test the assumptions and discuss differences in opinion in public and not private or outside the group (Edmonson, 1999: 553). It must discover what went wrong in order to avoid this error next time (Lipshitz et al., 200). Errors have been widely defined as unintended deviations from goals and reality standards and codes of conduct, or real values. In addition, we can learn from mistakes through open communication about errors and eliminating the threat of negative consequences for errors such as embarrassment and punishments (Guchait et al., 2016: 4-5).

Third: Performing Service Recoveries

1-The concept of performing service recoveries

Service recovery has received much attention in administrative literature over the past 20 years (Doh, 2013:8). In addition, it was identified as a strategic issue in Service Marketing Literature (Ashill et al., 2005; 293). Also, it can be one of the fields to keep the experienced employees (Piaralal et al., 2014: 524).

Before clarifying the performance of service recoveries, it must be mentioned what the term service recovery means which is the process of recovering the procedures and activities of the service organization and its employees to correct, amend, and restore the loss faced by customers. Examples of repair efforts include refunds

and price discounts and upgraded services or free products or services, apologies and recognition of the problem (Hess et al., 2003: 129).

As for the concept of performing service recoveries, it is the process of dealing the individual with a situation where the customer has experienced a failure in the customer Offer of the organization by providing customers with explanations about service failures, apologies, problem solving, provided rewarded offers, and gently dealing ((Sparks & Kennedy, 2001: 210). There are others who believes that the concept of performing service repairs is a well thought out and clearly planned process for customer return that are affected to a state of satisfaction with the organization after the service or product fails to fulfill, and is seen as a means to keep the customers after failure(Chu, 2007; 13). The performance of service recoveries is closely related to employee behaviors that deal with the service employee of customers who deal directly with customer complaints for repair customer satisfaction and loyalty after service failure (Helaly et al., 2015: 6; Liao, 2007: 476).

2-The importance of repairing the service

Performing service recoveries is the primary way to retain customers and reduce the costs that are associated with deviation customers and bad talk. Furthermore, if the customers are satisfied when dealing with their complaints, dissatisfaction and possibility can be reduced to increase the buyback. Moreover, effective handling of complaints may have a significant impact on retention the customer and customer satisfaction and loyalty achieved (Boating & Agyemang, 2015: 121). Performing the service recoveries is not determined only through successful customer repairs, but also by helping employees to recovry from the frustration that occurred during repair cases (Ying & Hue, 2015: 2).

Service recovry is important given that the experience of poor services usually leads to customer turnover into a provider for another service, which causes a loss of the customer's permanent value. Good service repairs can lead to customers' satisfaction, enhance profits, and avoid negative oral publicity. However, Bad repair that is bad leads to the loss of the organizations revenue by converting the customer to another service provider (Mousawi, 2017: 46).

In addition, it appears that the customers who participate in the service repair process that includes their self-service technology are more comfortable to repair the service. This means that the greater the employee's effort, the more performance) Chang et al., 2013: 197). Many researchers focused on service recoveries to examine the impact of service failures and repairs on customer evaluation and their behavioral intentions. The reason is that more managers understand that keeping an existing customer will be more profit from getting a customer. Effective service repair or complaint handling would be helpful in maintaining the customer retention rates (Rungting et al., 2009:584).

IV. Practical framework

First: Description of Scales

The study tool includes three main parts: the goal orientation of the workers, the learning behaviors, and the performance of a recovry Service, and Table No. (2) provides an explanation about each variable and each dimension and indicates the source of obtaining the scale and number of points for each dimension:

Table (2) Coding and characterization

| Variable | Dimension | Number of Phrases | Symbol | The source |
|-----------------------------|---|-------------------|--------|--------------------------|
| Employee goal orientation | 1.Learning goal orientation | 5 | L | VandeWalle 1997 |
| | 2.Performance goal orientation | 4 | P | |
| | 3.precovryance avoidance goal orientation | 4 | A | |
| Learning Behaviors | 1.exchanging Information | 3 | I | Gong et al., 2012 |
| | Experience | 3 | E | Savelsbergh et al., 2009 |
| | 3.Searching for Fedback | 4 | F | |
| | 4.Discussing errors | 3 | R | |
| Performing Service Recovery | One-Dimnsion | 5 | R | Rod & Ashill, 2009 |

Second: Testing the Study Measurement Instrument

The current study relied on the questionnaire (Questionnaire) as a basic data collection tool. This tool depends on fifth Likert scale Disagree strongly -to- Strongly agree. Because of the importance that the measuring instrument occupies in any analysis study, it is necessary to conduct the following tests to ensure the accuracy and correctness of the data obtained. The study was conducted the honesty tests (apparent honesty, and constructive honesty), as well as the stability test. Regarding apparent honesty, the two researchers presented the measuring instrument to a group of arbitrators specialized in the field of business administration (Appendix 1). As for the confirmatory constructive honesty test, the study used the confirmatory factor analysis (CFA) by using (AMOS) program. The results demonstrated the reliability of the conceptual structures for all measures. It was found that all indicators of conformity quality were within the acceptable limits, as shown in Table 3

Table (3) Quality Indicators for the Search Variables

| No. | The Indicator | Quality of Conformity Role | Goal Orientation Scale | Learnin g Behaviors Scale | Service Recovery Scale |
|-----|---------------------|----------------------------|------------------------|---------------------------|------------------------|
| 1 | X ² / df | Less than 5 | 1.62 | 1.43 | 1.69 |
| 2 | GFI | More than 0.90 | 0.91 | 0.92 | 0.98 |
| 3 | NFI | More than 0.90 | 0.88 | 0.90 | 0.98 |
| 4 | CFI | More than 0.95 | 0.95 | 0.97 | 0.99 |
| 5 | RMSEA | Between 0.05-0.08 | 0.07 | 0.06 | 0.07 |

| | | | | | |
|---|-------|----------------------|------|------|----------|
| 6 | RMSEA | Between 0.05-0.08 | 0.07 | 0.06 | 0.0 7 |
|---|-------|----------------------|------|------|----------|

B. The stability of the study measurement instrument

The study also conducted the stability test of the study parameters, and the results used an internal consistency according to Alpha Cronbach test. If the size of the measurements is between (0.84- 0.79) and it is statistically acceptable in administrative and behavioral research because its value is bigger or equal to (0.70).

