



## The role of human resource re-engineering in order to improve the quality of banking performance

Sara Khaled Alzu'bi <sup>1\*</sup>, Yasmeen Khaled Alzu'bi <sup>2</sup>, Husni Hasan Samara <sup>3</sup>, Muna saleem Al-shdaifat <sup>4</sup>

<sup>1</sup> Ph.D., Scholar, UUM Business School, University Utara Malaysia, Malaysia

<sup>2</sup> Researcher, Business College, Jadara University, Jordan

<sup>3</sup> Researcher, School of business. University of Jordan. Jordan

<sup>4</sup> Researcher, Business College, Mutah University, Jordan

\* Corresponding Author: Sara Khaled Alzu'bi

---

### Article Info

**ISSN (online):** 2582-7138

**Volume:** 04

**Issue:** 03

**May-June** 2023

**Received:** 22-04-2023;

**Accepted:** 12-05-2023

**Page No:** 727-737

### Abstract

The research to identify the impact of human resource re-engineering and its dimensions in improving the quality of banking performance in commercial banks. The dimensions related to human resource engineering, represented by (technological capabilities, human resources, and organizational components) and the dimensions to improving the quality of banking performance, represented by (effectiveness, efficiency, correlation or suitability) in commercial banks. So the research population represents Jordanian commercial banks, and six Jordanian commercial banks were selected and the research was applied to a sample of 200 individuals that includes (bank managers, department heads and employees with experience and competence), the questionnaire was used as the main tool for collecting data and information from the respondents, and interviews, to identify the relationships and the effect between the research variables to obtain answers related to the research problem. The study concluded that there is a correlation of a coherent nature between the re-engineering of human resources and the realization and development of its dimensions, and the quality of banking performance is improved.

**DOI:** <https://doi.org/10.54660/IJMRGE.2023.4.3.727-737>

**Keywords:** Re-engineering of Human Resources, Quality of Banking Performance, Commercial Banks

---

### Introduction

The effects of globalization have resulted in a significant rise in competition and constant change within the banking environment. To remain viable and competitive in this dynamic environment, organizations and banks must adapt to these changes. This requires an analysis of internal factors affecting the profitability of commercial organizations (Alawneh & Hani, 2021) <sup>[3]</sup>.

One of the most fundamental resources to guarantee the institution's survival and one of the key components of output is human resource. As a result, the discipline must focus on human resources, which are crucial for increasing production in a setting marked by constant change. HR management uses performance evaluation as a tool to help organizations utilize their people resources to their fullest potential in order to stay competitive. Many nations now depend on the complex tourism industry, which has evolved and expanded to include numerous other sub-industries, to develop their resources and make economic and social progress (Francis & Goodwin, 2017) <sup>[21]</sup>. The evaluation findings serve as a foundation for choices about re-engineering operations with HR policies, including adjustments to salaries, promotions, and terminations, as well as identifying training requirements (Yamamoto *et al.*, 2018) <sup>[67]</sup>.

The Business Process Re-engineering (BPR) literature and available documents comparatively under-examine the function and strategic facets of Human Resource Management. The primary areas of focus for BPR are things like: how BPR affects the organization; how important IT is to BPR; what tools and methods can be used to implement BPR more successfully; etc.

There are few studies that have been done on how people or HR staff contribute to the success of BPR initiatives. BPR projects usually have a high failure rate and call for organizational restructuring. Even though BPR exercises were successful in reducing the cost, time, and resources of the particular processes that were successfully re-engineered, many executives who dealt with BPR initiatives in their organizations have reported that those programs had unintended side effects and ended up creating new problems (Bhasin & Garg, 2019) <sup>[11]</sup>.

In contrast, banks are at the forefront of the fight against money laundering in order to safeguard themselves from financial risks, the erosion of customer confidence, and legal liability resulting from their involvement in these illegal activities (Karim *et al.*, 2020) <sup>[31]</sup>. To do this, they must improve their methods and tools and adopt contemporary administrative concepts.

### Problem Statement

Despite the significance of the process of re-engineering operations and its effect on commercial banks' human resources, as well as their role in planning and developing these banks' services and their success, some commercial banks have issues managing this process, which has a negative impact on the growth of their human resources. The interest in re-engineering processes, particularly those involving human resources, helps businesses, particularly commercial banks, succeed in completing strategic tasks for human resource development and subsequently reaching their strategic goals.

The problem of the study comes through the need to absorb and understand the contemporary challenges facing commercial banks, so that serious work has been done to improve the quality of the performance of banks and compare them with competitors, and it is supported by high supervision through the use of programs and concepts of re-engineering human resources. Banking services have undergone a gradual qualitative and quantitative development. Based on the above, the study problem can be formulated as follows:

1. What is the role of human resource engineering on the quality of banking performance from the employees' point of view in commercial banks?
2. What are the role dimensions of human resource re-engineering (technology capabilities, human resources organizational components) from the point of view of employees in commercial banks?
3. What is the level of quality of banking performance of banks operating in Jordan from the point of view of employees in commercial banks?

### Research Objectives

The research aims to highlight the impact of the human element and study the surrounding conditions and its role in improving the quality of banking performance in commercial banks operating in Jordan, and human engineering and enhancing it among employees, as well as providing indicators that help in adopting the human engineering approach by managers to be able to achieve change and prosperity in the banking sector in Jordan, by achieving the following sub-objectives:

1. Identify the role of the practice of human resources re-engineering on the quality of banking performance from the point of view of employees in commercial banks.

2. Determining the level of quality of banking service in light of the financial transformations from the employee's point of view in commercial banks
3. To highlight the extent of the contribution of human resources re-engineering in providing high-performance systems in the quality of the commercial banks.
4. Identify the making changes in the programs, policies, and plans of human resources management in commercial banks.

### Research Importance

Perhaps the most important thing that encouraged us to investigate the subject of human resources re-engineering and banking performance is the modern trends of human resources management and its primary role in improving the quality of banking performance through its vital contribution to improving the performance of individuals in various fields and the most methods to achieve substantial results, whether human performance or banking performance. Also, despite its importance, we noticed that the studies that dealt with this subject are limited, which encouraged us to do this study, human engineering receives a lot of attention and support in international scientific and academic forums, and its importance is increasing in the local environment due to the ignorance of knowledge of the subject, as it suffers from a lack of seriousness and neglect in adopting human engineering in any of the fields and contributing to activate the role of human engineering in improving the quality of banking performance, through the promotion and employment of scientific rules and foundations in the fields of work, and to give a clear picture of the application of the most appropriate practices and decisions to achieve banking prosperity.

### Re-Engineering of Human Resources

In order for a company to succeed, it must not only have the necessary resources; but also utilize them efficiently. A boss has access to physical, financial, human, and informational tools (Sturges & David, 2014) <sup>[63]</sup>. Although human resources (HR) have always been crucial to the success of any company, their significance has grown and is now acknowledged both inside and outside of work organizations (Zeitun & Benjelloun, 2017) <sup>[70]</sup>.

