

LUISS



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CRISIS MANAGEMENT

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ID number 237861

Academic Year

2019/2020

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Chapter One

General introduction

1.1 Introduction:

A crisis represents the collapse of the "familiar structures that grant legitimacy to the existing political and social system and threatens the core values on which it is based, being an" unusual "and unexpected" situation of extreme danger and speed with successive events that threaten the ability of the individual, organization or society to survive. The crisis does not include the threat only, but the opportunity for change as well. This makes it a "complex" and rich "dialectical" concept with a verbal syndrome and two opposing sides that should be reconciled and this is what was proposed (Morin, 1976) and approved by the current research. The research relied on two criteria to determine the type of crisis, namely: the predictability of the crisis and the possibility of influencing it, and according to the classification (Gundel, 2005) of crises in its model, the crisis matrix of the four types of crises, namely: (traditional crises, unexpected crises, violent crises, and basic crises). Addressing "how to manage the crisis successfully in both the media and psychological aspects by making the response correct, fast and exceptional from the start in dealing with the media and the main public (stakeholders) as well as the victims to restore confidence, rebuild relationships and consolidate the organization's credibility, which reduces the amount of damage that can infect the organization's reputation and reduce Pressing the media and the level of the necessary media coverage and reduces the power of opponents when they assume responsibility in determining damages and compensation in accordance with professional and ethical standards that reflect the expectations of society. For the crisis to succeed, the crisis management team and its leadership must have unique characteristics, foremost among which is creative thinking by developing scenarios to solve the crisis and mastering the art of dialogue. Enthusiasm and commitment, as well as high standards of personal ethics and desire to help others, courage and willingness to take risks with realism and sophistication, along with patience and steadfastness after seeking help and trust in God Almighty, in addition to other characteristics reviewed by the research in an attempt to "present a crisis management strategy according to the Islamic approach And concluding "with some conclusions and recommendations of practical importance."

1.2 The Problem of the Study and its Significance:

Development of the strategic environment especially the regional one and the recent instability in the region have resulted in some socio-economic and political outputs and challenges that can affect the national security of Jordan (The Economic Policy Council, JEGP, 2018 – 2022). Thus, plans and strategies need to be put in place and action must be put within an integrated strategic vision as well as a clear mission and identified

objectives to help a bank or an institution achieve the highest level of readiness and affordability to act. This will contribute positively to manage any crisis that may occur in the future.

Each bank must be capable of self-management following a targeted managerial approach so that it can continue to deliver its mandate at a high level of competence. As many studies have proved, the implementation of strategic plans is weak in many banks of Jordan for several reasons. These include the lack of support and commitment by leaders and senior managers of the institution of strategic management (Abu Halima A, 2013). In addition, there are no clear drafted strategic plans and regulations in certain banks. This results in negative repercussions with regard to crisis management in such banks.

As there are no studies on the obstacles to implementing the strategic plans at banks in Jordan as far as the Researcher knows, the need has arisen for this study on such obstacles.

Accordingly, the study problem can be worded as: What is the factual status of implementing strategic plans? What are the obstacles to implementing them? To which extent those implementing these plans contribute to the development of banks of Jordan as viewed by the various leaders and executive managers? (Samer M. Arqawi, Amal A. Al hila, Samy S. Abu Naser, Mazen J. Al Shobaki, October-2018)

These questions lead to other questions as follows:

- What is the materiality of strategic plans for e senior managers at Jordanian commercial banks?
- To which extent are those assumed to implement the strategic plans involved in drafting and developing such plans?
- To which extent the financial and human resources are available at the banks?
- To which extent there are effective mechanisms that can be useful in implementing strategic plans?
- What are the obstacles to implementing strategic plans as viewed by senior leaders and managers as well as executive managers in the Kingdom?

1.3 Objectives of the Study:

- Explore the factual implementation of strategic plans and to which extent those implementing them are involved in developing such plans at banks.
- Detect the obstacles to implementing strategic plans as viewed by the various leaders, senior managers, and executive managers.

- Unveil the extent to which senior managers perceive the importance and advantages of strategic plans in the operation of banks.
- Highlight the extent of involvement of implementers of strategic plans in drafting such plans.
- Identify the strengths and weaknesses in the process of drafting strategic plans and implementing them at the banks. The study covers, as well, approaches to enhance strengths and explore potential remedies to weaknesses in order to achieve change as desired in banks.
- Issue a group of recommendations that can help improve the implementation of strategic plans at banks.

1.4 The Study Hypotheses:

- Strategic plans approved at the banks are not subjected to a systematic process of monitoring and evaluation.
- Strategic planning does not take place according to specific quality standards.
- The financial resources and potentials are not available to implement strategic plans at the banks.
- The human resources and potentials are not available to implement strategic plans.
- Lack of awareness of the concept of planning and strategic plans at banks.
- The strategic planning and strategic plans are not seen as important by leaders and senior managers at banks.

1.5 Research Methods:

The research will use descriptive analysis across sectional study; analytical data and statistics will be used through the study. Previously published studies will be reviewed covering obstacles to implementing strategic plans in the banks of Jordan and other countries and their impact on crisis management.

1.6 Research sample:

The Researcher will distribute the questionnaire across some banks concerning crisis management. Stratified Random Sampling will be applied. The researcher have chosen the banking sector. Because, it is one of the largest commercial and service sectors in Jordan and is the main pillar of the national economy and there are many banks this makes them high competition due to the multiplicity of foreign investments contributing to this sector.

1.7 Data collection sources:

- A. Library sources: These include books, research papers, and related educational methods.
- B. Online sources.
- C. Official sources.

1.8 Previous Studies:

Al-Mutairi's study (2011) entitled: "The Impact of Using Strategic Planning on Crisis Management in the Kuwaiti Islamic Banking Sector." The study aimed to identify the impact of strategic planning in its dimensions (analysis of critical questions, analysis of strengths, weaknesses, opportunities and threats, analysis of work areas, use of scenarios, The emergency method or situation) on managing crises in its dimensions (detection of early warning signals, preparedness, and prevention, containment of damage, recovery of activity).

The study population consisted of (3) Kuwaiti Islamic banks and the number of employees in them reached (1391). As for the study sample, it included (319) employees who were selected according to the simple random sample method. The researcher adopted the descriptive and analytical method, and he developed a questionnaire to collect his study data.

After performing the necessary statistical operations using appropriate statistical methods such as simple regression analysis and single-factor variance analysis, the study reached a set of results, the most prominent of which are:

- There is a high level of strategic planning and crisis management in the Kuwaiti Islamic banking sector.
- There is a statistically significant impact of strategic planning on crisis management.