Third: Statistical description

The current paragraph deals with the statistical description of the variables and dimensions of the basic study through the use of Arithmetic averages and standard deviations. The table shows that the general mean for a variable of workers' goal was (3.67) and with a (high) answer level. In addition, if it got after the goal of learning on general arithmetic average was (3.87), with a standard score (1.037) which is within (high) response level. And after the objective of performance obtained a general arithmetic average was (3.85) and a standard deviation was (1.037) which is included (high) answer level. After heading to avoid performance, it got a general arithmetic average of (3.30) a standard deviation was (1.188) and it was within (high) response level.

Table 4 also shows that the general mean for the variable learning behaviors was (3.70) Benchmark standard was (1.069) and the answer level was (high). After the exchange of information, it got an average by general mean reached (4.05) and a standard deviation was (1.051) which is within (high) response level. Furthermore, after the experiment obtained a general mean and was (3.80) and a standard deviation was (1.039) which is within a level answer (high). After looking for the reverse feedback, it got a general mean which was (3.37) and Benchmark standard is (1.090) and it was within (high) response level. After discussing the mistakes a general mean got an average of (3.61), and a standard deviation was (1.096) with an answer level (high). Table (4) also shows that the general mean for the variable of service recovery performance was (3.96) and standard deviation was (1.023) which was within (high) level.

Table (4) Arithmetic Averages, Standard Deviations, the Relative and Ordinal Importance of the Variables and the Main Dimensions of the study (N = 137)

| Variable or Dimension | Arithmetic Averages | Standard Deviation | Response level | Relative Importance | Order |
|---|---------------------|--------------------|----------------|---------------------|--------|
| 1- Employee goal Orientation | 3.67 | 1.087 | High | .73 | Third |
| - Learning goal orientation | 3.87 | 1.037 | High | .77 | First |
| - Performance goal orientation | 3.85 | 1.037 | High | .77 | Second |
| -Performance avoidance goal orientation | 3.30 | 1.188 | High | .66 | Third |
| 2- Learning behaviors | 3.70 | 1.069 | High | .74 | Second |
| -Exchange Information | 4.05 | 1.051 | High | .81 | First |
| -Experience | 3.80 | 1.039 | High | .76 | Second |
| -Searching for feedback | 3.37 | 1.090 | High | .67 | Fourth |

| | | | | | |
|--------------------------------|------|-------|------|-----|-------|
| -Discussing errors | 3.61 | 1.096 | High | .72 | Third |
| 3- Performing service recovery | 3.96 | 1.023 | High | .79 | First |

Significance of Variables and Major Dimensions of the Study

Forth: Hypothesis Testing

In order to complete the study's hypothesis test requirements, this paragraph includes a test of relationships of direct and indirect influence between those variables, and for the purpose of testing the direct and indirect influence relationships (median model), the two researchers used the program (Amos, V23) And adopted from it the modeling of the equation (Structural Equation Modeling).

Direct Impact hypothesis testing:

This paragraph relates to exploring the level and direction of impact relationships between the study variables and the level of impact.

First:The first main hypothesis: (There is a direct impact relationship between the goal orientation of staff and learning behaviors).

There are three sub-hypotheses:

1. Sub-Hypothesis: There is a direct positive relationship between the orientation of the learning goal and the behaviors learning (sharing information, experimenting, looking for feedback, and discussing mistakes). The researcher has adopted the sub-hypotheses test for the relationship of direct influence between the independent variable (orientation of the goal of learning) and the dimensions of the intermediate variable is (information exchange, experiment, search for feedback, discussion, and discussing mistakes) on the structural model and by using the modeling of the structural equation, on one of the testing model in program (Amos, V.23). Figure (2) represents the structural model of the study that shows the independent variable dimension (learning goal orientation) and the mean variable (information exchange, experience, searching for feedback, and discussing mistakes

The one-way shares are after goal orientation learning into the dimensions of the intermediate variable is the direct impact relationship.

As shown in Table (5), the value of the marginal slope coefficient (β) between the distance between the orientation of the learning objective and the information exchange is ($\beta = 0.62$, $P < .01$). It is a positive and significant value as well as the value of critical ratio C.R more than (1.96) that reached (9.13) and it fulfills the required condition, and this result came in conformity with the study's expectations, as shown in Table (5), that the value of the marginal slope coefficient (β) between the distance of goal orientation and the distance of experiment from feedback that reached ($\beta = 0.55$, $P > .01$). It is positive value and moral as well as the value of the critical ratio C.R. is greater than (1.96) as it reached (7.70) and it fulfills the required condition and this resultconformity with the study's expectations. Finally, it is also evident from Table (5) that the value of the marginal slope coefficient (β) is between the distance of the learning orientation and the distance of discussing mistakes ($\beta = 0.48$, $P < .01$). It is the value of the critical ratio CR is greater than (1.96) that reached (6.35) and it fulfills the required condition and this resultconformity with the study's expectations and as a result of the output model for structural model relationship between the distance of learning goal orientation and the dimensions of a learning behavior variable

and Figure (2) illustrates the tested structural model and regression pathways, and summary analysis (Model estimates).