People working in human resources departments typically have a broad range of knowledge, abilities, and skills, and they are expected to carry out their duties in a way that advances organizational objectives (Faulkner, 2018). The HR program's effectiveness, including staffing, training, and compensation, as well as the ability and willingness of management, from the CEO to first-line supervisors, to foster an environment that fosters the effective use of human resources, all play a significant role in how effectively employees contribute to the organization (Hani, 2020; Zeitun & Benjelloun, 2017) <sup>[70]</sup>.

A method that fascinates, persuades, develops, and retains people is described by HRM practice. Human resources to guarantee that employees contribute to the achievement of the organization's overall goals (Veth *et al.*, 2017) <sup>[66]</sup>. project administration According to literature and scientific papers, HRM practices are incorporated into project organizations and improve working conditions (Ahmad, 2017) <sup>[2]</sup>.

In order to maximize the benefits of cutting-edge technologies in human resource management, management and operations must be coordinated within the re-engineering

of these processes. Human resources are a significant asset and one of the most crucial factors for improving the quality of banking performance, allowing growth, survival, and continuity in an unstable environment, volatile markets, and more complex products and services (Khan *et al.* 2019) <sup>[34]</sup>. Re-engineering of human resources is defined as re-designing the processes, foundations, and principles based on which the human resources system in the organization is managed radically and using information technology by all employees to achieve substantial improvements in high quality and productivity (Salama and Ahmed, 2017) <sup>[58]</sup>. Re-engineering human resources: is the radical and complete review of human resources in the organization to enhance its activities and make it more efficient and able to provide higher quality and stimulate innovation. (Noe *et al.*, 2016) <sup>[47]</sup> Re-engineering human resources is a process that aims to turn human resource knowledge, abilities, and skills into intellectual capital for use in the overarching objectives of the organization and associated parties. Reengineering entails starting over, reviewing the fundamental work systems and procedures, and making corrections in a fresh, new manner (Coombs, 2014) <sup>[13]</sup>. Redesigning the foundations, guiding principles, and procedures that the HR system in the company as a whole is managed is how some people see the re-engineering of HR processes (Peter, 2018) <sup>[54]</sup>. From a different angle, the re-engineering of human resources operations offers opportunities for people to automate tedious and routine tasks, reduce work processes with low value, and concentrate attention on what matters to the customer and decisions pertaining to his service preferences (Gilpin & Murphy, 2018) <sup>[22]</sup>. In order to essentially improve performance, cost, quality, capital, services, and speed of execution metrics, it has also been described as a fundamental rethinking and change in business systems (Bansal, 2018) <sup>[10]</sup>. Noe *et al.*, (2016) <sup>[47 48]</sup>. The process of conducting a thorough evaluation of all crucial human resources management practices is what helps an organization become more productive and improves its capacity to deliver services more efficiently and to a higher standard.

### Dimensions of HR Re-Engineering

**Structural Dimension:** In order to achieve the planned performance, organizations must redesign their organizational structures to accomplish the following (Som, 2003) <sup>[62]</sup>. Organizations today face numerous performance challenges that are dependent on the presence of workers who lack the ability to work. As a result, it is critical to identify the workers whose behaviors must be changed and their development potential. Performance is the primary goal of the organizational system redesign. The work and how it is done, as well as defining the authorities and duties, should be the main topics of redesign. All employees of the company must be involved in the redesign of the organizational structure. In order to achieve the greatest level of performance, the organization's re-design factors, which include strategy, skills, organizational structure, systems, and management style, are consistent (Hani, 2023) <sup>[26]</sup>.

**Technical Dimension:** Technically, the three main options for human resource re-engineering are: (Hammer and Champy, 1995) <sup>[24]</sup>: Elimination or cancellation of low-value tasks, Outsourcing, redesigning crucial strategic tasks.

**Human Dimension:** Human resources in organizations are thought to gain the most from human resource re-engineering

programs, so it must concentrate on the strategy used to recruit, develop, and support employees so they can use their full potential to further the objectives of the organization (Menberu, 2013) <sup>[41]</sup>.

**Technological Dimension:** The use of technology that results from the adoption of human resources re-engineering processes enables the application of decentralization in work and the sharing of the human resources function in the organization, which allows raising the level of individual and collective effectiveness of individuals working in the organization, which has a positive impact on the organization (Mathis and Jackson 2014) <sup>[40]</sup>.

### Quality of Banking Performance

Because of how information technology and communication have changed the performance of various economic sectors, including Jordan's banking sector, business is keeping up with changes (Al-Hawary & Hussein, 2016) <sup>[5]</sup>. This change has had an impact on the financial services sector and has given rise to contemporary ideas like electronic (e) finance, money, and banking. Every nation needs a robust banking industry to foster economic development and preserve financial stability across the board (Zhang *et al.*, 2018) <sup>[72]</sup>.

For a service company to succeed, customers' experiences must be properly delivered. Emphasizing excellence in service, along with customer empowerment and service innovation, can help ensure that customers are satisfied and remain so. However, according to Amin and Isa (2008) <sup>[9]</sup>, service quality is multidimensional and has two underlying aspects: the essence of the service and the service process component (Ali and Raza, 2017) <sup>[6]</sup>.

### Quality of Banking Performance Dimensions

#### Reliability

One of the key elements of client satisfaction levels under the service-quality dimensions is reliability (Zhang *et al.*, 2019) <sup>[71]</sup>. Operation accuracy is complemented by reliability, which is the willingness to provide the services that have been guaranteed (Devesh 2019) <sup>[14]</sup>. The key characteristics of any dependable business are accuracy and consistency of service delivery (Blut 2016) <sup>[12]</sup>. If customers feel that the service is subpar, they will not be bound to service standards (Hamzah *et al.*, 2017) <sup>[25]</sup>. According to (Peng and Moghavvemi 2015) <sup>[53]</sup>, timely order processing, maintaining the security of the customer's financial records, providing trustworthy financial reports, and providing guaranteed services are the deciding factors for retaining customers in the banking industry. These are reliability's fundamental qualities. In the Jordanian banking industry, Pakurár *et al.*, (2019) <sup>[50]</sup> found a significant relationship between dependability and customer satisfaction. In the banking sector, previous studies have shown a link between dependability and client satisfaction (Kant and Jaiswal 2017; Peng and Moghavvemi 2015) <sup>[30, 53]</sup>. But Islam *et al.*, (2020) <sup>[20]</sup> and Fida *et al.*, (2020) <sup>[20]</sup> discovered that there was no connection between dependability and client happiness. The strong correlation between customer happiness and the dependability of mobile banking services (Khan *et al.*, 2021) <sup>[33]</sup>.

