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Article

Determinants of StrategicLevel Decision-Making Process in the Banks in UAE

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Abstract: The Strategic level decision-making process significantly influences organizational performance, particularly in the highly regulated and competitive sector such as banking . The study is aimed at to understanding the key determinants shaping strategic-level decision-making process in the banks operating in United Arab Emirates (UAE). For this purpose the research design that the author used was a qualitative research design, this study integrates an extensive review of literature which is recent with empirical evidence gathered from 22 in-depth interviews conducted with senior and middle-level managers across 12 conventional and Islamic banks in UAE. The findings present that strategic level decision-making process in banks in UAE is influenced by factors which are economic, organizational, social,personal, and psychological as the determinants. Among these, organizational factors such as leadership style, organizational structure, and availability of resources and economic considerations such as strategic objectives and competitive pressures emerge as the most dominant. Managerial experience, competence, and intuition further shape decision outcomes in conditions where there are information constraints and time pressure. Based on the findings the study develops an integrative framework that benchmarks the strategic level decision-making process and its key influencing factors in banking context. This study contributes to strategic management literature and provides practical insights for improving decision effectiveness in financial institutions.To achieve this objective, the study employs inductive–deductive reasoning, a focused literature review, and 22 in-depth interviews (IDI) with managers across different hierarchical levels in 12 UAE banks. By capturing first-hand managerial perspectives in these banks, the study provides nuanced insights into how strategic decisions are made in practice. The findings aim to contribute to strategic management and process benchmarking literature while offering actionable implications for banking practitioners.
Keywords: Strategic decision-making; Banking sector; IDI, Organizational determinants; Managerial decision process; UAE banks

1. Introduction

The Middle East banking sector is well-established and a strong sector acting as the backbone of the economy.Banking firms have been the main player in the financial sector in the UAE for the past two decades, and thus banks have played a major role in economic development, such as acting as intermediaries between lenders and borrowers.

The Middle Eastern banks are divided as the public, the private, the national, the conventional, the Islamic, and the foreign banks. It is very important for bank managers in the era of competition to make strategic decisions thus setting the long-term direction for the banks. In the UAE the banking sector supports the private investment, public infrastructure, and government financial initiatives by playing a key role.Their role is of paramount importance in the economic development.The UAE banking system comprises of a mix of public, private, conventional, Islamic, and foreign banks operating in an increasingly competitive and regulated environment. Recent studies emphasize that banks in emerging and rapidly developing economies face heightened uncertainty due to technological disruption, regulatory reforms, and global economic volatility Strategic decision-making is setting long-term direction and ensuring the sustainability of financial institutions such as banks .Strategic decision-making involves selecting objectives that are long term in nature and determining the best courses of action to achieve them

Banks in UAE today operate in an everchanging environment and here the process of strategiclevel decision making is affected by external and internal factors. The CEO's and Managers being heads of organizations make decisions for the success for the organization. The decisions are as a result of the mutual consent of all members of the decision committee Strategic-level decisions involve complex choices related to resource allocation, risk management, innovation adoption, and competitive positioning. Scholars argue that the effectiveness of such decisions depends not only on rational analysis but also on organizational structures, leadership capabilities, and managerial cognition In uncertain environments, decision-maker often operate under time pressure and information constraints, requiring a combination of analytical reasoning and managerial intuition.

Despite its importance, empirical research examining the determinants of strategic decision-making in the UAE banking context remains limited. Most existing studies focus on financial performance or risk management, with relatively less attention given to the internal decision-making processes of banks The study aims to addresses this gap by systematically analyzing the economic, organizational, personal, and psychological factors that influence strategic decision-making in UAE banks.

This paper structure is as follows. It has 7 Sections and each section is positioned as The Section- 1- This section introduces the Research context. Section -2- This section reviews recent literature on strategic-level decision-making process. Section-3 -This section examines the key determinants influencing strategic decisions in UAE banks. Section-4 This section outlines the research methodology. Section -5 -This section presents the results and analysis .The Section- 6-This section presents all the discussions on the study and the Section 7 -This section presents the study's contributions, the limitations, and the future research directions.

2. Extant Review of Literature-Importance of Strategic-Level Decision-Making

Strategic management is a topic of high importance for various organizations

Strategic decision-making can be effectively executed if the process involves a careful consideration of the capabilities, resources,competitive dynamics and the market trends along with the other variables that may impact decision outcomes which also requires a deep understanding of internal and external factors .These factors have the ability to influence the organization and achieve its final goals

Strategic level decision making process is a key factors in sustainability and development of enterprises.The first step in strategic decision making process begins with analyzing and paying attention to the concept. The managerial domain has one of the key functions which is making effective decisions and these are the decisions which have a role to play in deciding the success and failure and also in the short term and the long term goals of any organization. Categorically decisions are classified into two types which are • Programmed decisions -These type of decisions are repetitive and routine taken by managers and the Non Programmed are the one shot type ones The Non programmed are taken only in the event of conditions which are unforeseen

Decisions are of different types such as strategic,tactical and operational in nature. The Strategic decisions which are long-term decide the direction and policy .The decisions that are tactical classify as medium term and the ones that are made day to day are operational.A decision in Business is being defined as a judgement taken in order for the organizational objectives being effective and efficient . Managers should take rational decisions to get expected result. Here just by the experience of a decision maker or his competency does not prove sufficient and this is due to the ever growing complexity .Hence in order to support decisions better tools and methods are needed.The strategic decision making process evolved since the 1960's and various methods have been developed. The decision making process is a result of emotional and cognitive processes. It is choosing or selecting a course of action among different alternatives presented

Strategiclevel Decision-making process is a function of the most important kind in an organization by managers.