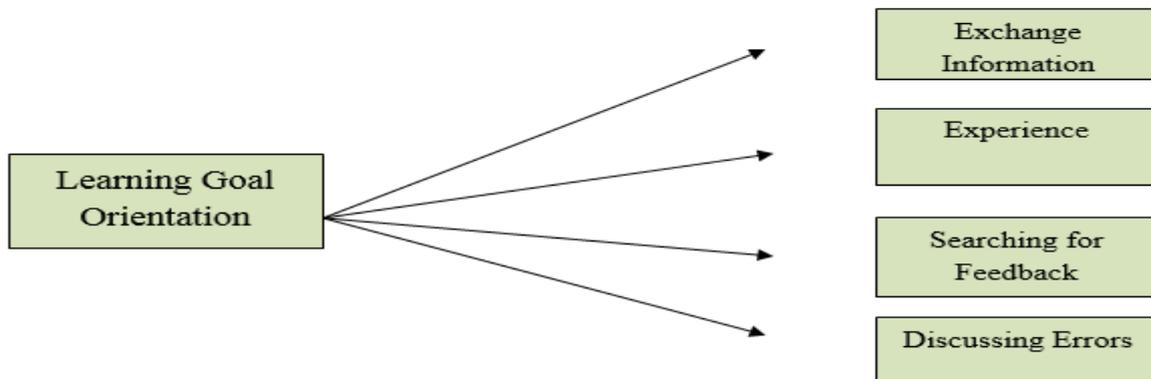


Figure (2) the Regression Path of the First Sub- hypothesis According to the Method of Structural equation model

Table (5) Estimate the impact model between the learning goal orientation and the dimensions of learning behaviors

| Following Dimension | C.R. | Standard Error | B | Independent dimension | The path | Moral |
|------------------------|------|----------------|-----|---------------------------|----------|-------|
| Exchange Information | 9.13 | .08 | .62 | Learning Goal Orientation | <--- | *** |
| Experience | 7.70 | .09 | .55 | Learning Goal Orientation | <--- | *** |
| Searching for feedback | 4.58 | .09 | .37 | Learning Goal Orientation | <--- | *** |
| Discussing Errors | 6.35 | .08 | .48 | Learning Goal Orientation | <--- | *** |

2. Sub-Hypothesis: There is a direct positive relationship between the orientation of the performance goal and learning behaviors (Exchange of information, search for feedback) and negative with (experience and discussion of errors).

Figure (3) and Table (6) show the results of the relationship between the goal orientation and the dimensions of the learning behavioral variable. This hypothesis predicts that after the performance goal is directed it will have a positive effect on the level of (exchange information and after searching for feedback) and the negative impact on the level of (experiment, discussion of errors) in banks which is the sample of the study. It is also clear from Table (6) that the value of the marginal slope coefficient (β) between the distance of performance goal orientation and the distance of exchanging information was ($\beta = 0.40, P < .01$). It is a positive and significant value as well as the value of the critical ratio that reached C.R bigger than (1.96) that reached (5.09). It meets the required condition and the result was identical to the study's expectations. Table (6) is shown that the value of the marginal slope coefficient (β) between the distance of performance goal orientation and the distance of experiments that reached ($\beta = 0.26, P < .01$). It is a positive and significant value as well as the value of the critical ratio that reached C.R

bigger than (1.96) as it reached (3.16) and it fulfills the required condition and the results was not identical for the study's expectations. It is also clear from Table (6) that the value of the marginal slope coefficient is (β) between the direction of the performance goal orientation and after the search for reverse feed, the value of the marginal slope coefficient is (β) between the distance of the performance goal orientation and the distance of searching for feedback was ($\beta = 0.21, P < .01$). It is a positive and significant value as well as a critical ratio value C.R bigger than (1.96) that reached (2.56) and it meets the required condition and this result came in accordance with the study's expectation. Finally, it is clear from Table (6) that the value of the marginal slope coefficient(β) between the distance of performance goal orientation and the distance of discussing mistakes that reached ($\beta = 0.35, P < .05$). It is a positive and significant value in addition to the value of the critical ratio C.R. bigger than (1.96) that reached (4.29) and it meets the required condition and this result is not conforming to the study's expectations, and as a result of the outputs of the structural model of the impact relationship between the performance goal orientation and the dimensions of the variable of learning behaviors partially accept the second sub-hypothesis from the direct influence hypotheses between the distance of the performance goal orientation and dimensions of the learning behavior variable. Figure (3) and a table show the structural model tested and regression pathways and analysis summary (model estimates)

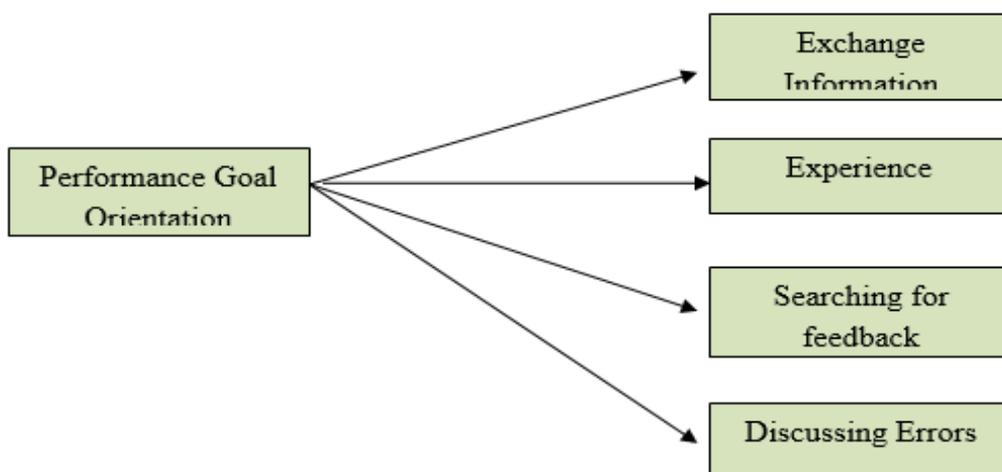


Figure (3) the Regression Path of the Second Sub-Hypothesis According to the Modeling Method of Structural Equation

Table (6) The Impact Model is estimated between the Performance Goal Orientation and the Dimensions of Learning Behaviors

| Moral | Standard Error | S.E. | B | Independent Dimension | The path | Dependent Dimensions |
|-------|----------------|------|-----|------------------------------|----------|------------------------|
| *** | 5.09 | .08 | .40 | Performance goal orientation | <--- | Exchange Information |
| .00 | 3.16 | .09 | .26 | Performance goal orientation | <--- | Experience |
| .01 | 2.56 | .09 | .21 | Performance goal orientation | <--- | Searching for feedback |
| *** | 4.29 | .08 | .35 | Performance goal orientation | <--- | Discussing Errors |

3. Sub-Hypothesis: There is a direct negative relationship between the goal of avoiding performance and the behaviors of learning (sharing information, experimenting, looking for feedback, discussing mistakes).