#### Tangibility

The tangibility element of service quality can be described by tangible characteristics of services like physical equipment, model equipment, dressed workers, and aesthetically



pleasing materials (Parasuraman *et al.*, 1985) <sup>[51]</sup>. (Gatari, 2016) claims that the physical structures of banks consist of a bank lobby, customer seating arrangements, sitting areas, and buildings. The customer's satisfaction with the level of service provided by the business will be impacted by these assets. According to studies, tangibility boosts consumer satisfaction in the banking industry (Olorunniwo *et al.*, 2006) <sup>[49]</sup>. It is generally acknowledged that in the banking sector, tangibility has a big impact on customer satisfaction (Kant and Jaiswal 2017) <sup>[30]</sup>. Furthermore, it was observed by Selvakumar (2015) <sup>[60]</sup> and Krishnamurthy *et al.*, (2010) <sup>[35]</sup> that tangibility has a favorable impact on client satisfaction with banking services. In the Oman banking industry, Fida *et al.*, (2020) <sup>[20]</sup> looked into the relationship between tangibility and client satisfaction. On the other hand, in the context of Tunisian Islamic banking, Abdelhadi (2021) <sup>[1]</sup> discovered no evidence of a significant relationship between tangibility and customer satisfaction.

### Empathy

When banks comprehend, communicate with, and educate customers, empathy prevails (Gatari, 2016). In the marketing of services, the SQ's empathy component places a strong emphasis on elements like communication, customer expectations, and good behavior (Ennew *et al.*, 2013) <sup>[17]</sup>. Empathy is a critical component of satisfying retail banking clients, and it is essential for banks to have strategic flexibility to raise their performance (Potluri *et al.*, 2016; Mohsin *et al.*, 2022) <sup>[55, 42]</sup>. Empathy is the ability to "share and react to another person's mental, emotional, behavioral, and experiential states and situations," according to Murray *et al.*, (2019) <sup>[43]</sup>. Because of this, empathy is a multifaceted idea that necessitates insights on a level that is emotional, cognitive, and compassionate (Powell and Roberts 2017) <sup>[56]</sup>. Customer satisfaction rises when employees in conventional service situations adopt empathic attitudes toward customers (Markovic *et al.*, 2018) <sup>[38]</sup>. Additionally, Lee *et al.*, (2011) <sup>[11]</sup> came to the conclusion that there is a significant positive connection between happy emotions and contentment in the employee-customer relationship and that the empathy demonstrated by employees directly influences the pleasant emotions experienced by customers.

### Responsiveness

The responsiveness dimension measures how quickly employees offer adequate and prompt help (Endara *et al.*, 2019) <sup>[16]</sup>. Responsiveness is the capacity to complete assigned duties manually or electronically on schedule (Uddin *et al.*, 2015) <sup>[64]</sup>. According to Vencataya *et al.*, (2019) <sup>[65]</sup>, responsiveness was a significant component in predicting customer satisfaction in Mauritius' banking industry. The Sultanate of Oman has discovered a positive correlation between client loyalty and responsiveness to Islamic banking services (Fida *et al.*, 2020) <sup>[20]</sup>. One could argue that customer satisfaction is directly impacted by how responsive the banking industry is (Kant and Jaiswal 2017; Krishnamurthy *et al.*, 2010; Selvakumar 2015; Khan *et al.*, 2021) <sup>[50, 35, 60, 33]</sup>. In his research on Tunisian Islamic banks, Abdelhadi (2021) <sup>[1]</sup> discovered that responsiveness has a favorable impact on client satisfaction. However, no substantial correlation between responsiveness and customer satisfaction was discovered by Yun and Park (2022) <sup>[69]</sup>, Famiyeh *et al.*, (2018) <sup>[18]</sup>, or Fida *et al.*, (2020) <sup>[20]</sup>. According to Sardana and Bajpai (2020) <sup>[59]</sup>, responsiveness was essential for e-

banking to satisfy customer expectations (satisfaction).

### Assurance

In the high-risk business, assurance is a crucial component because it refers to the knowledge, decency, and ability of employees to express their trust and confidence (Andaleeb and Conway 2006) <sup>[57]</sup>. It also has to do with the customer's level of security when transacting in financial services (Ennew *et al.*, 2013) <sup>[17]</sup>, and it has a strong, positive correlation with customer happiness in the banking industry (Pakurár *et al.*, 2019) <sup>[50]</sup>. There is a strong correlation between assurance and happiness, according to several researchers. Assurance and the degree of customer happiness are positively correlated with one another (Kant and Jaiswal 2017; Olorunniwo *et al.*, 2006; Yariomoglu 2014) <sup>[30, 49, 68]</sup>. At four Islamic banks in Oman, Fida *et al.*, (2020) <sup>[20]</sup> looked into how quality affected customers' satisfaction and found that assurance was extremely important. An analogous association was discovered by (Khan *et al.*, 2021) <sup>[33]</sup> in the Bangladeshi mobile banking industry in 2021. Famiyeh *et al.*, (2018) <sup>[18]</sup> did not discover a connection between assurance and client satisfaction in Ghana's banking industry, though. A correlation between assurance and customer satisfaction at the Oromia International Bank (Negash, 2021; Mohsin *et al.*, 2022) <sup>[46, 42]</sup>.

### Accessibility

The term "accessibility" describes how quickly and easily facilities can be located and accessed. Accessibility in the context of NBFIs means that customers have convenient entrances, room to move around freely and comfortably, a branch site close by, appropriate transaction times, and enough parking spaces (Islam *et al.*, 2020) <sup>[20]</sup>. With regard to access to service, it is ensured that there will be less waiting time, flexible working hours, and a suitable location for the service facility (Yariomoglu, 2014) <sup>[68]</sup>. According to Nazeri *et al.*, (2019) <sup>[46]</sup>, a banking customer's happiness is positively influenced by easy access to Internet banking services. In their comparative study, Shayestehfar and Yazdani (2019) <sup>[61]</sup> also noted that, in the Iranian context, accessibility was rated as the top indicator of banking service effectiveness. According to Khamis and AbRashid (2018) <sup>[32]</sup>, Tanzanian Islamic banks that provide quick and affordable banking services are drawing and enticing bank clients. The study by Kumar *et al.*, (2018) <sup>[36]</sup> revealed that convenient branch sites and service hours had a big impact on attracting new customers and retaining old ones. Alkhazaleh and Haddad (2021) <sup>[8]</sup> discovered a connection between customer care for the Jordanian banking industry and the accessibility of fintech services. Islam *et al.*, (2020) <sup>[20]</sup> did not discover a connection between customer happiness and access to financial services.