The study also recommended analyzing the surrounding environment of Libyan commercial banks, identifying the most important weaknesses and strengths in them, and identifying the available opportunities, with the aim of reaching best practices in the field of crisis management.

Al-Shobaki study, Abu Munah and Badah (2016) entitled "The Impact of Strategic Directions on Crisis Management (Field Study on the International Relief Agency in the Gaza Strip." The study aimed to study the

impact of strategic directions in their dimensions (vision, mission, objectives), on crisis management in its dimensions (Before the crisis, during the crisis, after the crisis).

The researchers adopted the descriptive and analytical method in their study, and to achieve the objectives of their study, the researchers designed a questionnaire and distributed it to the study sample. The directors working in the UNRWA Gaza Field Office represented a community for the study, and the sample was determined according to the stratified random sampling method. After conducting the necessary statistical operations, analyzes, and processes depending on a set of statistical methods such as the T-Test and the Single-Analysis of Variation (ANOVA), the study reached a set of results, the most important of which are:

-There is a positive positive relationship between the existence of the organization's strategic directions and crisis management.

The study recommended formulating plans in advance to deal with the crises that the agency may face, based on the organization's past experiences in crisis management, and this is done through a team that has experience in dealing with crises.

Al-Abadi's study (2017) entitled: "The Impact of Strategic Resilience in Crisis Management: The Modifying Role of Electronic Preparedness. An Applied Study on Ahli Bank" The study aimed to identify the impact of strategic flexibility in crisis management in its dimensions (discovery of early warning signals, preparedness Prevention, Damage Containment, Restoration, and Learning) and has also sought to test the impact of strategic flexibility in crisis management through the modified role of cyber readiness.

The researcher adopted the descriptive and analytical approach in his study and used the questionnaire to collect his data. The study population consisted of all employees working in supervisory and supervisory positions in the Greater Amman Municipality, and (270) employees were selected as a sample for the study. And after performing the necessary statistical operations and analyzes using a set of statistical methods such as simple regression analysis, multiple linear regression analysis, and hierarchical regression analysis, the study reached a set of results, the most prominent of which were:

-The existence of a statistically significant impact of strategic flexibility in crisis management. The study recommended the Greater Amman Municipality to create and build a specialized department in crisis management, and to formulate a clear strategy for crisis management.

Mohsen's study (2019) entitled: "Crisis Management for Deans of Faculties at Al-Mustansiriya University and its Relationship to Effective Decision-Making from the Teachers' Point of View." This study

aimed to identify the correlational relationship between crisis management and decision-making. Al-Mustansiriya: As for the study sample, it was selected according to the random stratified sample method.

The researcher followed the descriptive and analytical approach in her study and adopted the questionnaire as a tool to collect the data of her study. And after performing the necessary statistical operations and analyzes using a set of statistical methods such as the arithmetic mean, standard deviation, Pearson correlation coefficient. The study reached a set of results, the most important of which are:

There is a strong (correlative) relationship between crisis management and decision-making. The study recommended continuous evaluation of crisis management plans and work to improve them, in order to deal with future crises and make decisions about them.

Chapter Two

Literature Review

2. Crisis Management

2.1. Definition of the Crisis:

The crises are unconventional, and unexpected, which creates uncertainty, threatens the priorities of the organization, can cause financial losses, and damage the reputation of the company (Coombs, 2007a; Dean, 2004) and cannot be resolved through routine procedures. (Tsang, 2000). The crisis can damage the physical, economic or emotional aspects of stakeholders (Coombs, 2007a).

Financial crises, natural disasters, and health warnings make today's headlines, highlighting the reality that crises are no longer limited by social or geographic boundaries. The situation facing a region today may affect another community, country, or continent tomorrow. The crisis is not limited to a sector of society, such as the commercial sector, but also other sectors such as the public sector and the non-profit sector (Gainey, 2009: 267). There are many definitions of the crisis. According to Dutton (1986: 502), crises are often used interchangeably with the concept of threats or adversity. A crisis means that one believes that a person or group of people will face potentially negative consequences unless certain corrective measures are taken. Pauchant and Mitroff (1992: 15) define the crisis as "a type of destruction that physically affects the entire system and threatens its underlying assumptions, its subjective self-consciousness and [and its survival core." Coombs and Holladay (1996) consider this to be an event that threatens or challenges the legitimacy or image of the organization. Corporate crises are disasters that involve people, organizational structures, economy, and/or technology that have caused widespread damage to human life and the natural and social environment (Mitroff, Shrivastava, and Udwadia, 1987: 287). Pearson and Clair (1998: 60) provide a good general definition: the organizational crisis is an event of low probability and high impact that threatens the viability of an organization, characterized by causes, effects, and means of solution as well as by a belief that decisions must be made swiftly.

2.2 The Concept of Crisis Management

Today, the methods used to identify and deal with crises have changed and present enormous challenges because they are not only used to focus on problems but also to collectively consider all aspects of the problem in a timely manner (Darling et al., 2005). The impact of the "crisis" between companies may vary. However, the term is not so important. It is important that any general strategy developed by the company be thoroughly and frequently reviewed in matters and operational plans and properly addressed (Darling et al., 2005). Millar (2004) argues that crises are emergencies that require a rapid response, which creates risks and pressures that can damage the reputation and can fundamentally change the company (Ulmer et al., 2014). The different classification schemes used in the study can justify the crisis based on the incidence of the crisis and the quality and scope of the impact. The crisis is the type of event that triggers the attribution; the crisis