In the world as of today there is a lot of uncertainty hencemaking strategic decision making while considering the long-term implication will require a deep understanding of all the possible outcomes ,the situations likelihood and balance of the controllable and uncontrollable parameters largely. Unfortunately high-risk, long-term decisions are in a very constrainted time need to be taken at times.In present scenario of the world there is a requirement of efficient and more tools for Strategic Decision making .The Senior Management plays the most important role in centrally taking decisions. By institutionalizing valid expertise-based intuitions the banks of today can solve a problem by breaking out of dependencies of unproductive paths to solve the problem. There is a need for collectively learning,innovating and creating waysAs of today for the organizations the utmost concern is to make productive decisions in order to convert them into strategies and long term policies for the company.

Strategiclevel decision making process definition broadly comprises of key elements. First one is that the process deals with selecting a choice from the presented number of alternatives and another definition specifies that it involves more than one final choice from among alternatives .The desired definition is the decision resulting from the mental activity that the decision maker does in order to reach the final decision.The strategic decision-making process (SMDP) has taken over as being one of the areas of strategic research having importance . According to Harrison Strategic Decisionmaking process can be defined in a way that's it is the combination of a strategic gap concept and a managerial decision.Here there are logically related set of objectives .There is a need to rely on information to develop set of alternatives and then comparing these alternatives and choosing the best and final choice .This choice goes for implementation followed by follow up and control

Scholars have argued on the several assumptions that lead to increased decision effectiveness such as problem definition, factors identification,These are the factors conducive to the bank and devising action plans. Here the responsibility for the decisions and the communication brings focus on opportunities rather than problems and planning of meeting which are productive focusing on the "we" in place of "I"

Literature analysis describes the strategiclevel decision making process having consensus which is to a certain degree. This is in the form of phases leading in a sequence and determining the best possible solutions.This generally plays out in four to nine stages.Though the different phases and different type of approaches in the decision-making process are mentioned in literature there is always consistency in the general framework. Strategiclevel decision making is key factor to sustainability and development in enterprises

3. Strategiclevel decision making process influencing factors in the Banks of UAE

Any Banking Sector is the strongest pillar acting as a backbone of any economy for its ability to support growth and its performance For the banking firms to be able to meet the evergrowing demand of internationalization, banks must launch strategies to operate efficiently in order to stay competitive

Banking is the backbone of any economy playing a role in supporting economic growth,financial stability, and the regional developmentDecision makers have to be aligned to the right strategic decisionmaking process. The decision making process gives the decision makers an opportunity to come up with the best alternative to the problem and thus choose the best alternative. With the business landscape becoming intricate and dynamic decision-makers have to deal with array of complexities demanding judicious blend of factors such as adaptability,analytical acumen and foresight The managers must be fulfil the goals and objectives for which they are appointed and it has been observed that the objectives increase with the competition thus demanding managers becoming strategic thinkers with decision-making skills that are goodAn effective manager is distinctly noted by his characteristic of making a wise,a thought upon and calculated decision choice .A good decision-maker is the one that makes rational choices from the the available alternatives based on his research and the understanding the consequences that can arise and give the best outcome .Strategiclevel decision-making is the top-level management responsibility. In any organization Strategic Decision Making .In an organization it sets a link which is important and between the decision making process and its outcomesThe studies on Strategic level decision making styles are theories based and are around the strategic decision makers mental preferences ,risk perceptions ,environmental scanning and physchological ownership . For the scholars the interest is on studying the relationship between perceived uncertainty and the use of environmental information.The board's involvement is one of the many streams of research within the organization due to its important role within society and its fixation which is central to corporate power and organizational effectiveness.

Boardroom Diversity can be broadly categorised into following elements: (1) Gender, (2) Educational Qualification (3) Total Experience, (4) Independence, (5) Ethnicity and (6) Age. There are some studies that particularly examine only the first four dimensions of the boardroom diversity.These studies discuss their subsequent impact on innovation . They show that although education and gender do not affect innovativeness of banks significantly,but it is evidently seen that by having more Independent and experienced board members there is innovation enhancementBoards embrace political behaviours or procedural rationality as a particular style of decision making . This is where the gap between intuition and rationality is studied by the scholars via case studies of various innovation projects and they also derived models like a 3 step process,this process manages the intuition and rationality in strategic decision making and this is with the help of paradoxical thinking. A pattern of the values and beliefs define an organizational structure ,the different learned ways of coping with the experience develops during the course of an organization's history and it tends to be manifested in its material arrangements and the behaviours of its members" The UAE banking sector has the Leadership style which drives the financial performance of banks. In the UAE banks the boardroom diversity and innovation are largely influenced by the board characteristics which are diverse and that affect innovation and the innovation search strategies .What impact boardroom diversity can have on the firm innovativeness was presented across various studies

In the decision making the Senior Management in a bank plays the most important role in centrally taking decision . The Top Management driven strategic decisions have the power to affect and influence the bank its employees and its stakeholders. The Middle Eastern countries like UAE and Saudi Arabia are oil exporters For e.g. -: The Oil prices fluctuations impact banking. .This is an example of how external factors affect strategiclevel decision-making process.