Figure (4) and Table (7) also show the results of the relationship between the dimension of the goal of avoiding performance and the variable of learning behaviors. This hypothesis predicts that, the dimension of the goal of avoiding performance will have a negative impact on the level of learning behaviors in the sample banks. As shown in Table (7), the value of the marginal slope coefficient (β) between the direction of the objective of avoiding performance and the dimension of the information exchange was ($\beta = -0.32, P < .01$). It is a Negative and significant value, as well as the critical value of C.R. Less than (1.96) that it reached (-3.89), and the result was in accordance with the study expectations. As shown in Table (7), that the value of the marginal slope coefficient (β) between the direction of the goal of avoiding performance and the dimension of feedback was ($\beta = 0.2, P > .01$). It is a negative and significant value as well as a critical-value value C.R. Higher than (1.96) as it reached (-2.94) and the result is identical to the study's expectations, and it is also clear from Table (7) that the value of the marginal slope coefficient is (β) between the goal of avoiding performance and discussing errors was ($\beta = -0.37, P > .01$). It is a negative and significant value as well as a critical-value value C.R. higher than (1.96) it reached (-2.58), and this result came in conformity with the study's expectations. As a result of the structural model outputs of the impact relationship between the dimension of the goal of performance avoidance and the dimensions of the learning behaviors variable, the third sub-hypothesis of the direct and effective hypotheses is fully accepted between the dimension of the goal of performance avoidance and the dimension of learning behavior variable. Figure (4) and a table showing the tested structural model, regression pathways and analysis summary (model estimation).

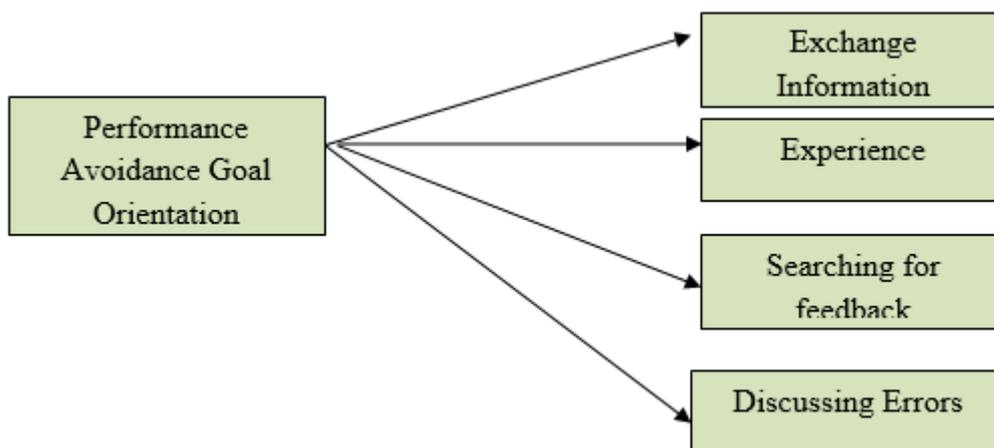


Figure (4) the Regression Path of the Third Sub-Hypothesis According to the Method of Modeling the Structural Equation

Table (7) Estimate the Impact Model between the Goal of Avoidance Performance and Dimensions of Learning Behaviors

| Moral | C.R. | Standard Error | B | Dependent Dimension | The path | Independent Dimensions |
|-------|-------|----------------|------|-----------------------|----------|------------------------|
| *** | -3.89 | .08 | -.32 | Performance Avoidance | <--- | Exchange Information |

| | | | | | | |
|-----|-------|-----|------|--|------|------------------------|
| | | | | Goal Orientation | | |
| .00 | -2.94 | .08 | -.24 | Performance Avoidance Goal Orientation | <--- | Experience |
| .01 | -2.58 | .08 | -.22 | Performance Avoidance Goal Orientation | <--- | Searching for feedback |
| *** | -5.77 | .06 | -.44 | Performance Avoidance Goal Orientation | <--- | Discussing Errors |

Second: The second main hypothesis: (There is a direct impact relationship between learning behaviors and service recovery performance).

The researcher used to test the direct impact hypotheses the structural model by using Modeling of the structural equation throughout the use of the (Amos, V.23) program. The structural model consists of a group of independent and approved variables, the independent variables that are related to the variables approved by a one-way arrow (regression paths). It is confirmed from the right hypotheses during the stock transactions between the independent variables and the approved variables (Standard Beta Coefficients). This statistical technique is more sophisticated and accurate than multiple regression analysis because it takes into account the appropriateness of data for the model being performed and assumed from the relationships.

Figure 5 is the structural model for the study which shows the variable median (learning behaviors) and independent variable (Service Recovery Performance). The arrows indicate the one-way of independent variables to the independent variable that represents the relationship of the value correlation phenomenon higher than the service recovery performance variable that represents the coefficient of determination (called Normative) transactions are used to test hypotheses (R2) which shows that the variable behaviors of learning is able to interpret a rate of (47%) of the changes that it seen on the variable of service recovery performance at the sampled banks. The remaining ratio that is (53%) are attributable to contributions for other variables that are not included in the study model.