is sudden and negative. It follows that people will attribute the causes of the crisis. Is the crisis controllable by the organization? Control means responsibility (Weiner, 1995). If interested parties believe that organizations can control the crisis, they will also hold the organization accountable for the crisis. Market research has applied the theory of attribution to product withdrawals when organizations need to remove defective and / or harmful products. The study investigated the extent to which people attribute withdrawals to organizational or consumer / external factors and the impact of these attributions on behavioral intentions (for example, Folkes, 1984; Griffin, Babin and Attack, 1991; Griffin, Babin, and Darden), 1992). Crisis attribution is really important because they shape the feelings and behaviors of organizations involved in the crisis (Coombs, 1995). A greater sense of belonging will lead to a greater feeling of anger and a negative perception of people and organizations (Weiner, Amirkhan, Folkes, and Verette, 1987). The information that people use to interpret events can shape perceptions of attribution and attribution (Weiner et al., 1988). Therefore, crisis managers can use crisis response strategies to try to determine the attribution of the crisis and / or the perception of the organization itself. People often use three causal dimensions when making attribution: stability, external control, and personal control/location. Stability reflects whether the cause of the event occurs frequently (stable) or infrequently (unstable). If someone repeats the same error, it is very stable. However, if the error is unique or rare, it is very unstable. External control indicates whether the cause of the event is controllable or uncontrollable. If another actor controls a person's situation, then there is strong external control in this case. Personal control reflects the reason why the event is controllable or uncontrollable. Personal control refers to the extent to which a person can control their own destiny in a given situation. The trajectory reflects the degree of the positioning of the event in the actor or context. The internal location reflects certain things about the person, while the external location reflects the situation (McAuley et al., 1992; Russell, 1982; Wilson, Cruz, Marshall and Rao, 1993). Studies have consistently demonstrated a substantial overlap between personal control and location. Therefore, it can be said that they constitute a dimension (Wilson et al., 1993). Both personal control and place reflect the intention of the act. Greater personal control and the places of the actors will make the actor perceive intentional behavior. However, low personal control and the root causes of the situation have caused perceptions of unintended actions. These three dimensions of attribution help people determine if the cause of the incident is the person involved or the environmental factor. When an event is considered stable and the person has high personal control and / or low external control, the person is more responsible for the event (the attribution of personal responsibility is greater). When an event is considered unstable and personal control is low and / or external control is high, the responsibility towards the person is less. Similarly, similar models should also be applied to the attribution of crisis responsibility. When the cause is stable (the organization has a history of crisis), the degree of external control is low (controlled by others outside the organization) and the personal control/location is internal (the

crisis originates from within), the crisis organizational responsibility should be considered as the organization with the greatest responsibility). When a crisis event occurs repeatedly (stable), the public should be more likely to attribute responsibility to the organization. The reason for the weak external control indicates that the crisis is not under the control of the organization outside the organization, so the crisis should not be attributed to external factors. The attribution attributed to the internal location / personal control indicates that the organization could have taken certain measures to prevent the crisis. Attribution theory provides the necessary links to link crisis response strategies with crisis situations. The crisis response strategies and crisis situations discussed above (for example, Allen and Caillouet, 1994; Benoit, 1995; Fearn-Banks, 1996; Lerbinger, 1997) are independent of each other; therefore, there is no clear logical, and consistent relationship between them. In fact, each strategy and method has its own classification system, so it is difficult to guide the selection of crisis response strategies. SCCT uses the responsibility attribute to establish a link between crisis response strategies and crisis situations (Coombs, 1995; Coombs and Holladay, 2002, 2004). Crisis management must still be well planned (Coombs, 2014) to take appropriate responses. This will help the company's employees improve their skills and make the company survive and prosper (Vargo and Metropolis, 2011; Pal et al., 2014). Therefore, Vargo and Metropolis (2011) pointed out that crisis management (CM) emphasizes the management of threat factors. Although SP also seeks to identify potential opportunities, the use of SP during a crisis can give the company the ability to work and compete and its own strengths to respond to risks, which can generate considerable benefits for the company (Pal et al., 2014).

In addition, to be resilient, companies must focus on using SPs in dynamic unresolved problems to survive and prosper (Vargo and Metropolis, 2011; Ismail et al., 2011). As a result, the services industry (SSF) companies are much more adaptable than alternative companies. Because they need to take root in the awareness of power, they will respond effectively to any crisis anywhere, at any time (Ocloo et al., 2014). Although several companies, especially those in the service industry, have poor planning and operations, many of these organizations have potential opportunities to develop ways to respond to unexpected challenges in a highly qualified manner (Kraus et al., 2013). Despite the importance of service companies to create value and increase employment, the functions of these organizations as key resource providers for services and producers are often overlooked and not completely covered (Damuri, 2014). Crisis and crisis management is described as "a technology that allows people to identify and predict key problems in activities or measures designed to end a crisis or prevent an event from becoming an additional crisis while minimizing the impact of interrupting said crisis. It may be inevitable "(Preble, 1997). Hermann (1963) defines what the crisis represents: (1) weak estimates of the association's high demand; (2) it shows finite time measurements that can react, and (3) the associations are surprising or unpredictable. Weisath et al. (2002) argue that crisis management is an organized and well thought out process in which the association undertakes to distinguish and predict possible

emergencies and then use its protective capacity to limit its assets. Emergency management can be directed at these levels, for example, political, critical, and strategic, agent, and professional. This practice can be described as a way to proactively prepare for the worst possible scenario. CM involves the development of strategies to minimize adverse impacts on operations from a long and short term perspective. Crisis management includes disciplines that prepare the resources and services necessary for a successful response during the crisis and successful recovery after the event (Vargo and Sevilla, 2011). The practice involves developing capacities to identify pressing threats to companies and develop plans to address them. Crisis management includes pre-established actions, managed during a crisis, and evaluated after a crisis (Wang and Ritchie, 2012). Crisis descriptions are generally carried out in a clear context that verifies the interpretations of selected crises; these generally include three elements common to most crisis definitions: (1) a serious threat to the prospects of sustained organizational development; (2) without determining factors; (3) Short decision intervals (Racherla and Hu, 2009). Similarly, due to the development of the incident, most sources support the formal description of the crisis to replace the calendar of events to become part of the technology. Later, most researchers saw it as a useful technology, and most of the coverage of such models included completely different stages of development. At least, the practice can be divided into three steps: (1) pre-crisis (crisis plan); (2) crisis period (response to the crisis); (3) post-crisis (crisis analysis and learning). However, some researchers divide these steps into multiple sub-steps (Ghaderi et al., 2015). Development of new strategies; (4) establishment of early warning programs; (5) new competitive advantages. As Mogendorff points out, some positive perspectives include reshaping the concept of service, innovating or making different products for the modern market; refocus on different market segments; align structures and operations to more manageable levels; Move to a safer place; modify processes; combine actions or departments to provide better customer service and pricing, update assets, redefine employee skills and benefits, and retrain employees. In general, there are many options for handling crises in terms of passive and proactive strategies. With proactive stances, selected plans are implemented before crises occur. Decision-makers will anticipate crises from vulnerability analysis and have developed plans to manage risk. In a reactive position, the selected plan will be presented during an important event, and the objective of the planner is to quickly contain and recover the damage suffered by the organization (Hough and Spillan, 2005). In detail, there are four options for managing crises (Abd-Elal R, 2008). The method of evasion is a negative strategy in which the organization's manager completely withdraws from the crisis and its effects, even if they admit that the weakness is to solve the problem in the future and give an explanation of the weaknesses related to the employee performance. Whenever management tries to mitigate the devastating consequences of a crisis, it will adopt a containment approach. Once the crisis is relieved, this approach attempts to relieve the stress generated during the delivery process and then mitigate the devastating effects. When a cooperative approach is adopted, after the crisis,

each member of the crisis team will help coordinate the response and all members will be assigned special responsibilities. a project approach is applied, which is managed in a highly structured manner with the assistance of staff, to quickly support the real prediction and recognition of crisis functions and tasks in critical stages, while striving to mitigate adverse effects and restore organization at a level of stability.