Some of the factors that influence strategiclevel decision-making include external environment, stakeholders influences, internal resources, information availability, risk assessment, and long-term vision. It is very important to recognize and consider these factors, these help organizations in making informed decisions and adapting to the circumstances which change,this in turn helps to achieve the strategic objectives. The factors needs to be understood on how they interplay .The importance it brings is that once it is understood the organizations can improve their strategic decision-making capabilities and enhance their competitiveness with better performance.This needs the process of first strategizing which involves two processes: the one that explores the problem then conceptualizes the problem and then formulate it in the context of organization's strategic context which is larger and the other is which generating alternative solution approaches which can tackle the problem.The Banks are constantly looking for improving their ability to make decisions appropriately as there is constant threat of competitive forces and to survive that constant innovation is needed which also needs frequent use of intuition for making decisions for winning Intuition plays a key role in strategic decision-making (SDM) The strategiclevel decision making process utilises intuition.It uses available information which was unavailable in past thus quickening the process of strategic decision-making.By the process of first embedding and institutionalizing the expertise based intuitions which are valid,the organizations break out of the unproductive path by learning and creating thus innovating to solve the problem collectivelyThere are numerous studies whose findings show that bank managers are often relying on their emotions and intuition whenever they are making strategic decisions and hence it can be short-sighted ,they can get confused or get distracted . The literature review research over the last 35 years in an article by Lerner at al showed the relationship between decision making and emotions It presents that the drivers of decision making are potent, pervasive and predictable which are beneficial and harmful both .The garbage can" model mentions decision making in organizations nor being rational but rather complex, dynamic , volatile process .Some authors mention organizations are "organized anarchies"and here the coherent values and the goals can not be found easily,the participation being rule based and the subjecting to change frequently due to being uncertain and also unclear .One more important point pointed out was that the cognitive processes disrupts the emotional state and the choices become influenced by the sympathies and antipathies.Framing effect is another factor in strategic level decision making which is important and refers to difference in situation that depends on the prospect and if it is a gain or loss. It is the way that it can be looked as an opportunity or as an threat of the same solution and it is depending on how it is presented to bring a change in the approach and the further decisions Peter Drucker emphasized on the importance of defining the boundary conditions mainly the legal procedures to be observed and also indicating the means,resources and the implementation time of a project. The Bank Managers need to determine the criteria and principles being into account to know where strategic decision making is implied . A study of literature review strategic decision-making process affecting determinants and they are psychological(being the intelligence and the personality) then economic determinant ,then the legal , the personal ,the organizational and the social which is the gender or age factors. Strategiclevel Decision making should follow an analysis of the aspects of the decision problem.Emotional intelligence in an organization supports the System wholly starting from performance of managers to performance of company and be goal oriented. The performance depends upon the decision-makers having their feelings and emotions in full control and carrying out the opportunity when its presenting itself

Effective strategiclevel decisionmaking is important and core of leadership and the factor of Emotional intelligence plays an important role in enhancing this process. The Leaders that have high emotional intelligence are always better equipped to navigate the situations that are complex and emotionally charged thus allowing them to make more balanced, rational and to arrive at ethical decisions.The Islamic and Conventional Banks traditionally have differences in their styles of decision making as studied by researchers The factors influencing the decision process was studied by scholars by comparing the financial performance of the Islamic and commercial banks by empirical insights. .Many studies stress importance of the Strategiclevel decision-making process in either the banks or large or small, private or public organizations, as they feel that strategiclevel decision-making being central task is crucial for managers. studied the influence of styles of leadership on the performance of employees deeply for UAE Commercial banks .An effective Leadership is determining factor always in the organization success. Sectors like the banking which are knowledge intensive have the requirement of employee engagement quite high and also the intellectual capital development while also having the rapid strategic adaptation role of leadership.This style is distinctingly being pronounced.The two factors of Open-endedness and Innovation play a key role in defining a strategic decisionmaking process. As it generally begins with just a basic sense of first what is the decision scenario then on how to get to a solution and further how will it be evaluated after it is established

In the current competitive scenario and the changing financial environment, banking institutions are keen always to enhance performance, openness, and strategic decision-making The Middle East Banks work in an highly competitive environment and the factors that affect right decision making are affected largely due to innovation, adoption of technology, the reduction in product life cycle, and the huge investments.Decision making in itself is termed as a process which is cognitive where the decision maker is presented with a variety of options and then he gets engaged in choosing one option from the choices It is very important to consider that its not always principles of logic and rationality that drive decision. The Model proposed by Simon refers to the bounds linked inextricably.These are linked to strategiclevel decision makers of thereal world. The decision makers in banks in UAE practice today are forced at times to make decisions with partial knowledge of the alternatives available and this would have the possible consequences . The Strategic Decisions that any bank makes are complex in nature and hence they look to improve their ability to make decisions appropriately in long run. The Senior Management plays the most important role in winning by centrally taking decisions. The Strategic decisions that the top most management takes have power to affect organization and also influence the organization employees and stakeholders. . The psychological biases of the CEOs' of Regional Banks can be considered a solid determinant of the banks strategic choice on the business credit consent(CEO's Emotional Bais).(How much do CEOs and top managers matter in strategic decision-making, n.d.) studies the Top Management teams (TMT)and the CEO influence and characteristics of TMT and CEO's on the strategiclevel decision making process.Selected characteristics of the TMTs are such as competitive aggressiveness and education,risk propensity, need for achievement and they also take into account the CEO's education and tenure .Strategic plans are not the ones that come with a one size fits all model . Some scholars studied on how the strategic plans of banks are checked with appropriateness of the banks vision and mission with reference to some banks in