### Jordanian Commercial Banks

The Hashemite Kingdom of Jordan's banking and financial sector is renowned for its security, which has continued to be strong in 2020 despite the risks and difficulties brought on by the Covid-19 pandemic and its effects on Jordan's economy and financial situation. However, the government and central bank policies that served to lessen the severity of these challenges' effects are responsible for the sector's strength and stability. As a result, this sector has a high level of capital as well as adequate liquidity and profitability (Al-Alawnh *et al.*, 2022) <sup>[42]</sup>. Accordingly, the capital adequacy ratio of the Jordanian

banking system is high, ranging between 17% and 21% between 2007 and 2020. It is typically higher than the rate established by the Central Bank. As a result, the capital adequacy ratio in 2020 remained at the same level of 18.3% that was recorded in 2019, which is considerably higher than its level of 16.9% in 2018. There are 24 banks functioning in Jordan, and they fall into one of three categories:

- The commercial banks.
- The Islamic banks.
- The foreign banks in Jordan.

15 Jordanian banks total, consisting of 8 foreign bank subsidiaries, 3 Islamic banks, and 13 business banks. This research will concentrate on the (13) banks that make up Jordanian commercial banks.

### **The Relationship of Human Resources Re-Engineering with the Morale of Employees**

Outlines five elements that can be used to successfully implement the BPR with the aid of HRM, and it is suggested that this work serve as a source for further study (Naz *et al.*, 2019)<sup>[44]</sup>.

When we take into account that agriculture requires ongoing financial support and contacts with banks that are sensitive and risky due to the need to invest funds in production all at once and on a large scale, in accordance with the nature of production, low turnover of funds, and low profit generated by agricultural production, which makes it impossible to create own sources of financing, the importance of understanding these relationships in the triangle becomes even more important (Pejanović, 2013)<sup>[52]</sup> The development of both new and current banking services for agricultural financing is largely contingent on the quality of the banking industry, which is highly serviceable and reliant on its management style and staff.

Answering the question of what are the key indicators on which we can demonstrate and prove the strategic importance of human resources and the human resource management practice for achieving business success is crucial because human resources are the primary source of survival and the driver of growth and development of organizations (Dusmanescu *et al.*, 2014)<sup>[15]</sup>.

Analysis of the links between organizational performance and human resource management is even more difficult in the financial sector. Masum *et al.*, (2015)<sup>[39]</sup> stated that it is impossible to measure the effect of human resource practices on bank performance. It is important to look at how human resource practices affect the organizational performance of banks in order to justify the necessary investments in the human resource department. The authors of this research demonstrated that there is a beneficial effect of human resource practices on the performance of the banks using a sample of 48 banks in Bangladesh.

The standard of service provided by banks to their customers, as well as its eventual growth, productivity, and profitability, are all directly related to how efficient and productive this input is. His study's main objective was to investigate and evaluate the effects of various human resource management strategies on the performance of Indian Public Sector Banks' organizations. The statistical analysis of the data showed that the banking industry's human resource management practices have a significant influence on organizational performance (Gulza, 2018)<sup>[23]</sup>.

Ali *et al.*, (2018). According to their research, it is becoming

more important for the banking sector to comprehend employee relations climate, how human resource practices affect organizational performance, and employee relations climate that best serves the needs of the organization, given the fierce competition in the service industry. Their research looked at the relationship between a collection of strategic human resource management practices and organizational success in the Chinese banking sector. The findings of this study suggest a significant positive relationship between operational performance and the overall strategic human resource management package. Additionally, the relationship between effective strategic human resource management and organizational performance is mediated by the climate of employee relations

### **Research Methodology**

This study relied on the descriptive and analytical approach, by describing the study variables, and then analyzing them according to the study population and sample. This study is also considered an exploratory study, as information was collected within the questionnaire that was distributed to the study sample.

### **Research Population and Sample**

The study population consisted of all commercial banks in Jordan, while the study sample consisted of (200) employees working in Jordanian commercial banks.

### **Data Collection Methods**

The data necessary to achieve the objectives of the study was obtained by relying on two sources of data collection:

- A. Secondary Sources: The theoretical framework by searching for data sources represented in reviewing previous literature and published research, periodicals, and articles, in addition to (internet) websites, books, Arab and foreign references related to the subject of the study.
- B. Primary Sources: The researcher developed a questionnaire as a tool for the study to collect data from the study sample consisting of bank managers, department heads, and employees with experience and competence. The questionnaire consists of questions related to the variables (human resources re-engineering, quality of banking performance).

### **Study Tool**

To achieve the objectives of the study, the researcher developed a questionnaire to measure the impact of human resource re-engineering in improving the quality of banking performance in Jordanian banks, based on previous studies and theoretical literature.

### **Research Hypotheses**

To provide an appropriate answer to the research questions raised, the research seeks to test the validity of the following hypotheses:

1. There is a statistically significant relationship between the dimensions of human resources re-engineering (technological capabilities, human resources organizational components) and the quality of banking performance from the point of view of managers and employees.
2. The impact of the use of technology in human resources management as an indirect moral effect on improving

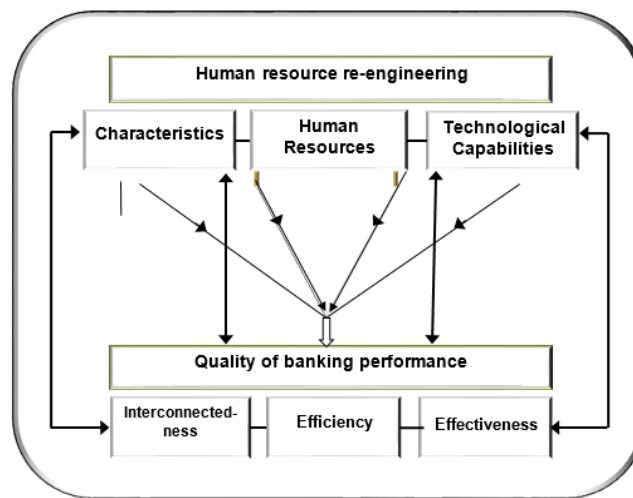
- banking performance through the mediating role of high-performance practices.
3. It is a statistically significant relationship between re-designing and re-engineering the organizational structure, procedures, instructions, and the prevailing culture and improving the quality of banking performance.
  4. There is a statistically significant relationship between the quality of banking performance and effectiveness from the managers' point of view.
  5. There is a statistically significant relationship between the quality of banking performance and efficiency from the managers' point of view.
  6. The existence of a statistically significant relationship between the quality of banking performance, correlation, and relevance from the point of view of managers and employees.

7. There is a statistically significant relationship between the human element and improving the quality of banking performance from the point of view of managers in commercial banks.
8. Existence of a statistically significant relationship in re-designing the roles and qualifications of superiors and subordinates in achieving quality in banking performance.
9. There is a relationship between reducing the negative effects of low employee morale and the success of human resource re-engineering programs.