2.3 The Positive and Negative Effects of Crisis:

Many in the literature address the threat aspects and frustrating consequences of a typical crisis. However, sometimes opportunities may arise. Most studies suggest seven opportunities that may arise during a crisis: (1) emerging leaders; (2) rapid development transitions; (3) confrontation with emerging problems; (4) transformation of workers;

We are not only concerned about the negative impact of the crisis, but also the positive impact of the crisis.

2.3.1. The Positive Effects of Crisis:

From the perspective of crisis management, a crisis is often defined as destructive and injurious destruction or disruption that threatens the survival of an organization. Therefore, a crisis is a moment or state of the unstable situation in which a crucial change is about to make a clear possibility that can have very coveted results or a model that is very probable to have very preferable and very positive results. Any executive who can predict and plan a turn point in your organization has a better opportunity of taking advantage of this dynamic opportunity than someone who can make the crisis not ready to stalk you (Keeffe and Darling, 2008: 51) Inversion to popular belief, a crisis is not necessarily negative or serious. It is characterize only by a sure degree of risk and uncertainty (Fink, 1986). If it is not handled well, the crisis can lead to excessive centralization, fear and panic among employees, wrong decisions, loose goals, and greater loss of trust between administrators, employees, and stakeholders (Kovoor-Misra, 2001: 81). Therefore, organizations must reduce the negative impact of the crisis and take advantage of the chances provides by the crisis (Ataman, 2001: 238). If administer properly, the crisis will help discover organizational problems, master the skills to adapt to change, develop new strategies and earn a competitive advantage, and help question the understanding of usual management (Tutar, 2001: 95).

(1) The crisis provides an opportunity for change for the organization: in addition to threats, the crisis provides opportunities for change and reconstruction (Tutar, 2001: 95). Today, most administrators and academics believe that crises can be seen as curious assumptions that cannot be refuted at other times, obtaining test objectives, experiences, habits, choices, concerns, initial strategies, and technological changes, discovering new opportunities of talent, and organize. Establish a team spirit (Ataman, 2001: 252-253; Tutar, 2001: 95).

The first condition to benefit from the crisis is the reality that understanding the crisis as well takes into account chances (Aydemir and Demirci, 2005: 68).

(2) The crisis provides learning chances for the organization: the crisis creates a window of opportunity that can change during this period. After closing the window, the possibility of change is small. As a result, organizations that face disasters experience jump-based learning (crisis learning) instead of learning without problems over time (Carley and Harald, 2008: 107). The crisis is seen as the outcome of a series of incident and interruptions, which are necessary for the transition. In this case, the crisis can be an interesting perspective in the study of organizational change and organizational learning (Forgues and Roux-Duffort, 1998: 18). To prohibit identical crises from occurring in the near future, organizations must learn from past crises. When learning from expertise, you can be certain not to make the same fault (Strategic Direction, 2007: 28). In theory, learning requires feedback. With comments, organizations can learn to improve the precision and performance of their responses. In all learning theories, the form of feedback that can improve performance can determine "how close are we to the goal?" The more accurate the feedback, the faster the response will be, the better the organizational performance (Carley and Harrald, 1997: 107). The crisis, known for its proper management, is often rare, such as Tylenol poisoning (1982) and Theps-the-thecan syringe by Pepsi-Cola (1993). In contrast, the crisis known for mishandling is the legend and the case of filling. While well-managed problems and crises provide clear examples of good practices, the above examples, as well as many other cases of lesser-known management failures, can still provide real learning opportunities for managers of other organizations (Jaques, 2008: 193).

(3) The crisis provides an opportunity for growth for the organization: the crisis is the moment when the organization can profit from it. It should not be forgotten that the crisis gives organizations many chances to increase trust in their customers and make them proud of the organization (Kadıbeşegil, 2002: 107-112). There are many good examples of crisis organizations that can take advantage of great chances to update and develop. For example, after World War II, the Japanese car industry questioned the status quo and sought progress. In the process, they worked with quality teacher Edward Deming (Aydemir and Demirci, 2005: 68).

(4) The crisis provided the organization with the opportunity to internationalize: in 1994, the Turkish economy was surprised by the biggest crisis of the last 25 years. During that time, large industry organizations discovered that exports were the only way to survive, and their participation in overall exports tripled. In 1992, the five largest companies in Turkey, Arçelik, Tofaş, Oyak Renault, Profilo, and Bekoteknik, had net sales of TL 32 million and an export share of 3%. Two years later, these companies generated sales of TL 73 million, an increase of 130%, and an export share of 9% (Aydemir and Demirci, 2005: 68).

2.3.2 The Negative Effects of Crisis:

The crisis within the organization suggests that certain differences in the structure and management of the organization depend on internal and external factors. Impact management of organizational crisis and organizational structure, listed below (Özdevecioğlu, 2002: 99).

(1) Internal connection fail: during the crisis, the internal connection process may become trapped or lose its quality. The reason is that the flow of information from out of the organization is insufficient, resulting in a failure of internal communication. In this case, problems can arise between decision-makers and people and data miners. To solve this problem, centralized organization and centralized organization communication (Özdevecioğlu, 2002: 99).

(2) Centralization: the raise in concentration is the best record of threats to the organizational structure (Dutton, 1986: 508). The strong demand for rapid and precise decision-making during the crisis shape the centralized authority in the organization (Dinçer, 1992: 284). Centralized decision making can accelerate the decision-making process, but if the organization has an advanced position, there may be a delay. The most important reason for making a centralized decision is the destruction of the normal decision-making process in the organization. The increase in concentration is the best record of threats to the organizational structure (Dutton, 1986: 508).

(3) Reduce quality in the decision-making process: the reason for the poor quality of decision-making is fast and concentrated decision making. Before the crisis, managers worked with consultants from different departments of the organization to make decisions, but during the crisis, managers only consulted with the chief of nearby administrators. The main reason behind incorrect quality decisions is information errors or insufficient information flow (Özdevecioğlu, 2002: 99).