Palestine and Saudi Arabia The power to affect the bank is based on the various decisions taken by the top management influencing the employees and stakeholders and so holding importance .The most important measure of performance of manager is the accuracy of the decision.The strategic level decision-making concerns the top management and employees both Studies show that the Top Management teams experience is related positively to the international strategic decision-making.TMT experience with rationality mediates the international experience and also the decision effectiveness relationship .The TMTs characteristics affect the perceptions and mental model in decision making and these serve as mediating factor. The characteristics are such as experience, their strategic mental preferences, risk preferences and psychological ownership.With the increasing environment complexity and the unprecedented social, cultural and technological change,the need for competitive intelligence and environmental scanning practices is becoming ever important in order to execute effective decision-making at managerial level A thinking and decision-making model is proposed by scholars. In this model the whole decision-making process can be described in three steps: the first step is to start with the perception which encompasses of the information gathering,second is selecting the choice amongst the alternatives and the third is to proceed with the understanding and analysis and finally to end with the final judgement and decision Strategic analysis is assessing the initial situation,evaluating the situation inside and outside of the company,revealing the factors causing changes in the environment. For a decision to be timely and effective in the future the anticipation of changes in the environment should base the strategic decision making Technological and cultural challenges also affect the decision making process. Dominance of HiPPOs (Highest Paid person's opinions)in decision making process.The Structural influence, Relational influence, Knowledge influence affect the decision making process .

One of the studies conducted indepth interviews with three Middle Eastern Arabic commercial banks Senior Decision Makers and based on their research they developed an integrative framework for the study.In this they represented the framework in the form of a pre-understanding of the various influences on the nature of the strategic decision-making process in the banking in UAE.According to them there are 5 different types of influences .The first is the External Environmental Characteristics which is the Environmental Uncertainty,and it has the National and the Cultural Influences.The second is the Internal Firm Characteristics which is the Size of the Company, the Senior Staff Experience and the Performance.The Third is the Decision-Specific Characteristics which is the Decision Importance, the Uncertainty, and the Motive.The fourth is the Emotional state and the relational aspects among the senior management strategists and the fifth is the Strategic Decision-Making Process Dimensions which are Rationality, Intuitive Judgment, and Politically Motivated Behavior.

The decisions that are strategic and are of high importance are implemented in are saving the banks from big losses, market image being bad and being out of business.This brings a huge responsibility on the top managers to be rational while making strategiclevel decisions and implementation. These decisions are generated through proper environmental scanning, identification of problems and opportunities then developing alternatives to the problem and then evaluating the costs and benefits of each alternative scientifically and selecting the alternative which is most promising and the decision then implemented as intended.This can only be done with sound information on all the stepsAn organization's culture acts as the backbone that supports or hinders effective strategic decision making. A culture that encourages continuous learning, open communication, and risk-taking enables teams to adapt quickly. The Key Cultural Factors are Collaboration ,Cross-functional teamwork that breaks down silos and fosters shared responsibility,openness to Innovation which is a culture that embraces experimentation and tolerates failure as part of the learning process and Agility in Decision Processes which embeds flexibility in processes thus allowing for faster shifts without bureaucratic delaysStrategic Decision making has various determinants .There are various researchers who have studied the Middle East for Banks to look into Technological Adoption also by Strategic Decision making for gaining a competitive edge over peers vis-à-vis other geographies like

Research shows that the personality of the decision maker influences StratgiclevelDecision making and his knowledge also marks importance. Some scholars argued that it’s the intuition which allows complex decisions taken quickly. Successful managers in the banks combine rational analysis with intuition under conditions such as time and pressure. These banks need the right tools or systems that can appropriately support the right decisions, These tools are ranging from Research tools to AI led advanced computer systems that are built contributing to the efficient operation and developmentA literature review shows that the main determinants include Organizational factors and these affect the strategic decision making process social factors personal factors Psychological factors and Economic factors

Strategiclevel Decsion making should follow detailed analysis course while keeping all the decision problem its aspects in mind.

4. Materials and Methods

The study questions are formulated on the assumption basis .The basis is strategic decision making process is influenced by a varied set of factors .The main questions that arise are 1.) What are the main factors which are influencing the strategiclevel decision making in the banks of UAE? Over here research methods were used as a mix of the reasoning which is the inductive and deductive type of reasoning, there is a literature on the subject available which is critically reviewed and Indepth interviews(IDI). Scopus and Emerald articles were referred for Literature review . The joint methodology helped analyze different strategiclevel decision making process determinants. In-Depth interview is one of the research method bases on interaction between the researcher and the respondent,trust, empathy, asking questions and listening to answers given by the respondents form this research method as an effective one.The IDI method is especially used when the requirement needs more detailed and specified knowledge on a given subject .Every strategic decision-making process most essentially requires the access to the right information, data, and knowledge in order to proceed smoothly.The Interviews are IDI's .An IDI is qualitative research method considered as practical and has a right way of collection of data being common method for many years But is very important to keep in mind that it is not necessary that every conversation or every interview will meet the exact methodological requirements for In Depth Interviews. An in-depth interview does resemble the conversation but is designed in a way to be able to stimulate depth of the meaning from the perspective of the participant.