**Research Limits and Scope**

Limit of the subject (academic): The study was limited in its objective to studying the quality of banking performance in the light of human re-engineering in Jordanian banks.

Chart (1)



Source: Researchers

- Human Limit: The study was applied to bank managers, heads of human resources departments, and experienced and qualified workers in banks (Society Generali Bank / Jordan, Jordan Kuwait Bank, Capital Bank, Cairo Amman Bank, Housing Bank for Trade and Finance, Jordan National Bank).
- Institutional Limit: The study was conducted on banks in Jordan

Spatial Limit: The study was conducted in Jordan and was limited to six commercial banks (Societe General Bank / Jordan - Jordan Kuwait Bank - Capital Bank - Cairo Amman Bank - Jordan National Bank - Housing Bank for Trade and

Finance).

**First: Questionnaire Validity Test (Reliability and Validity)**

The reliability test was conducted using the (half-segmentation) method to know the stability value of the questionnaire (the scale), which means the stability of the results obtained (that the scale gives the same results if it is re-applied), and the validity was also tested using the (self-authenticity) method to know the validity of the scale. Which means does the scale measure what it is designed to measure (how well the test represents the behavior to be represented)?

**Table 1:** Shows the values of the reliability and validity coefficients for the scale

Dimension/Variable	Validity coefficient value Half segmentation	The value of the coefficient of self-honesty (square root of stability coefficient)
The Role of Human Resource Re-engineering in order to Improve the Quality of Banking Performance	0.90	0.94
quality of banking performance	0.89	0.93
Total scale (The questionnaire)	0.92	0.94

Source: (Prepared by researchers based on the outputs of the SPSS program. V. 25)

It is clear from the values of the stability coefficients above that all of them are greater than (0.68), and therefore the scale is characterized by high stability, and the values of the

subjective validity coefficient were high and close to the correct one, which indicates that the scale is characterized by acceptable validity and stability and is suitable for relying on

the outputs obtained from it.

**Second: The Characteristics of the Research Sample (Demographic Information)**

In this section, we show the characteristics of the introductory research sample, which includes (gender, age, years of service in the job, academic achievement) and as in the following Table:

**Table 2: Demographic Information**

Identification Information	Categories	Repetition	percentage
Gender	Male	110	55 %
	Female	90	45 %
<b>Total</b>		<b>200</b>	<b>100 %</b>
<b>The years of service in the career</b>	Five years or less	80	40 %
	From 6 to 10 years	20	10 %
	From 11 to 15 years	60	30 %
	More than 15 years	40	20 %
<b>Total</b>		<b>200</b>	<b>100 %</b>
<b>The age</b>	20 to 25 years old	90	45 %
	26 to 30 years old	10	5 %
	31 to 35 years old	61	30.5 %
	More than 40 years	39	19.5 %
<b>Total</b>		<b>200</b>	<b>100 %</b>
<b>Academic achievement</b>	BA	100	50 %
	Higher Diploma	70	35 %
	Master's	23	11.5 %
	Ph.D	7	3.5 %
<b>Total</b>		<b>200</b>	<b>100 %</b>

Source: (Prepared by researchers based on the outputs of the SPSS program. v25)

The data of the previous table, can explain the personal and demographic characteristics of the study sample as follows:

**Gender:** The frequencies and percentages show that males represent more than females in the study sample, where their number reached 110, which represents 55%, while the number of females reached 90, which represents 45%. Perhaps this indicates the lack of a female component within departments in banks. In the research sample

**Years of service in the job:** - The frequencies and percentages show that the sample members are representatives of all the few, medium, and large categories of experience within the jobs in the research sample banks, and this difference can benefit the study.

**Age:** - The frequencies and percentages show that the sample is representative of all age groups, and this serves the objectives of the study more, as the sample did not focus on a specific age group.

**Academic achievement:** - Frequencies and percentages show that 50% of the sample are holders of a bachelor's degree, numbering 100, and 35% of holders of a high diploma, numbering 70, which indicates that most of the employees in the banks in the research sample are from holders of a high diploma, numbering 70. These certificates, while the proportion of 11.5% of those who hold a master's degree, numbering 23, constituted 3.5% of the holders of a doctorate, numbering 7, of the research sample.

**Human Resource Re-Engineering**

Table No. (3) Arithmetic mean, standard deviation, relative weight, and initial order of the opinions of a sample of banks about the impact of re-engineering human resources.

**Table 3**

No. of Diminutions	Mean	Standard Deviation	Approval Rate
<b>Dimension</b>	<b>Technology Possibilities</b>		
1	The organization relies on technology when making any changes in its various operations.		
	4.12	1.04	82.33%
2	The computer systems adopted by the organization support human resources re-engineering programs.		
	4.05	0.81	80.97%
3	The technology adopted in the organization helps the senior management to make appropriate decisions related to its human resources.		
	3.97	0.89	79.72%
4	The technological capabilities available to the organization contribute to supporting all activities and tasks carried out by the organization		
	3.63	1.12	72.62%
<b>The average dimension of technology possibilities</b>	<b>3.94</b>	<b>0.63</b>	<b>78.83%</b>

**Table 3 Part 2**

Dimension	Human Resources		
1	Senior management in the surveyed organization seeks to rethink the basics of work to move away from routine.		
	4.13	0.78	82.52%
2	Senior management works to convey a message to its employees to clarify the importance of applying human resources re-engineering in the researched organization.		
	4.04	0.84	80.78%
3	Human resources re-engineering policies contribute to reducing the stages of control and auditing to provide speed and improve performance.		
	3.99	0.82	79.81%
4	Senior management participates in planning the application of human resources re-engineering at all administrative levels.		
	3.51	1.09	70.29%
<b>The average dimension of human resources</b>	<b>3.92</b>	<b>0.56</b>	<b>78.35%</b>



Table 3 Part 3

Dimension	Organizational Ingredients		
1	The re-design of the organizational structure helped to increase the efficiency of human resource performance.		
	4.13	0.84	82.52%
2	The organizational changes that the organization is implementing are compatible with the requirements of human resources re-engineering programs.		
	3.60	0.96	72.04%
3	Jobs within the organization are flexible enough to adapt to all changes and crises.		
	3.36	1.08	67.18%
4	The organization's procedures are characterized by clarity and form that do not hinder the implementation of any new programs.		
	3.35	1.11	66.99%
<b>The average dimension of the organizational determinants</b>	<b>3.61</b>	<b>0.66</b>	<b>72.18%</b>

Source: (Prepared by researchers based on the outputs of the SPSS program. v25)

Technology Capabilities- Table (3) shows that item No. (1) came in first place with an arithmetic average of (4.12) and a percentage of (82.33%), and paragraph No. (4) came in the last rank with an arithmetic average of (3.63) and a percentage of (72.62%), while the mean for the dimension of technology capabilities was (3.94) and the percentage (78.83%), and the standard deviation was (0.63), which indicates the agreement of employees on the need to switch to electronic work in human resource management and intensively to get rid of paperwork and take advantage of the advantages of using modern technologies, In addition to relying on self-service in accomplishing various administrative and routine tasks.