(4) Reduce the trend of organizational change: during the crisis, due to uncertainty, the organization may temporarily move to the waiting position. This trend has hindered the entrepreneurial spirit of the organization. This situation may be contemporary, but it will harm the organization. The concept of alteration in crisis will sure cause problems in the organization (Özdevecioğlu, 2002: 99).

(5) Insufficient coordination: coordination is needed during the crisis. However, due to lack of information, coordination between departments and staff is insufficient. The central authority played a role in it. The interruption of communication between departments can lead to inadequate coordination (Özdevecioğlu, 2002: 99).

(6) Chaos in tasks, authorities, and responsibilities: the most common changes in the organizational and administrative structure occur during a crisis. The main reason for the decrease in demand for personnel is low production due to lower demand. The increase in input prices and low sales rates have forced organizations to save money. According to management, the most important resource savings is the staff. This saving leads

to an increase in additional manager tasks. This situation has brought more work to managers and has undermined people's psychological attitudes (Özdevecioğlu, 2002: 99).

(7) Increased fear and panic of staff: one of the unfavorable consequences of unemployment is unemployment. This method frequently used to mitigate the crisis can have a negative impact on the internal balance. Fear of unemployment in people can cause panic and negative emotions (Özdevecioğlu, 2002: 99). In the days and weeks after the crisis, traumatic stress responses can cause symptoms of avoidance, lack of attention, depression, and feelings of vulnerability and sadness. In the long run, they can lead to drug abuse, mental and physical illnesses, and marital problems. If these effects are not recognized in employees, they can undermine normal business operations and expose companies to direct costs due to absenteeism, health care costs, workers' claims, and litigation (Braverman, 2003: 11).

(8) Impaired decision-making process: during the crisis, the thinking process reduces the level of organization and individual, reduces the ability to solve problems, and breaks the decision-making process (Dinçer, 1992: 284). The main cause of this failure is uncertainty and centralized authority.

(9) Low employee morale: the crisis can last a long time or a short time. Heavy conditions that arose during the crisis, time pressure, and panic affect employee morale. A decrease in morale levels will affect the organizational climate. This situation can generate personal conflicts and reduce mutual trust between employees (Özdevecioğlu, 2002: 99). The environment of the organization has changed dramatically. For example, the staff room, usually a moral barometer, began to reflect dissatisfaction. The appearance and development of distrust, dissatisfaction with dissatisfaction, when a worker performs administrative tasks under the leadership of the new manager, silence becomes silent (Mandell and Zacker, 1977: 364).

(10) Physiological and psychological depression: psychological depression is one of the negative factors in the crisis process. Even an employee crisis cannot overcome the crisis (Özdevecioğlu, 2002: 99). The consequences of the crisis may be that the employees are "victims", that they suffer physical or psychological damage in the event, undermining the basic assumptions of the employees about themselves or the organization, or making people believe that their systems are threatened (Pearson and Claire 1998: 63).

(11) Improved self-defense capacity: during the crisis, after the crisis, concerns about the plan arose and employees concentrated all their energy and energy in resolving the crisis. This fear raises widespread concerns among employees and can influence decisions about whether to remain in the organization. In this way, the organization can release qualified personnel. A study by Bennet and his colleagues showed that organizational dedication was reduced during the crisis (Bennetth, Martin, Bies and Brockner, 1995: 1030).

(12) Corruption between organizational units: management and organization problems that arise during a crisis can affect sectors such as marketing products and public relations. The lack of coordination and information deteriorated decision-making processes and poor decision-making affects decisions and activities in all sectors

(Özdevecioğlu, 2002: 99). Job descriptions and battles often undermine efforts to involve other departments or departments in organizational change. Those who participate in political office activities often avoid change by burying new proposals in the committee. Those who support the theoretical change avoid swaying for fear of alienating other important players (Summers and Nowicki, 2002: 88).

2.4 Crisis Responsibility:

Lynchpin, the responsibility for the SCCT crisis (the extent to which the stakeholders attribute responsibility for the crisis to the organization) is at the heart of the SCCT. The attribution of responsibility for the crisis is directly related to the reputational threat posed by the crisis. With the intensification of responsibility for the crisis, the crisis has become a major threat to the reputation of the organization. The relationship between attribution of crisis responsibility and threats to reputation has been documented in a variety of crisis types, including product manipulation, human error, organizational misconduct, and natural disasters (Coombs, 1998, 1999b; Coombs and Holladay, 1996, 2001; Coombs and Schmidt, 2000).

As the threat of reputation increases, the crisis management team must adopt a more accepted strategy that demonstrates responsibility for the crisis, while showing concern for the victims (Bradford and Garrett, 1995; Coombs, 1995, 1998, 1999a, 1999b). However, since accountability is related to the high financial costs of the organization, such responses should be used with caution (Cohen, 1999; Patel and Reinsch, 2003; Tyler, 1997).

2.5 How information about past crises is a significant factor that can affect perceptions of a more recent crisis.

Assessing the threat of a crisis is a two-step process. In the first step, the crisis team determines the type of crisis. The type of crisis is the framework used to guide the interpretation of the situation. People can focus on different clues in the crisis. The crisis framework emphasizes what clues should be considered when assessing the situation (Druckman, 2001). The SCCT specifies 10 types of crises or frameworks: natural disasters, rumors, product handling, workplace violence, challenges, product recalls due to technical errors, technical error incidents, product withdrawals due to human errors, error incidents. Humans and organizational misconduct. Table 1 provides key definitions and advice for each type of crisis. The type of crisis varies according to the degree of responsibility of the interested parties for the organization. By understanding how many crisis responsibilities can arise from the type of crisis, crisis managers can predict the reputational threat posed by the type of crisis. Previous studies have shown that these 10 types of crises will generate a certain degree of crisis responsibility and constitute a reputational threat. As Weiner (1995) pointed out, responsibility is not a "yes or no" claim. Instead, this is a matter of grade or size. In addition,

Perrow (1999) discovered that understanding of accidents includes some elements of organizational negligence.

In particular, an organization may have a certain degree of responsibility just because it is in crisis (Coombs and Holladay, 2002). Mitroff (1988) and other crisis management experts recommend dividing the type of crisis into a family similar to the crisis. The focus of the debate is that similarities can be handled similarly in a similar group (Mitroff and Anagnos, 2001; Mitroff, Harrington and Gai, 1996; Pearson and Mitroff, 1993). Once the crisis is classified, the crisis management team can prepare a plan for each group, instead of generating a plan for each type of crisis the organization may face. Attribution of responsibility for crisis has been used to classify various types of crises into three categories: (a) victims, (b) accidental, and (c) intentional. The types of crises included in the group of victims have a very low attribution to the responsibility of the crisis (natural disasters, rumors, manipulation of products, and violence in the workplace) and represent a slight threat to reputation. The organization is considered a "victim of the crisis."