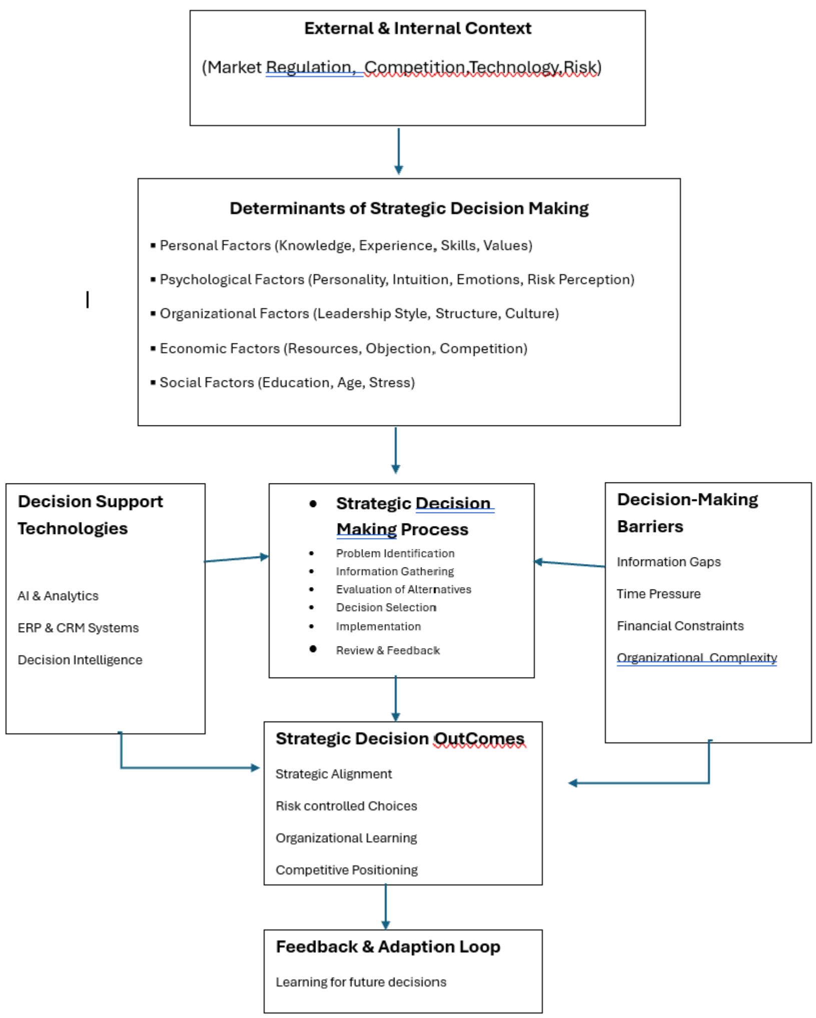
For an in-depth interview to be conducted effectively the course of an individuals relationship is important .The questions asked here are in order to help the respondent find a precise answer. The course of interaction and the respondent is driven by the person. The IDI is an interaction where there are factors such an individual's self, his or her experiences, the values and the decisions that shape the knowledge and in depth information and therefore this study if conducted properly is goal oriented .The interview formats are of structured type, the semi-structured type and open type . However as per analysts each has a specific structure just the level of rigidity is different. Some of the interviews are traditional-personal or face to face or via remotely.Some of the Interviews differ in nature such as the formal and the informal type of interviews .   IDI as a research technique can be justified only by pointing out that it has many advantages such as being widespread and adequate enough to uncover the needs of examining group of respondents need – over here such as the Senior Managers responsible for strategic decisionmaking. This method is recommended where ones knowledge of a topic has to be deepened and clarified.This knowledge from the direct experiences of the respondent or from being an expert in a given field is derived. In Depth interview is a tool that allows conducting research in a way such as having a detailed examination of a specific topic or an experience. IDI has been used as a research tool and its use has been on different topics related to decision-making processes. Kozioł-Nadolna & Wiśniewsk(2020) has presented in the research many examples of conducting the research using IDI with an attempt made to test the suitability of this technique so it can be used for decision support systems and also to find out when IDI was used to support managerial decisions.It was to find out whether it was also required wherever innovative activities research were involved.

The in-depth interviews with the Bank Managers of Banks in the UAE were conducted on 15-25 September 2025. The respondents were given a detailed insight on how study would be conducted at beginning of the interview process .It was mentioned that an IDI questionnaire would be used .Each respondents consent was obtained for their to participation in the study .The IDI had a 10 questions set of questionnaire The aim through IDI for the study was to find views of each of the respondents on determinants of strategiclevel decisioning making process in the studied banks in the UAE