As shown in Table (8), the value of the marginal slope coefficient (β) of (0.84) indicates that the levels of availability of learning behaviors are increased by one unit of the standard deviation that leads the service recovery performance by (84%) of one standard deviation unit based on the outputs of the structural model for the impact relationship between the median and the dependent variable accepts the second major hypotheses from the impact hypotheses. Figure 5 and a table show the tested structural model and the regression pathways.

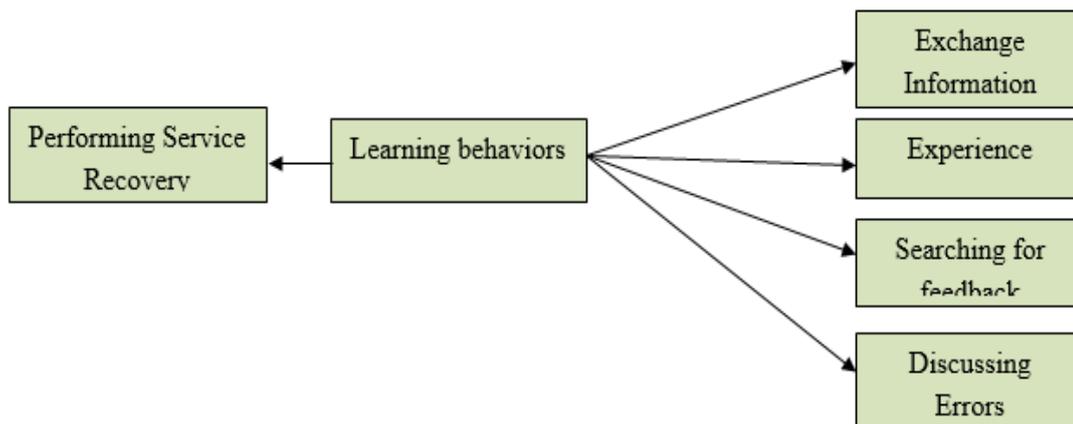


Figure (5) the Regression Path of the Second Main Hypothesis According to Modeling Method Structural Equation

Figure (5) shows the summary of analysis, as all model estimates are significant below ($P < .001$). The critical ratio C.R. was also higher than (1.96) that reached (10.89) as it fulfills the required condition.

Table (8) Estimates of the impact model between the learning behavior variable and the service Recovery Variable

| Moral | C.R. | Standard Error | B | Dependent Dimension | The Path | Independent Dimensions |
|-------|-------|----------------|-----|---------------------|----------|-----------------------------|
| *** | 10.89 | .08 | .84 | Learning Behaviors | <--- | Performing Service Recovery |
| *** | 16.87 | .07 | .82 | Learning Behaviors | <--- | Exchange Information |
| *** | 15.67 | .07 | .80 | Learning Behaviors | <--- | Experience |
| *** | 9.48 | .09 | .63 | Learning Behaviors | <--- | Searching for feedback |
| *** | 13.34 | .07 | .75 | Learning Behaviors | <--- | Discussing Errors |

Third: The third main hypothesis: (There is an indirect impact relationship between the goal orientation of employees and the performance of service recovery through the mediating role of learning behaviors).

For the purpose of the researchers examining the impact of the workers' goal orientation on the performance variable of service recoveries through the mediating variable (learning behavior), the researchers depended on the direct and indirect impact testing and the comparison between them by using the structural equation modeling by using (Amos, V.23).

Four sub-hypothesis are derived from this hypothesis:

1. The third main hypothesis: There is an indirect impact relationship between employee orientation and the performance of service recoveries throughout the mediator role for the behavior of exchanging information.

1- The third hypothesis states that there is an indirect impact relationship between the employee goal orientation (Learning goal orientation, performance goal orientation, avoidance goal orientation) and service recovery throughout the mediator role for the behavior of exchanging information. In order to test this hypothesis, we need to extract non-effective coefficients. The study used a structural modeling equation using the (Amos, V23) and it is summarized the data of indirect impact testing for the third hypothesis, as shown in table (9) below:

Table (9) Indirect impact transactions between the goal orientation of employees and the performance of service recovery through the mediator role of information exchange

| Relationship Trend | Indirect Effect | Trust Period | | Moral |
|---|------------------------|--------------|------|-------|
| | | High | Low | |
| Learning goal orientation _Exchange information _ performing Service recovery | . 2 7 * * | .44 | .18 | .007 |
| Performance goal orientation _ exchange information _ performing service recovery | . 1 0 * | .23 | .02 | .012 |
| Performance avoidance goal orientation- exchange information- performing service recovery | - .1 3 * * | -.05 | -.23 | .007 |

It is observed that there is an indirect impact relationship (Indirect affect $\beta = 0.27$, $p < 0.01$) between learning goal orientation and performing service recoveries through the exchange of information which is significant at the level of (0.01). This indicates that the learning goal orientation increases the performance of service recoveries because it contributes to increase learning behavior. As for the relationship between performance goal orientation and performance of service recovery as data showed an indirect impact relationship (Indirect affect $\beta = 0.10$, $P > 0.05$) throughout the level (0.05) and as shown in confidence levels. On the other hand, the result of table (9) found that there is a negative and moral indirect moral between the performance avoidance orientation and the performance of service recovery throughout the mediator role of exchanging information (Indirect affect $\beta = -0.13$, $p < 0.01$) throughout the level (0.01). However, this shows that the performance avoidance orientation decreased the performance of service recovery because it decreased from exchanging information. Hence, this speech presents the support towards achieving the hypothesis. As it shown in figure (6):