Table1.Crisis Types Definitions and Cues

Victim Crisis Cluster

Natural disaster: Acts of nature that damage an organization such as an earthquake. Some environmental/weather event impacts the organization.

Rumors: False and damaging information about an organization is being circulated. Evidence that the information is false.

Workplace violence: Current or former employee attacks current employees onsite. An employee or former employee injures or attempts to injure current employees.

Product tampering/malevolence: External agent causes damage to an organization. Some actor outside of the organization has altered the product to make it dangerous.

Accidental Crisis Cluster

Challenges: Stakeholders claim an organization is operating in an inappropriate manner. There is a public challenge based on moral or ethical, not legal, grounds.

Technical error accidents: A technology or equipment failure causes an industrial accident. The cause of the accident is equipment/technology related.

Technical error recalls: A technology or equipment failure causes a product to be recalled. A product is deemed harmful to stakeholders. The cause of the recall is equipment or technology related.

Intentional Crisis Cluster

Human error accidents: Human error causes an industrial accident. The cause of the accident is a person or people not performing job properly.

Human error recalls: Human error causes a product to be recalled. A product is deemed harmful to stakeholders. The cause of the recall is a person or people not performing job properly.

Organizational misdeed: Laws or regulations are violated by management or stakeholders are placed at risk by management. Members of management knowingly violate laws/regulations or offer a product or service they know could injure stakeholders.

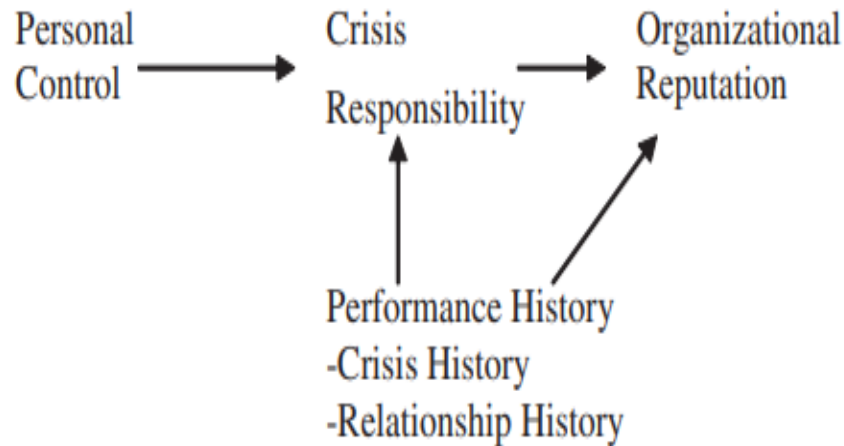
SOURCE: Impact of Past Crises on Current Crisis Communication Insights from Situational Crisis Communication Theory W. Timothy Coombs Eastern Illinois University

Because people think that the crisis is driven by uncontrollable external forces (Coombs, Hazleton, Holladay, and Chandler, 1995).

Occasional groups contain a type of crisis that minimizes the attribution of the responsibility for the crisis (challenge, accidents due to technical errors and withdrawals of technically incorrect products) and represents a threat of moderate reputation. The management of the organization is not considered significant (lack of volunteering) for the crisis and / or no help (limited control). Organizations face some kind of risk and sometimes accidents / incidents (Perrow, 1999). Finally, the type of crisis involved in the intentional crisis group generates a strong attribution of responsibility for crisis (withdrawal of the product due to human error,

incidents of human error and organizational misconduct) and constitutes a serious reputational threat. Misconduct in the organization implies that the administration deliberately violates laws or regulations and / or deliberately puts interested parties at risk. Violation of discriminatory laws or allowing products to have known defects in the market is an example of intentional behavior (Coombs and Holladay, 2001). Human error is considered intentional because it is believed that such errors can and should be avoided (Mitroff and Anagnos, 2001; Morris, Moore and Sim, 1999; Reason, 1999). In the second step to assess the threat of crisis, the crisis team adjusts the initial assessment of the reputation threat considering three factors: (a) crisis history,

Figure 1. Relationships Between Situational Crisis Communication Theory Variables



Source: Impact of Past Crises on Current Crisis Communication Insights from Situational Crisis Communication Theory W. Timothy Coombs Eastern Illinois University.

If an organization has had a similar crisis in the past; (b) Relationship history, organization of records of the good or bad behavior of the interested parties; (c) The severity of the accident, the extent of the damage. When there is a history of crisis or a negative relationship with stakeholders, people believe that the attribution of responsibility for the crisis will increase. The history of crisis and relationships has an indirect impact on reputational threats. Historical changes have changed people's awareness of the responsibility of the crisis, which in turn has affected the reputation of the organization (Coombs, 1995; Coombs and Holladay, 2001). A history similar to a crisis may show that a crisis is stable rather than unstable, which increases the attribution of responsibility for the crisis. The concept of attribution of consistency and uniqueness is related to the history of crisis and the history of relationships. People use information that can affect the attribution of their cause and mark it as a causal premise. There are three causal causes: consistency, behavior consistent with time; uniqueness, similar behavior in different situations; and consensus, others respond in the same way (Kelley and Michela, 1980; Weiner, 1985b). The history of crisis is a form of coherence because it means that the organization repeats a specific behavior: a crisis. Negative performance records are a unique way because organizations do not work well in a variety of environments. Increasing losses, the history of past crises, and

/ or negative relationships with stakeholders can have a direct and negative impact on the reputation of the organization. Figure 1 uses the crisis model of Coombs and Holladay (2002) to illustrate the relationship between variables in SCCT.