4.1. Research sample and its characteristics:

This study survey sample size was of 22 respondents from the 12 banks chosen in the UAE. The first step was Sample selection and chosing and target respondents from different represented banks. The study covered a total of 12 banks involving 22 in-depth interviews (IDI) .These interviews were conducted with the different level managers of banks and there is double representation applicable to large banks .Islamic Banking sector in the UAE was represented by eight managers and 14 managers represented the commercial banking sector .The group that was largest comprised of the Bank managers who were in the age group of 41-50 followed by the ones who were 51 and over and Eight respondents were in-between of the ages of 31-40 and then there were two who were in between 20-30. On the Academic Qualifications most of the Bank managers had master degree and one had a bachelors.On the Seniority of the positions there were 14 who held senior Managerial positions followed by 8 represented as Middle Managers. On the experience side there were a total of 50% of the interview participants having an experience of at least 20 years in the Job and the remaining 50% had atleast 15 years of experience. In addition to this the experience of the bank managers who were surveyed also varied on the basis of how many number of subordinates they manage. They gave the responses that they managed between 2 to 25 people; the differences were due to the bank size primarily and also on basis of experience level of the managers. Commercial banks with more than 5000 employees were a majority and there were Ten managers representing the Islamic banks with more than 1000 employees

5. Model for Determinants of Strategic Decision Making



6. The Results and the discussion

In Indepth Interview first question which was asked was how were the strategiclevel decisions made in the UAE Banks as of today, this question was to understand in detail the process. The answer given by majority of the respondents from the banks having 20 managers is that they make decisions by first understanding the problem,gathering information on all alternatives and then analyzing different alternatives,which also covers analyzing and outweighing the costs over the benefits of a given decision .The Speed of decision making was also notably important as mentioned by respondents .There were three respondents who emphasized that they while making strategiclevel decisions they considered the lower-level managers opinions in theUAE banks for a reason that the lower level managers are more connected to the problem and hence carry experience and are also closer to task at hand and hence this is the reason that they are considered as specialists as they have a better view and their attention is deep rooted to the overall culture of the Bank. There were many respondents who emphasized on the consulting which is dependent on the type of strategic decisions that are taken in the Banks.The Strategic Decisions are made without taking opinions while the Operational decisions are taken by consulting. The majority of respondents mentioned that while taking strategic decisions they take opinions of their subordinates into account. The same argument is also made in regards of listening to the views of lower level managers in the banks in UAE. Here many respondents gave a negative answer. They said they do not take these opinions into account as these opinions of subordinates are already included in the opinion of lower level managers ,while they do listen to them while having no influence in the process. A total of 14 managers agreed that they believe that the strategic decision making in banks in UAE should follow the hierarchy in the bank and this would be in line with the division of competencies. Respondents mentioned on strategic decisions in the UAE banks being related processes and also competences which is important or else it would lead to chaos. They mentioned that the hierarchical structure in these banks is also one of the determining factor for the strategiclevel decision-making process especially in large banks following structured approach .The small bank operating in the same region have a different manner in which strategic decisions are made.Many differing opinions also appeared which were opposing such as the argument that the youngest (lowest level)can also bring good insight and these comments can help the team of members working on a given strategic decision. What drives accountability and commitment is each team member equally participating in strategic level decision making. One important observation is that quite often there is no connection that hierarchy has in relation to competences in the Bank. For the three questions asked above of the level of managers(lower level) the employees(subordinate) opinions and the hierarchy of the organization question which whether play a role instrategiclevel decision-making process, five managers answers of Islamic banks were not considered as they concern Commercial banks largely Second part of interview had questions for respondents on determinant(important) that influence the strategiclevel decision making process in the UAE banks and also factors such as personal factors that influenced the strategic decision making in UAE banks . Here the answers were as listed -Broadly they mentioned as the total experience and knowledge being key factors. 12 managers gave this answer and another 9 Managers mentioned that Values and Ethics were the factors and 10 bank managers said that competence matters. The next questions asked was on the economic factors and here according to the respondents answered that the Economic factors influence the strategic decision making in UAE banks .These factors are cited as the resources that are held by the Bank and 18 respondents gave this answer, a total of 16 managers mentioned banks economic account as important factors and business objectives .14 Bank managers listed competition as a key factor and 13 people listed the Mission and the Vision of the bank as factors .For the question of the factors such as Organizational factors 18 managers said leadership style primarily influences the strategiclevel decision-making process in these banks. 18 managers mentioned the importance of links between the formal organization of the bank and the set of organizational elements as a key determinant .15 respondents emphasized on the division of the responsibilities .A total of 13 managers listed the hierarchy in the organization as a factor and 19 listed the type of the Bank and another 13 managers listed the bank culture.17 Respondents mentioned managers taking decisions on their personality and 15 managers listed intuition use as a determinant Other listed psychological determinants impacting on their strategiclevel decisionmaking such as mood which 16 respondents felt and prejudices as mentioned by 7 and emotions as mentioned by 14 respondents and feelings mentioned by 4 respondents. To understand the depth the researchers were asked more exploratory questions such as to what extent did emotions and intuition influence the decision making.17 of managers mentioned that when it comes to Strategic Decision making they rarely or never take decisions under this influence while seven managers specified taking decisions on basis of intuition and on emotion. Many a times the managers are not aware of the influence,this is one of the fact that was highlighted .They stressed upon the premise that sometimes certain emotional state drives decisions but its important that emotions can influence the strategiclevel decision making by holding either positive or negative effect Emotional Intelligence came up as one the factor that holds a strong ground and a manager who is better at managing it has an advantage.Many managers mentioned that they make decisions under influence of intuition but it is rarely that they make decisions under influence of emotion. They also use intuition only in the situations where there is uncertainty and there is insufficient data that will be needed in order to make a decision also in situations at times when there is a pressure on the deadlines and it is also time bound. The answers given by managers here are hence different from earlier responses which were on the psychological factors that influenced the strategic level decision-making process.There were 17 respondents who had answered intuition. On further analysis of Social Factors influence on strategic decision making, the most relevant factorsshowed out of the interview are the Academic Qualification of Decision makers or his Educational level and here the answer given by 19 respondents said it is very important .14 people mentioned that Age is also a factor and 12 respondents mentioned that stressful situations can influence too . The Gender influences came out as a lesser factor of influence on the strategic levele decision making process. Some studies have been showing that the strategic decision-making process completely differs and this came up when amongst the most important factors of decision-making they wwere asked to rate and this is while giving importance to psychological or personal determinants. Seven respondents said all the factors hold equal importance. The interview third part was concernedwith the identification of the main problems and barriers managers deal with during strategiclevel decision-making process.On asked to state what managers mostly face as problems while making strategiclevel decisions in bank respondents mentioned that lack of information and data as primarily the major reason for unceratinity in decision making and 14 respondents gave this as a reason. Time was mentioned time as a determinant by 9 respondents. Lack of right resources and funding being a common issue was listed by 6 respondents and here the issue is lack of board involvement ,lack of support and proper procedures.Complex bank structure ,procrastination and stress ,the complexity of issues,multithreading and the occurrence of unexpected circumstance were some of the issues listed.