Human Resources - It is evident from the table (3) that item no. (1) came in the first rank with an average of (4.13) and a percentage of (82.52%), and Paragraph No. (4) came in the last rank with a mean of (3.51) and a percentage of (70.29%), While the mean of the human resources dimension was (3.92) and a percentage (78.35%), and the standard deviation was (0.56), which indicates the employees' agreement with the banks' need to re-engineer human resources by shifting to a

flexible horizontal structuring that encourages ease of communication and information flow and an intense focus on decentralization through the redistribution of roles and responsibilities.

Regulatory Components - table (3) shows that item no. (1) came in first place with a mean of (4.13) and a percentage of (82.52%), and item no. (3) came in last place with a mean of (3.36) and a percentage of (67.18%), while the means of the dimension of the organizational component was (3.61) and the percentage (72.18%), and the standard deviation was (0.66), which means that employees agreed on the possibility of re-engineering human resources management (process design) for the presence of some tasks that can be dispensed with, and the presence of other tasks it can be combined without affecting the work, as this will contribute to saving time, effort and cost.

#### Quality of Banking Performance

Table No. (4) Mean, standard deviation, relative weight, and initial order of the opinions of a sample of banks on the impact of the quality of banking performance.

Table 4

No. of diminution	Mean	Standard Dev	approval rate
<b>Dimension</b>	<b>Effectiveness</b>		
1	The bank contributes to achieving the goals for which it was founded.		
	3.94	1.06	78.83%
2	The bank achieves its long-term strategic objectives.		
	3.78	0.92	75.53%
3	The bank achieves its set objectives.		
	3.75	1.03	74.95%
4	The bank achieves the desired change in the lives of its target groups.		
	3.23	1.21	64.66%
<b>Average of effectiveness</b>	<b>3.67</b>	<b>0.64</b>	<b>73.50%</b>

Table 4 Part 2

Dimension	Efficiency		
1	The bank invests its financial and human resources in an optimal manner to achieve its public and private objectives.		
	4.08	0.75	81.55%
2	The bank carries out its activities at an appropriate cost commensurate with the outputs of these activities.		
	4.05	0.72	80.97%
3	The outputs of the programs and activities are commensurate with the size of the bank's employees.		
	4.05	0.90	80.97%
4	The bank implements its plans and activities in a sufficient period of time that is consistent with the nature of the activities and at the specified time.		
	3.53	1.20	70.68%
<b>Average of efficiency</b>	<b>3.93</b>	<b>0.66</b>	<b>78.54%</b>



Table 4 Part 3

Dimension	Interconnection		
1	The bank chooses its programs and activities in accordance with the needs of its public and private categories.		
	4.50	0.64	89.90%
2	Increasing demand by beneficiaries for the services provided by the bank.		
	3.97	0.88	79.42%
3	The bank has the ability to reach its categories and geographical spread.		
	3.92	0.81	78.45%
4	The bank keeps pace with technological development in its work.		
	3.77	0.83	75.34%
Average of interconnection	<b>4.04</b>	<b>0.79</b>	<b>80.78%</b>

Source: (Prepared by researchers based on the outputs of the SPSS. Program. v25)

Efficiency: Table (4) shows that item no. (1) came in the first rank with a mean of (3.94) and a percentage of (78.83%), and item (3) came in the last rank with a mean of (3.75) and a percentage of (74.95%), while the means of effectiveness dimension was (3.67) and the percentage (73.50%), and the standard deviation was (0.64), which indicates the interaction of the employees of the bank with each other, and this indicates their contribution to achieving the goals of the banks

Qualifications: It is evident from the table (3) that item no. (1) came in the first rank with an arithmetic average (4.08) and a percentage (81.55), and item No. (4) came in the last rank with a mean of (3.53) and (70.68%), while the means of the efficiency dimension (3.93) and the percentage (78.54%), and the standard deviation was (0.66), which indicates that the work was done correctly by the bank employees.

Correlation is clear from table (3) that item no. (2) came in first place with a mean of (3.97) and a percentage of (79.42%), item (1) came in last place with a mean of (3.75) and a percentage of (74.95%), while the mean of the correlation dimension (4.04) and a percentage of (80.78%), and the standard deviation was (0.79), which indicates the bank's ability to choose programs and activities that suit the needs of customers.

### Conclusions & Recommendations

The surveyed banks recognize the importance of human resources re-engineering programs in improving the quality of their banking performance and seek to support their implementation. The policies and human resource management systems applied by the banks also play a significant role in supporting these programs. The study also found a relationship between technological capabilities and the quality of banking performance, highlighting the importance of technology in achieving banks' objectives. Furthermore, the organizational components within the surveyed banks have been identified as contributing effectively to the application of human resources re-engineering programs. The banks' efforts to enhance positive factors and reduce negative factors that affect the quality of banking performance were also evident from the study. to ensure successful human resources re-engineering in banks, it is recommended to have senior leaders and working individuals form a working group that includes all specializations to obtain support for improving banking performance. Surveyed banks should focus on important dimensions and areas for improvement through technological capabilities. Identifying positive and negative factors that affect banking performance and implementing policies to address them can contribute to raising the level of the banks investigated through development and motivation programs.

Additionally, keeping up with developments in human resources re-engineering is crucial, as it deals with the most important resources owned by banks and can lead to excellence and creativity in banking performance.

### References

1. Abdelhadi A. Patients' Satisfactions on the Waiting Period at the Emergency Units. Comparison Study before and during Covid-19 Pandemic. *Journal of Public Health Research*. 2021; 10:1956.
2. Ahmad R. Impact of High-Performance Work Practices on the Project Success with the Mediating Role of Project Governance and Moderation of Islamic Work Ethics, Capital University, Doctoral dissertation, Capital University of Science and Technology, Islamabad, Pakistan, 2017.
3. Alawneh NAK, Hani LYB. Analysis of internal factors affecting the profitability of commercial Banks. *IFAD journal of humanities and social sciences*. 2021; 1(2):1-24.
4. Aldeen Kassem Al-Alawneh N, Jerri Mohsin H, Yousef Bani Hani L, Mohammad Al-Naser B, Adel Qurran A, Khaled Alzubi S. The impact of covid-19 on liquidity and profitability in commercial banks. *International Journal of Advanced Research*. 2022; 10(05):490-496. <https://doi.org/10.21474/ijar01/14731>.
5. Al-Hawary S, Hussien A. The Impact of electronic banking services on the Customers Loyalty of Commercial Banks in Jordan. *International Journal of Academic Research in Accounting, Finance and Management Sciences*. 2016; 7(1):50-63.
6. Ali M, Raza S. Service Quality Perception and Customer Satisfaction in Islamic Banks of Pakistan: The Modified SERVQUAL Model. *Total Quality Management & Business Excellence*. 2017; 28:559-77.
7. Ali M, Lei S, Wei X. The mediating role of the employee relations climate in the relationship between strategic HRM and organizational performance in Chinese banks. *Journal of Innovation & Knowledge*. 2018; 3(3):115-122.
8. Alkhazaleh A, Haddad H. How Does the Fintech Services Delivery Affect Customer Satisfaction: A Scenario of Jordanian Banking Sector. *Strategic Change*. 2021; 30:405-13.
9. Amin M, Isa Z. An examination of the relationship between service quality perception and customer satisfaction: A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 2008.
10. Bansal S. *Human Resource Development*, Shri Sai Prinlographers, Delhi, 2018.