3. Crises and strategic planning:

In the modern corporate environment, the main challenge to face crises is that management must be prepared to take risks (Vargo and Sevllie, 2011). For example, the managers of a UN agency did not pay attention to the next crisis because they were not made aware that they would face serious difficulties. If the key problems are not addressed by the administration (as in the UN responsible agencies), it can lead to a continuous decline. Pollard and Hoto (2006) pointed out that the stronger the company's ability to prepare for crisis problems, the better it can handle crisis problems. As a result, they emphasized the importance of managing strategic plans that encourage people to be fully prepared for any crisis that may occur. In addition, (Reilly, 2008) demonstrates the need for external and internal strategic planning during the crisis. As a result, a successful crisis framework will be prepared to address all potential difficulties in facing any harmful crisis, which will give the company a better reputation than before the event (Ulmer et al., 2014). Without effective planning, crisis management will not succeed. As a result, a crisis strategy must be properly adopted at this time. In a similar situation, strategic activities that deal with crisis problems require practical technologies that must be supported by a strategically oriented preventive plan. The activities carried out by the organization during the crisis should reflect the recognition that the follow-up of the response should support the needs and expectations of the company, characterize the useful aspects according to the incidence and severity of the crisis and provide facilities needed to deal with the crisis and reduce adverse effects. Therefore, Strategic Crisis Planning (CSP) is critical to support resilient behavior (that is, the ability to persevere in each crisis). Flexible organizations show greater preparedness and flexibility to face crisis events, while less resistant organizations lack strategic preparation (Pal et al., 2014). Resilient behavior improves the company's ability to survive, not only to survive but also to develop collectively, as it can face each crisis in real-time. Based on Somers (2009), although the effectiveness of a strategy-oriented program is inseparable from effective crisis management, it is still necessary to consider the limitations of coordinated actions that must be developed through a flexible and adaptive approach. To perform effectively. Quality and resort to improvisation and innovation. The root of the technology lies in its ability to anticipate potential crises, the positions of the parties involved, and, therefore, the indirect and direct conditions that avoid the crisis and mitigate the effects of its management effectiveness. Through strategic coordination, organizations seek to achieve greater performance. The virtual element of risk (Thompson and Louie, 2006) must make more effective decisions (Coombs, 2007). The dynamic evaluation of related problems (Valackiene and Virbickaite, 2011) will provide organizations with more active management during the crisis. For any organization to face a crisis and be

prepared to face current difficulties, the company's management must be prepared to anticipate and respond to disruptive transitions in the internal and external environment. It is almost certain that there will be other challenges, and as such, management should encourage the use of proactive technologies that can modify and change activities to bring the benefits of this transition. This process is called a strategic planning approach. Groh (2014) assessed that the link between the two disciplines developed strategic planning as a practice rather than crisis management. There is a lot of overlap in the dual planning process.

- 1- Both approaches can fulfill the future of the organization.
- 2- Both approaches can address weaknesses (vulnerabilities) and threats (risks).
- 3- Both approaches involve the process of building, implementing, and evaluating a strategic plan.
- 4- Both approaches involve organizational structures and the maintenance of organizational resources. Both practices require planning and agility to achieve the following four qualities: management, culture, decision making, and status recognition.

The literature clearly shows that organizations that wish to excel in each discipline must:

- 1) Plan ahead to quickly adapt to changing conditions.
- 2) Get the encouragement of management for employees with hope and direction.
- 3) Promote an organizational culture that improves the capacity of art and pioneering innovation while promoting disciplined programs.
- 4) Design the options systematically and thoroughly, while responding in a timely manner and preparing to act quickly and boldly.
- 5) Form a group that prepares to identify patterns and absorb different knowledge in order to identify patterns in crisis chaos, keeping a good eye for development and focusing on small changes in the environment.

The difference between the two disciplines is that the focus of the plan is to guarantee the possibility of opportunism, while the approach to crisis management is to reduce the risk. While strategic planning emphasizes the opportunities inherent in the transition, the combination of practices often adapts to the threats that often occur in a changing environment. However, every opportunity and threat will arise in an uncertain future and, ultimately, must be addressed (Burnett, 1998). Crisis management is dedicated to improving the viability of the organization, while strategically oriented programs are dedicated to improving the ability of the organization to prosper. Survival is key to maintaining livelihoods, while prosperity is an opportunistic growth of strategically oriented programs (Vargo and Sevilla, 2011). A strategy-oriented plan generally supports the idea that the future will come as it is today and that crisis management foresees future adversities.

In the current corporate environment, the future cannot be easily determined based on current trends. However, the mixture of these two disciplines provides certain difficulties (Burnett, 1998).

1. Time pressure: the crisis may require coordination and timely processing, although strategy plans are generally carried out over a period of months or even years.
2. Control measures: Strategically oriented plans are generally controlled at the level of economic management, rather than in conventional organizational processes and relationships, and the crisis severely limits such controls. The scope and severity of the threat: in real crises, the scope and severity of the threat can be overwhelming for managers, so that planning and strategy implementation are avoided.
3. Response plan: strategic planning often retains multiple options, but in a real crisis, there may be only one or several options to choose from. During the crisis, it is crucial to absorb crisis management in the strategic plan to successfully manage the incident. The combined impact can make the organization resilient and respond to crises. Resilience is the ability of subordinate organizations to survive but to thrive in difficult times and difficult situations. Both considerations and planning must be planned effectively at the same time to improve the organization's ability to avoid, mitigate, or deal with the crisis effectively. By incorporating these practices into the strategic planning process of the Partner Company and elsewhere, you can design ways to benefit from "green hope" during a crisis. Strategic crisis planning is a strategy that brings together a solid general planning approach (Groh, 2014). Prebble said: "Increasing the defense and prevention capabilities of crisis management in the offensive market position and strategic management can provide a more comprehensive approach to the strategic management of an organization" (Boin and Lagadec, 2000)

Chapter Three

Methodology

Introduction:

To achieve the study objective, a questionnaire was designed and distributed to the members of the study sample, where 115 questionnaires were distributed, but 100 questionnaires were retrieved and 15 questionnaires were excluded due to their lack of suitability for analysis. Then, the reliability test of the Cronbach's Alpha study tool was used; frequency and percentages of demographic variables were found for the individuals in the research sample. Then, the hypotheses were tested using the one-sample-test, and finally, the arithmetic average and standard deviations for the paragraphs of the questionnaire's fields were found.

First: The Study Tool Reliability Test

To test the reliability of the questionnaire, Cronbach's Alpha test was used, as its value was (93.3%), which is an excellent percentage, is higher than the acceptable percentage (75%), and this indicates a high reliability of the research tool "questionnaire."