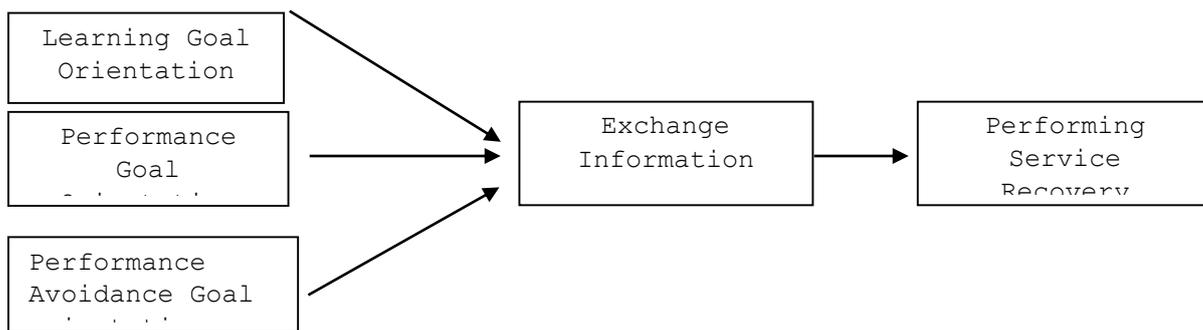


Figure (6) the Third Hypothesis According to the Method of the Structural Equation Model

2- The third Main Hypothesis: There is an indirect impact relationship between the goal orientation of workers and the performance of service recovery throughout the mediator role of the behavior of experience.

Third hypothesis indicates that there is an indirect impact relationship between the goal orientations of the workers (Learning goal orientation, the performance goal orientation, and the goal of avoiding performance) and performing service recoveries through the mediator role for the behavior of the experiment. For the purpose of testing this hypothesis, we need to extract the indirect coefficients, and the study used the structural modeling equation (AMOS, 23). In addition, the data was summarized the indirect impact test of the third hypothesis in Table (10) as shown below:

Table (10) Indirect Impact Factors between Employee Goal Orientation and Service Recovery Performance through the Mediator Role of Experience Behavior.

| Relationship Trend | Indirect Effect | Trust Period | | Moral |
|---|-----------------------|--------------|------|-------|
| | | High | Low | |
| Learning Goal Orientation—Experience— Performing Service Recovery | . 2 7 * * | .42 | .12 | .005 |
| Performance Goal Orientation— Experience—Performing Service Recovery | . 0 2 | .11 | -.05 | .551 |
| Performance Avoidance Goal Orientation – Experience – Performing Service Recovery | - .0 8 * | -.00 | -.16 | .050 |

In addition, it shows that there is an indirect impact relationship (Indirect affect $\beta = 0.27$, $p < 0.01$) between learning goal orientation and the performance of service recoveries throughout the behavior of experience that are significant at the level of (0.01). As it is apparent in the data for the confidence interval that is ranged between

(0.42 ... 0.12), and this indicates that the learning goal orientation increased the performance of service recoveries as it contributes to increase the behavior of the experiment. As for the relationship between the performance goal orientation and the performance of service recovery as data show an indirect impact relationship (Indirect affect $\beta = 0.02$, $p = .551$) but it is not significant at the level (0.05) as it is evident in these levels of confidence that is ranged between (0.11...- 0.05). On the other hand, the results of the table (10) are shown that there is a negative and indirect impact between the performance avoidance of goal orientation and the performance of service recovery throughout the mediator role of the behavior of experience (Indirect affect $\beta = -0.08$, $p < 0.05$) at a significant level (0.05). However, this indicates that the performance avoidance of goal orientation decreased the performance of service recovery because it decreased the experience behavior. Hence, this speech presents a partial support towards achieving the hypothesis, as it shown in figure (7).

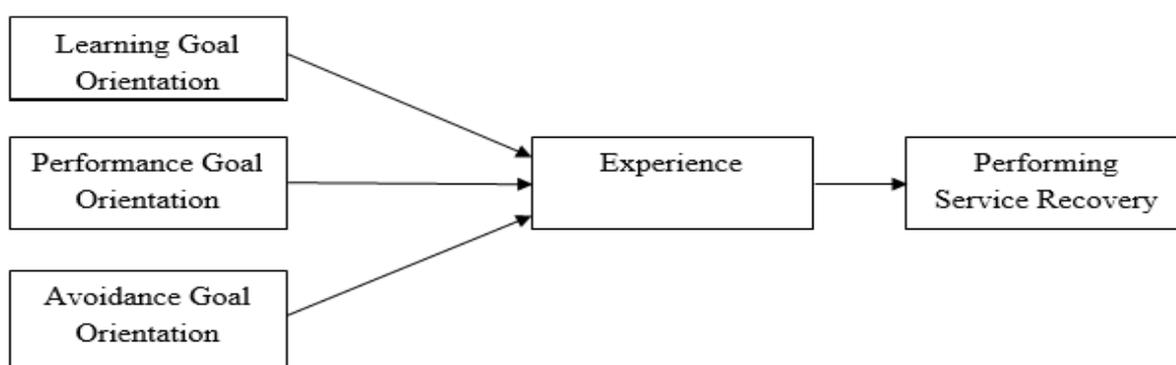


Figure (7) The third hypothesis According to the Method of the Structural Equation Model

3-The third main hypothesis: there is an indirect impact relationship between the employees goal orientation and the performance of service recovery through the mediator role of the search behavior for feedback. For the purpose of testing this hypothesis, we need to extract an indirect impact coefficient. The study used a structural modeling equation using a program (AMOS, V23). However, the data is summarized the indirect impact testing for the third hypothesis in table (11) as shown below:

Table (11) Indirect Impact Factors between the Goal Orientation of Employees and the Performance of Service Recovery through the Mediator role of the Search for Feedback

| Relationship Trend | Indirect Effect | Trust Period | | Moral |
|--|-----------------|--------------|------|-------|
| | | High | Low | |
| Learning Goal Orientation – Feedback—performing Service Recovery | .07** | .17 | .02 | .009 |
| Performance Goal Orientation— Feedback—Performing Service Recovery | .02 | .06 | -.02 | .419 |
| Avoidance Goal Orientation— Feedback—Performing Service | -.04* | -.00 | -.11 | .050 |