11. Bhasin S, Garg P. Role of HR in Business Process Re-engineering Programs: Changing Paradigms of Employee Expectations in the Banking Sector, *International Journal of Innovative Technology and Exploring Engineering (IJTEE)*. 2019; 8(8S2):481-493.
12. Blut M. E-Service Quality: Development of a Hierarchical Model. *Journal of Retailing*. 2016; 92:500-17.
13. Coombs T. West pharmaceuticals explosion structuring crisis discourse knowledge. *Public Relations Review*. 2014; 30(4):182-193.
14. Devesh S. Service Quality Dimensions and Customer Satisfaction: Empirical Evidence from Retail Banking Sector in Oman. *Total Quality Management & Business Excellence*. 2019; 30:1616-29.
15. Dusmanescu D, Andrei J, Subic J. Scenario for implementation of renewable energy sources in Romania. *Procedia Economics and Finance*. 2014; 8:300-305.
16. Endara Y, Ali A, Ab Yajid M. The Influence of Culture on Service Quality Leading to Customer Satisfaction and Moderation Role of Type of Bank. *Journal of Islamic Accounting and Business Research*. 2019; 10:134-54.
17. Ennew C, Waite N, Waite R. *Financial Services Marketing: An International Guide to Principles and Practice*. Abingdon-on-Thames: Routledge, 2013.
18. Famiyeh Samuel, Disraeli Asante-Darko, Amoako Kwarteng. Service Quality, Customer Satisfaction, and Loyalty in the Banking Sector: The Moderating Role of Organizational Culture. *International Journal of Quality & Reliability Management*. 2018; 35:1546-67.
19. Faulkner B. Towards a framework for reengineering tourism disaster management. *Tourism Management*. 2018; 22(2):112-121.
20. Fida B, Ahmed U, Al-Balushi Y, Singh D. Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman. *SAGE Open*. 2020; 10:2158244020919517.
21. Francis J, Goodwin H. Ethical and Responsible Tourism: consumer trends in the UK, *Journal of Vacation Marketing*. 2017; 9(3):180-190.
22. Gilpin D, Murphy P. *Management in Complex World*, New York, USA. Oxford University, 2018.
23. Gulza R. A comparative study of human resource management practices and its impact on organizational performance in Indian public sector banks. *International Journal of Human Resource Studies*. 2018; 8(1):88-102.
24. Hammer Michael, Champy James. *Re-engineering the Organization of Work in Organizations*, Dar Shuaa for Publishing and Distribution, Cairo, 1995.
25. Hamzah Z, Lee S, Moghavvemi S. Elucidating Perceived Overall Service Quality in Retail Banking. *International Journal of Bank Marketing*. 2017; 35:781-804.
26. Hani LYB, Mohsin HJ, Al-Alawnh NAK, Al-Shdaifat MS, Alzu'bi SK, Quraan AA. The Role of the Banking Industry in Achieving Regulatory Brilliance-Evidence from Commercial Banks in Jordan. *South Asian Journal of Social Sciences and Humanities*. 2023; 4(2):41-62.
27. Hani LY. A Study of Financial Planning and Investment of Individuals. *International Journal of Science and Research*, 2020.
28. Islam R, Ahmed S, Rahman M, Al Asheq A. Determinants of Service Quality and Its Effect on Customer Satisfaction and Loyalty: An Empirical Study of Private Banking Sector. *The TQM Journal*. 2020; 33:1163-82.
29. Jerri Mohsin H, Yousef Bani Hani L, Aldeen Kassem Al-Alawnh N, Mohammed Al-Ali H, Hamad Al-Khalaileh A, Qasem Qased W. The role of judicial accounting and its impact in reducing the phenomenon of money laundering. *International Journal of Advanced Research*. 2022; 10(03):535-548. <https://doi.org/10.21474/ijar01/14416>.
30. Kant R, Jaiswal D. The Impact of Perceived Service Quality Dimensions on Customer Satisfaction: An Empirical Study on Public Sector Banks in India. *International Journal of Bank Marketing*. 2017; 35:411-30.
31. Karim AS, Mohamed N, Ahmad MAN, Prabowo HY. Money Laundering in Indonesia bankers: Compliance, practice, and impact, 2020.
32. Khamis F, AbRashid R. Service Quality and Customer's Satisfaction in Tanzania's Islamic Banks: A Case Study at People's Bank of Zanzibar (PBZ). *Journal of Islamic Marketing*. 2018; 9:884-900.
33. Khan A, Lima R, Mahmud M. Understanding the Service Quality and Customer Satisfaction of Mobile Banking in Bangladesh: Using a Structural Equation Model. *Global Business Review*. 2021; 22:85-100.
34. Khan Z, Wood G, Tarba SY, Rao-Nicholson R, He S. Human resource management in Chinese multinationals in the United Kingdom: The interplay of institutions, culture, and strategic choice. *Human Resource Management*. 2019; 58(5):473-487.
35. Krishnamurthy R, Mani T, Kumar A, Prabhakaran S. Influence of Service Quality on Customer Satisfaction Application of Servqual Model. *International Journal of Business and Management*. 2010; 5:117.
36. Kumar Mukesh K, Sukumaran Sujit, Vincent Charles. Deriving Managerial Implications through Servqual Gap Elasticity in UAE Banking. *International Journal of Quality & Reliability Management*. 2018; 35:940-64.
37. Lee S, Lucette B, Dubinsky A, Schafer K. The Role of Emotion in the Relationship between Customers and Automobile Salespeople. *Journal of Managerial Issues*. 2011; 23:206.
38. Markovic S, Iglesias O, Singh J, Sierra V. How Does the Perceived Ethicality of Corporate Services Brands Influence Loyalty and Positive Word-of-Mouth? Analyzing the Roles of Empathy, Affective Commitment, and Perceived Quality. *Journal of Business Ethics*. 2018; 148:721-40.
39. Masum A, Azad M, Beh L. The role of human resource management practices in bank performance. *Total Quality Management & Business Excellence*. 2016; 27(3-4):382-397.
40. Mathis R, Jackson J. *Human Resource Management*. (14th edition). South Western Cengage Learning. USA, 2014.
41. Menberu A. The Ups and Downs of Business Process Reengineering (BPR): A Tale of Tax Offices in Bahie Dar Town, Ethiopia, Annual International Interdisciplinary Conference, AIIC, 2013, 24- 26.
42. Mohsin HJ, Al-Frijawy J, Hameed AT, Hani LYB, Al-Alawnh NAK. Strategic Flexibility and its Impact on Raising the Performance of Banks. *Journal of Social Commerce*. 2022; 2(1):11-23.
43. Murray J, Elms J, Curran, M. Examining Empathy and Responsiveness in a High-Service Context. *International*