Some also listed problems related to legal constraints and estimation of profitability. The interview process followed the next course in understanding the barriers in the process.A total of 14 respondents replied that the lack of information was a key barrier and 8 respondents mentioned financial barriers , Time pressure was listed by 18 managers and 11 respondents mention competence barriers, on the uncertainty and risk 10 respondents cited this as a barrier and 12 respondents mentioned resource unavailability .A total of 12 managers mentioned legal barriers .9 respondents said that they had a fear of making mistake and 7 respondents mentioned organizational barriers.2 of the respondents mentioned information overload as one of the barrier and 4 respondents mentioned stress as a barrier.All the respondents mentioned risk,uncertainty ,unavailability of legal resources,stress and resources unavailability as of less importance

The fourth part of the interview process had the respondents being asked on whether TMT members experience affects the strategic decision making process .12 respondents pointed out that the experience of TMT members affected the strategic decision process and 9 respondents pointed out the strategic mental preferences and the risk perception being one of the reasons .16 repondents pointed out on the ownership perceptions of enterprises does influence the strategic decision-making processes.The final or last part of the interview was to get to obtaining a definition of strategic decision making process and derive more information on the tools such as the IT Tools that support the strategiclevel decision making process in these banks. Here the Concept of Strategiclevel decision making and what it mean was asked to be defined by managers .The captured responses stated that it is a process having both duty and accountability on a daily basis .Few mentioned it to being a process of identifying the problem and then gathering information after which they look all alternatives and then evaluate the consequences to arrive at a decision.Some respondents mentioned that strategiclevel decision making is a process of analyzing the variables under a specific pressure. Some mentioned it is of a risk reward kind of analysis that has the data analysis first and then analysis if alternatives .Few of the repondents describe strategic decision making as an effective tool for implementing right strategies.Some mentioned that the concept of gathering data and arriving at best solution is how they looked at the definition.Many identified it as the process of gathering information ,analyzing,delegating authority and progressing to the solution from the problem

Some of the responses compared strategiclevel decision making process to a challenge in Bank ,some mentioned that it is a responsibility which leads to the next step in the development of the Bank. Finally all the Respondents were asked about how the IT tools in the Bank were supporting strategic decision-making. Here Seven respondents negatively responded. While 18 managers in contrast confirmed use of new age platforms such as the latest AI Platform ,Business Analytics tools ,the Machine Learning platform ,Decision Intelligence Platforms,Customer intelligence Platforms, CRM, databases and programs for data visualizations and online communication tools and how they have helped to improve the strategic decision-making process. The managers were asked at the end of interview on an effective information management system being in place in bank to which 4 respondents said that they use BI and Reporting tools that have a positive impact.Another 4 respondents mentioned that the bank had Enterprise Data Warehouses and Regulatory and Risk reporting tools and they also used predictive and AI augmented Analytics which were very helpful .Some respondent mentioned that some of the tools did not provide the regular output and they become reporting layers and can't help in decision systems .Some of the respondents mentioned that these tools can help managers to not rely on intuition and rather focus on strategy formulation.3 respondents mentioned that the impact of such tools on decision making is very positive.4 repondents described some of the IT tools in the bank did not function efficiently even though they had such tools.The remaining respondents mentioned on the need for better systems be used for efficient decision making.One respondent gave a response saying that there is a need for proper communication between the different information systems and the Managers in the Bank

7. Conclusion

The strategiclevel decision-making process in the bank has an important role specially when it comes to managing their resources, achieving their goals and ensuring that they are able to resolve the problems occurring in banks. The matter of determinants plays a very important role.This paper studies determinants of the strategiclevel decision-making process banks in UAE. Research here is presented in the form of results aiming to contribute to the larger body of knowledge of determinants influencing strategiclevel decisionmaking process in banks while also understanding the barriers and problems of such a process. The summary of the study is as stated below:

The process of strategiclevel decision making in the banks of UAE is primarily determined by organizational,social,economic, personal, and psychological factors.Amongst these factors the Economic factor being most important factor is followed by the organizational factoras considered by most of the respondents in banks .The board characteristics like the gender, education qualification, the relevant experience and also the independence have a positive impact on the banks innovation

The Bank Managers have identified that the Banks objective is the economic account and the banks resources are the economic factor that is important in these Banks and it that influences the strategiclevel decisionmaking process. The factors that carried out the most influence are Leadership style and the organizational structure.