It shows that there is an indirect impact relationship (indirect affect $\beta = 0.07$, $p < 0.01$) between the learning goal orientation and the performance of service recoveries through the research behavior for feedback and it is significant (0.01). As shown in the data for the confidence period that ranged between (0.17 ... 0.02). This indicates that the learning goal orientation increases the performance of service recoveries because it contributes to an increase in the behavior of feedback. On the other hand, the relationship between the goal orientation of performance and the performance of service recoveries has shown that data has an indirect impact relationship (Indirect affect $\beta = 0.02$, $p = .419$). However, it is not significant at (0.05) level and as it is apparent in the confidence levels that ranged between (0.06 ... -0.02). From other side, the results showed in table (11) that there a negative impact relationship between the performance avoidance of goal orientation and the performance of service recoveries throughout the mediator role for the experience behavior (Indirect affect $\beta = -0.04$, $p < 0.05$) and it is significant at level (0.05). However, this indicates that the performance avoidance of goal orientation decreased the performance of service recovery because it decreases the feedback behavior. Hence, this speech presents a partial support towards achieving this hypothesis, as shown in figure (8) .

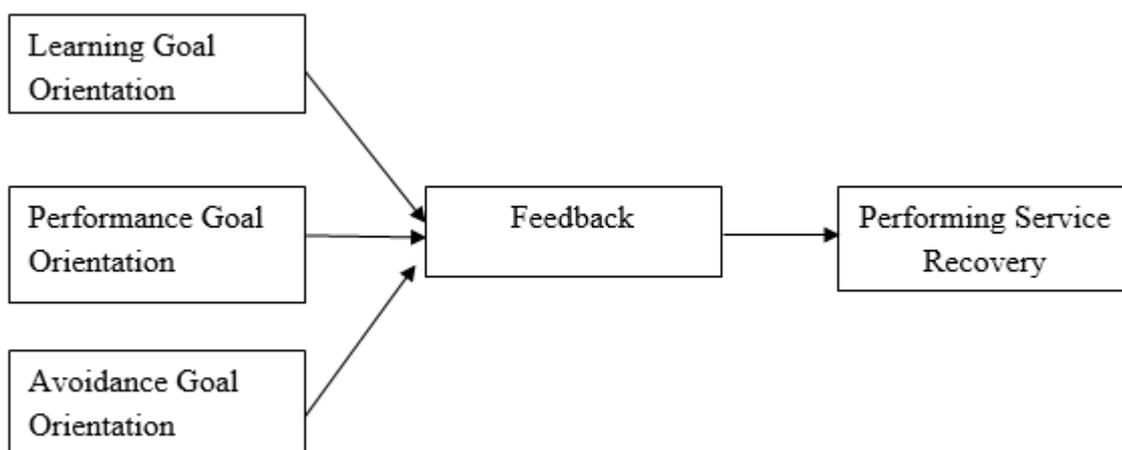


Figure (8) the Third Hypothesis According to the Method of the Structural Equation Model

4-The third main hypothesis: There is an indirect impact relationship between the goal orientation of workers and the performance of service recovery through the mediator role of the behavior of discussing errors.

The third hypothesis shows an indirect impact relationship between the goal orientations of the employees (Learning goal orientation, the performance goal orientation, avoiding performance goal orientation) and performing the service recoveries through the mediator role for the behavior of error discussion. For the purpose of testing this hypothesis, we need to extract indirect impact coefficients. However, the study used the structural modeling equation using (AMOS, 23) program. Hence, the data summarized the indirect impact testing for the third hypothesis in table (12) as shown below:

Table (12) Indirect Impact factors between the goal Orientation of Employees and the Performance of Service recovery through the mediator role of the behavior of discussing errors

| Relationship trend | Indirect Effect | Trust Period | | Moral |
|--|-----------------|--------------|------|-------|
| | | High | Low | |
| Learning goal orientation—discussing errors—performing service recovery | .15** | .24 | .07 | .006 |
| Performance goal orientation—discussing errors—performing service recovery | .11* | .21 | .04 | .018 |
| Performance goal orientation—discussing errors—performing service recovery | -.19** | -.12 | -.28 | .007 |

In addition, it is shown there is an indirect impact relationship (Indirect affect $\beta = 0.15$, $p < 0.01$) between learning goal orientation and performing service recoveries through the behavior of discussing errors, which are significant at a level (0.01) and as it is shown in the confidence interval data that ranged between (0.24...0.07). However, this indicates that the learning goal orientation increases the performance of service recoveries because it contributes to increase in the behavior of discussing errors. On the other hand, the relationship between the performance goal orientation and the performance of service recoveries has shown that there is an indirect impact relationship (Indirect affect $\beta = 0.11$, $p < .05$) and it is significant at the level (0.05). As shown in the confidence levels that ranged between (0.12...04). From other side, the results in table (12) found that there is a negative and indirect impact between the goal of avoiding performance and performing the service recoveries through the mediator role of the behavior of discussing errors (Indirect affect $\beta = -0.19$, $p < .05$) and significant at the level (0.01). However, this indicates that the goal orientation of avoiding performance reduces the performance of service recoveries because it reduces the behavior of discussing errors. Hence, this speech provides whole support toward the hypothesis. As shown in Figure (9).