- Journal of Retail & Distribution Management. 2019; 47:1364-78.
44. Naz A, Azhar Z, Nawaz M, Gul A. Role of Human Resources Management in the Effectiveness of Business Process Reengineering. *Journal of Resources Development and Management-An Open Access International Journal*. 2013; 1:60-64.
  45. Nazeri Ali, Rahman Soofifard, Mohsen Ebrahimi, Ladan Babayof. The Effect of the Internet Banking Service Quality on Customer Satisfaction (Case Study: Refah Bank in Tehran). *International Journal of Services and Operations Management*. 2019; 34:65-80.
  46. Negash G. Impact of Service Quality Performance on Customer Satisfaction: A Case of Oromia International Bank (OIB), Ambo Branch, West Shoa Zone, Oromia Regional State, Ethiopia. *African Journal of Marketing Management*. 2021; 13:12-24.
  47. Noe R, Hollenbeck J, Gerhart B, Wright P. *Fundamentals of Human Resource Management*. (6th edition). McGraw Hill Education. USA, 2016.
  48. Noe Raymond A, Hollenbeck John R, Gerhart Barry, Wright Patrick M. *Fundamentals of Human Resource Management, Sixth Edition*, McGraw Hill Education, 2016.
  49. Olorunniwo F, Hsu M, Udo G. Service Quality, Customer Satisfaction, and Behavioral Intentions in the Service Factory. *Journal of Services Marketing*. 2006; 20:59-72.
  50. Pakurár M, Haddad H, Nagy J, Popp J, Oláh J. The Service Quality Dimensions That Affect Customer Satisfaction in the Jordanian Banking Sector. *Sustainability*. 2019; 11:1113.
  51. Parasuraman A, Zeithaml V, Berry L. A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*. 1985; 49:41-50.
  52. Pejanović R. *Experiments in agrarian and rural economy*, Monograph, Faculty of Agriculture, Novi Sad, 2013.
  53. Peng L, Moghavvemi S. The Dimension of Service Quality and Its Impact on Customer Satisfaction, Trust, and Loyalty: A Case of Malaysian Banks. *Asian Journal of Business and Accounting*. 2015; 8:91-121.
  54. Peter M. *Human Resource Planning and Management*, Butterworth-Heinemann, Oxford, 2018.
  55. Potluri R, Angati S, Narayana M. A Structural Compendium on Service Quality and Customer Satisfaction: A Survey of Banks in India. *Journal of Transnational Management*. 2016; 21:12-28.
  56. Powell A, Roberts J. Situational Determinants of Cognitive, Affective, and Compassionate Empathy in Naturalistic Digital Interactions. *Computers in Human Behavior*. 2017; 68:137-48.
  57. Saad Andaleeb S, Conway C. Customer satisfaction in the restaurant industry: an examination of the transaction-specific model. *Journal of services marketing*. 2006; 20(1):3-11.
  58. Salama W, Atef A. Reengineering the Human Resources (Handara) and its role in enhancing the competitiveness of hotel establishments: Applied Study on some of the Egyptian Five Star Hotels. *Journal of Association of Arab Universities for Tourism and Hospitality*. 2017; 14(1):149-163.
  59. Sardana Shivani, Venkata N Bajpai. E-Banking Service Quality and Customer Satisfaction: An Exploratory Study on India. *International Journal of Services and Operations Management*. 2020; 35:223-47.
  60. Selvakumar J. Impact of Service Quality on Customer Satisfaction in Public Sector and Private Sector Banks. *Purushartha: A Journal of Management, Ethics and Spirituality*. 2015; 8:1-12.
  61. Shayestehfar Reza, Bitay Yazdani. Bank Service Quality: A Comparison of Service Quality between BSI Branches in Isfahan and Dubai. *The TQM Journal*. 2019; 31:28-51.
  62. Som A. Redesigning the human resources function at Lafarge. *Human Resource Management: Published in Cooperation with the School of Business Administration, Wiley Periodicals, the University of Michigan and in alliance with the Society of Human Resources Management*. 2003; 42(3):271-288.
  63. Sturges A, David L. A strategy for organizational survival. *Management Communication Quarterly*. 2014; 7(3):123-134.
  64. Uddin K Salah, M Nipa N, Rashid M. Identification the Factors Influencing Customer Satisfaction on Service Quality in Jamuna Bank. *International Journal of Business and Economic Research*. 2015; 4:30-35.
  65. Vencataya L, Pudaruth S, Juwaheer S, Dirpal G, Sumodhee N. Assessing the Impact of Service Quality Dimensions on Customer Satisfaction in Commercial Banks of Mauritius. *Studies in Business and Economics*. 2019; 14:259-70.
  66. Veth K, Korzilius H, Van der Heijden B, Emans B, De Lange A. Which HRM practices enhance employee outcomes at work across the life-span?, *The International Journal of Human Resource Management*, 2017, 1-32.
  67. Yamamoto A, Gonca T, Şekeroğlu Ö. Crisis management in the Turkish leather industry. *African Journal of Business Management*. 2011; 5(8):234-241.
  68. Yarimoglu, Emel Kursunluoglu. A Review on Dimensions of Service Quality Models. *Journal of Marketing Management*. 2014; 2:79-93.
  69. Yun J, Park J. The Effects of Chatbot Service Recovery with Emotion Words on Customer Satisfaction, Repurchase Intention, and Positive Word-of-Mouth. *Frontiers in Psychology*. 2022; 13:2912.
  70. Zeitun R, Benjelloun H. The efficiency of banks and the financial crisis in a developing economy: The case of Jordan. *Journal of Finance, Accounting and Management*. 2017; 4(1):222-230.
  71. Zhang M, He X, Qin F, Fu W, He Z. Service Quality Measurement for Omni-Channel Retail: Scale Development and Validation. *Total Quality Management & Business Excellence*. 2019; 30:S210-S226.
  72. Zhang Y, Weng Q, Zhu N. The relationships between electronic banking adoption and its antecedents: A meta-analytic study of the role of national culture. *International Journal of Information Management*. 2018; 40:76-87.