Many banks in UAE have the Top management teams opinions as an important consideration while compared to the opinions of the lower managers.This follows the hierarichal structure of the Bank structure and is aligned to the division of competences in the strategiclevel decision-making process in Banks in UAE

The Commonly noted problems were lack of Data and information causing uncertainty and the unavailability both for the resources and the funding

The Bank Managers perceive information barriers,time pressure and financial barriers as having the most impact on the Strategic decision-making process

The Data Intelligence and AI Platform,Decision Intelligence Platforms,Customer intelligence Platforms, the ERP systems, data visualisation solution and the CRM are the New Age IT Tools used in the strategiclevel decision making process as that streamline the process reducing the barriers .The communication tools online improve the strategic decision-making system

Many Banks demand the need improved information management system or introduction of new systems that have a significant impact on the strategic decision-making process.The biggest barrier in the strategic decision-making process is scarity of Information according to the respondents

The study results analysis help identify the implications both from research and managerial angle. This study results may bring useful recommendations for other researchers planning to use and perfect the proposed approach or to conduct their own research, the study can bring some dimensions of decision making from the research oriented perspective that entrepreneur and managers can use to their existing knowledge of the strategic decision-making process in Banks in UAE .It will help them pay attention on determining factors which shape the process . The study will bring deliberations and multidimensional analysis to the understanding of the determinants of strategiclevel decision making process in banks in UAE The knowledge derived from this study can be of importance significantly while making assessments regarding the effects of strategic decision making process One limitation of this study is the small sample relatively and also the research sample being a purposive selection.The other limitations may also arise due to the multidimensionality of substantive issues and these are arising from the subjectivity of respondents assesments .An important aspect to note is that strategiclevel decision applies to both Top Management and employees and occurs at every level of management in the Banks.The UAE Banks are also planning lower management level employees being extended as a part of the research. The results out of this study can help in serving as a premise for further research.This study can also help for Construction Model for strategiclevel decisionmaking process by considering determinants.

Summary of Empirical Findings on Strategic Decision-Making Processes in Banks

Category	Theme/Variable	Interview Evidence(Frequency)	Key observations
Decision making Process	Problem identification, information collection, alternative evaluation, implementation, review	Common across respondents	The decision-making process follows a structured and sequential logic, indicating alignment with established strategic decision-making models. Feedback and post-decision evaluation highlight a learning-oriented approach
Decision Approach	Analytical reasoning, cost–benefit analysis, decision speed	Analytical approach (20); reflective approach (3)	Decision-making is predominantly rational and evidence-based, although reflection is applied in complex or high-impact situations.
Consultation with Lower Level managers	Expert input, operational knowledge, proximity to tasks	Majority confirmed	Input from lower-level managers is valued due to their technical expertise and closeness to operational realities,

			particularly for non-strategic decisions.
Consideration of Subordinates Opinions	Inclusiveness, experience, organizational culture	Majority positive; minority negative	While subordinate perspectives are generally acknowledged, their influence on strategic decisions remains limited.
Hierarchy and Authority	Division of competences, formal decision rights	Agreement (14)	Hierarchical decision-making is viewed as necessary to ensure clarity, control, and organizational stability in large banking institutions.
Personal Determinants	Knowledge, experience, skills, competence, ethics	Knowledge (12), skills (12), competence (10), values (9)	Individual managerial capabilities and ethical orientation strongly influence strategic decisions, reinforcing the role of human capital.
Economic Determinants	Organizational resources, business objectives, competition	Resources (18), objectives (16), competition (14)	Economic considerations dominate strategic decisions, particularly resource availability and alignment with organizational goals.
Organizational Determinants	Leadership style, structure, culture, responsibility allocation	Leadership & structure (18 each)	Leadership behavior and formal organizational design play important in shaping strategiclevel decision-making processes.
Physcological Determinants	Personality, intuition, emotions, mood	Personality (17), intuition (15), emotions (14)	Decision-making reflects a combination of rational analysis and intuitive judgment, especially under uncertainty and time pressure.
Social Determinants	Education, age, stress	Education (19), age (14), stress (12)	Social characteristics of decision-makers influence how decisions are perceived and enacted, with education level being most salient.
Decision Making Problems	Information uncertainty, time constraints, funding issues	Lack of information (14), time pressure (9)	Information gaps and limited time remain the most persistent challenges in strategic decision-making.

Decision making Barriers	Information, financial, competence, legal, emotional barriers	Time pressure (18), information barriers (14)	Barriers are primarily structural and informational rather than emotional, reflecting institutional constraints in banking organizations.
Top Management Team (TMT)Influence	Experience, risk perception, ownership orientation	Ownership perception (16), experience (12)	TMT characteristics significantly shape strategic decision-making, particularly risk assessment and long-term strategic orientation.
IT Support for Decision making	BI, analytics, AI, ERP, CRM, visualization tools	Confirmed (18)	The widespread use of digital and analytical tools indicates a strong shift toward data-driven strategic decision-making.
Information Management Systems	System effectiveness, communication quality	Effective (majority); ineffective (4)	Effective information management systems enhance decision quality, though their impact depends on internal communication practices.

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