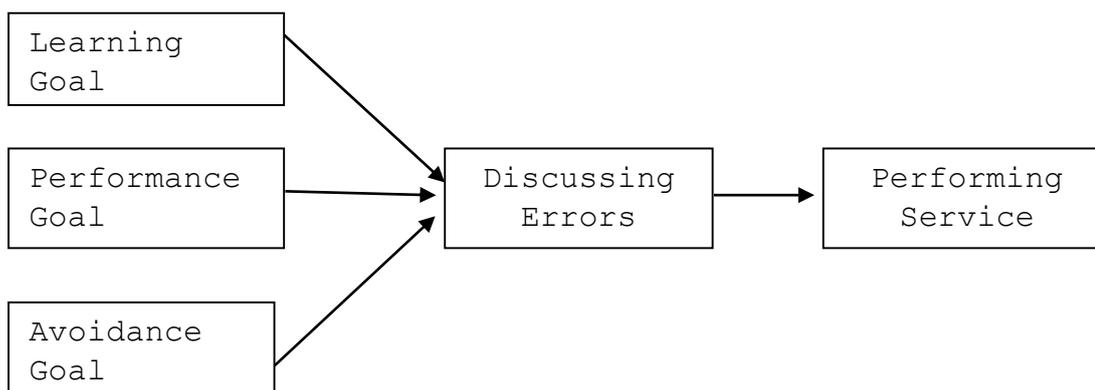


Figure (9) Third hypothesis According to the Method of the Structural Equation Model

V. Conclusions and Recommendations

First: Conclusions

Through this current study, we came up with a set of results, which can be summarized as follows:

1- The current study concluded the importance of the role of learning behaviors in explaining the relationship between the goal orientation of workers and the performance of banking service recoveries in government banks in Al-Muthanna Governorate, as it has a great importance

not only because of its importance in competitive advantage issues, but also in helping employees in order to find solutions to maintain existing customers and acquire new ones.

2- The results of the statistical description of the independent variable showed that the employee goal orientation of all its dimensions have been determined high levels. The dimension that obtained the highest ratio of the dimensions of the employee goal orientation is the learning goal orientation, followed by performance goal orientation, and the last level is the distance of avoiding performance goal orientation. Generally, this indicates that there is a high desire among workers as a sample of research towards learning new skills and knowledge on innovative ideas and delve into what is new.

3- The results of the statistical description also indicated that the mean variable of learning behaviors has attained the second rank within the level of the study variable. The dimension with the highest ratio is the exchange of information between the dimensions of other learning behaviors followed by the distance of the experiment and then after a discussion of errors and the last level is the research dimension of feedback. These results indicate that there is a generally acceptable increase in all learning behaviors on workers practicing the research sample for different learning behaviors. It appears that the workers have a greater desire for exchanging information and ideas among themselves regarding issues related to the nature of work and its problems

4- According to the statistical description data in this study, the approved variable is the performance of service recoveries, and it is a variable one-dimensional. It got the first rank in the level of the study variable. This indicates the presence of high capacity and good ability of workers in the research sample towards how to deal with cases of failure to provide banking services, as well as cases of dealing with customers' dissatisfaction.

5- The results of the hypothesis test showed that there were positive significant relationships between the goal orientation of workers towards learning and learning behaviors. This indicates that the tendency of people working in the research sample towards learning and development increases their practice of various learning behaviors, such as searching for feedback, exchanging information, and experiencing new ways and discussing mistakes that occur while working with other colleagues.

6- The results of the hypothesis testing process showed that all learning behaviors affect positively and moral in the performance of service recoveries. This indicates that the practice of learning behaviors increases the opportunity for individuals in the banks examined to discover the defects in the process of service failure and diagnosis as well it enhances their ability to treat failures and reduce their level of dissatisfaction.

7- The results of the study also showed that there is an indirect impact relationship between the goal orientation of workers and the performance of service recovery throughout the mediator role of learning behaviors. This result indicates that the goal orientation of the workers can be targeted to increase or decrease the level of performance of service recoveries through its effect on learning behaviors. For example, learning orientation increases the performance of service recoveries because it increases the practice of individuals to exchange information, discussion of errors, and experimenting with new methods, in exchange, the goal orientation of avoiding performance will reduce the practice of individuals to exchange information and from discussion of errors

and search for feedback. As a result, individuals will have less chance and ability to treat failures may occur in the provision of the service.

Recommendations and Suggestions

This chapter includes the recommendations of the current study, where the study identified a group of the recommendations that can be used in light of the study's findings above, which can be summarized in the points below:

1- It is important for the banks administration in the research sample to keep customers and avoid negative judgments, as they are able to stay in this competitive business by encouraging bank workers to develop innovative solutions for the problems that occur during the work.

2- Although the learning goal orientation has reached acceptable and good level for the individuals in the research sample. It is necessary for banks to continue their research sample to provide an opportunity for workers to develop their competence and mastering new tasks and searching for new opportunities that facilitate the acquisition of new skills and knowledge. In addition, it should have the ability to continue facing failure towards learning by doing tasks. Also, it could for the directors, people, and support the senior management in these banks as they play an important role in promoting this trend.

3- The Banking Department should develop a research sample with training and developmental programs concerned with promoting learning behaviors throughout the exchange of information, knowledge and skills, which will generate social formation for reality and improving the ability to make a decision. In addition, experience to acquire and interpret new information and whenever the individual has gained experience and more experience whenever this leads to change and continuous improvement and to achieve the self-development of the individual and change in his behavior and his actions and knowledge. In addition to discussing errors in terms of their causes and effects, and the development of solutions and alternatives, various ways to confront it, ask for help and advice to face the problem and solve it. Furthermore, feedback leads to understanding better information and more effective program implementation and improved individual control over the implementation of their knowledge and reflected information on the behavior of workers

4- It is essential that the management of banks pay attention to the process of enhancing the performance of service recovery and this is achieved throughout taking care of handling cases of failure to provide banking service. And that the bank's intervention is not limited to this context, it is better to deal with failure cases after they have occurred but rather to have a proactive role in avoiding failure in the service. Banks retain existing customers is more profitable than getting a new customer throughout dealing directly with customer complaints for customer satisfaction and loyalty after service failure and providing customers interpretation of opinions about service failures, apologies, and empowerment and training of bank employees to solve problems at immediately, because customers need to feel important to banks, to solve the problem immediately and exchange views about a possible solution.

5- The study recommends that the goal of the employees are directed to be an important catalytic construction affecting the choice of the individual's mission from learning and performance, and searching for opportunities that encourage learning, demonstrate proficiency, and obtain positive assessments and avoid negative provisions

in order to perform banking service recoveries. It is necessary to explore and search for service failed and dealt with, and effective recovery may have an impact on customer satisfaction.

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