Reliability Statistics

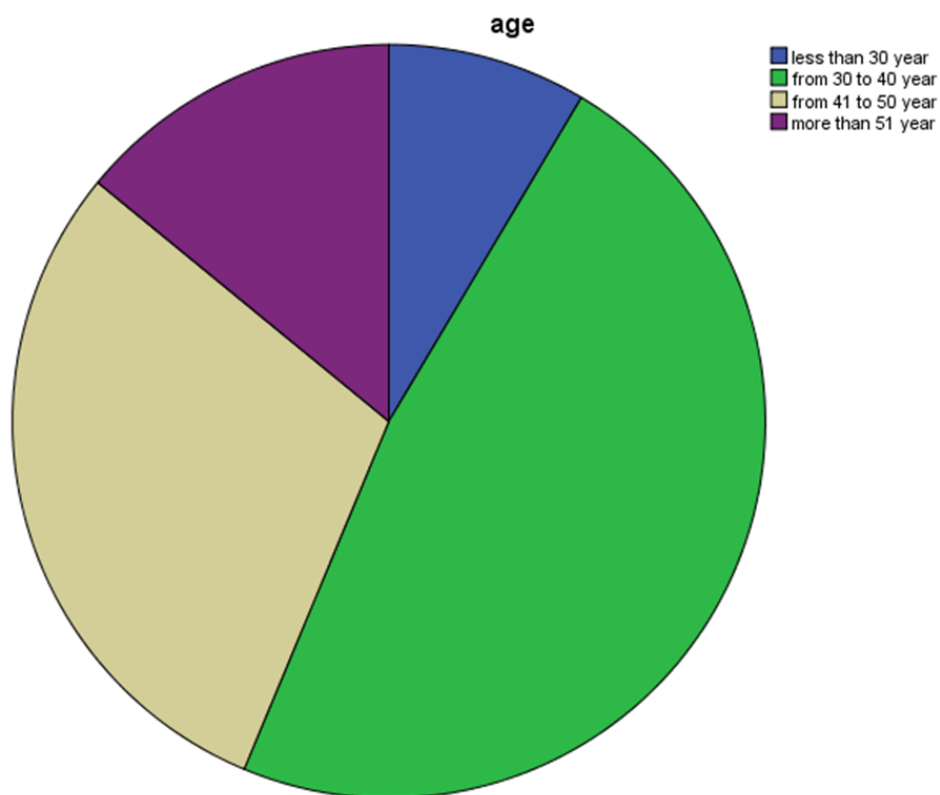
Cronbach's Alpha	N of Items
.933	69

Second: Analysis of Demographic Variables

- 1- Age variable analysis: The frequency and percentages of the study sample individuals were calculated according to the age variable, and the following table shows that

Age		Frequency	Percent
Valid	Less than 30	8	8.5
	From 30 - 40	47	47.5
	From 41-50	30	29.5
	51 and more	14	14.0
	Total	99	99.5
Missing	System	1	.5
Total		100	100.0

Through the previous table, we note that the highest percentage was for the members of the study sample from a group of (30-40 years), where they reached 47.5% of the total members of the study sample, while the lowest percentage of the study sample members was from the age group (51 years or more) as they accounted for 14% of the total sample population.



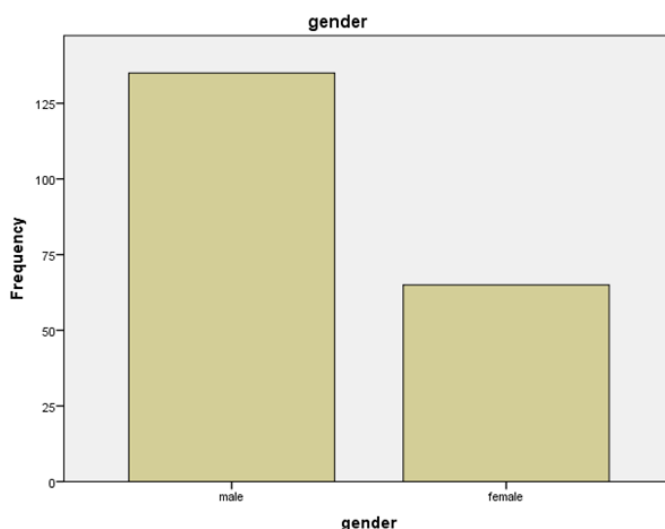
2- Gender variable:

The arithmetic means and standard deviations for the study sample individuals were calculated according to the gender variable, and the following table shows that:

Gender		Frequency	Percent
Valid	Male	66	67.5
	Female	23	23.0
	Total	89	91.0
Missing	System	11	9.0
Total		100	100.0

Through the above table, we find that the highest percentage was for the members of the study sample from the (male) category, where they accounted for 67.5% of the total members of the study sample, while the lowest percentage was for the members of the study sample who were from the (female) category, where they reached 23% of the total study sample individuals.

There was a percentage of the study sample that did not prefer to answer this question, as they were 9% of the total sample population.

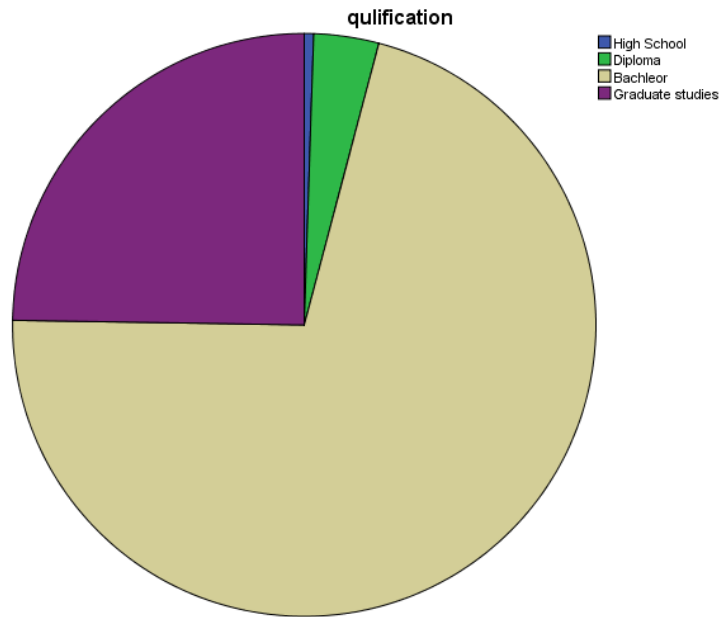


3- Qualification

Arithmetic averages and standard deviations for the study sample individuals were calculated according to the variable of the educational qualification, and the following table shows that:

Qualification		Frequency	Percent
Valid	High school and less	1	.5
	Diploma	4	3.5
	Bachelor	67	69.0
	Graduate studies	23	23.5
	Total	95	97.0
Missing	System	5	3.0
Total		100	100.0

Through the previous table, we find that the highest percentage was for members of the study sample with a Bachelor's degree, where they accounted for 69% of the total members of the study sample, whereas the lowest percentage was for members of the study sample with (general secondary and lower) category with a percentage of 0.5% of the total members of the study sample.

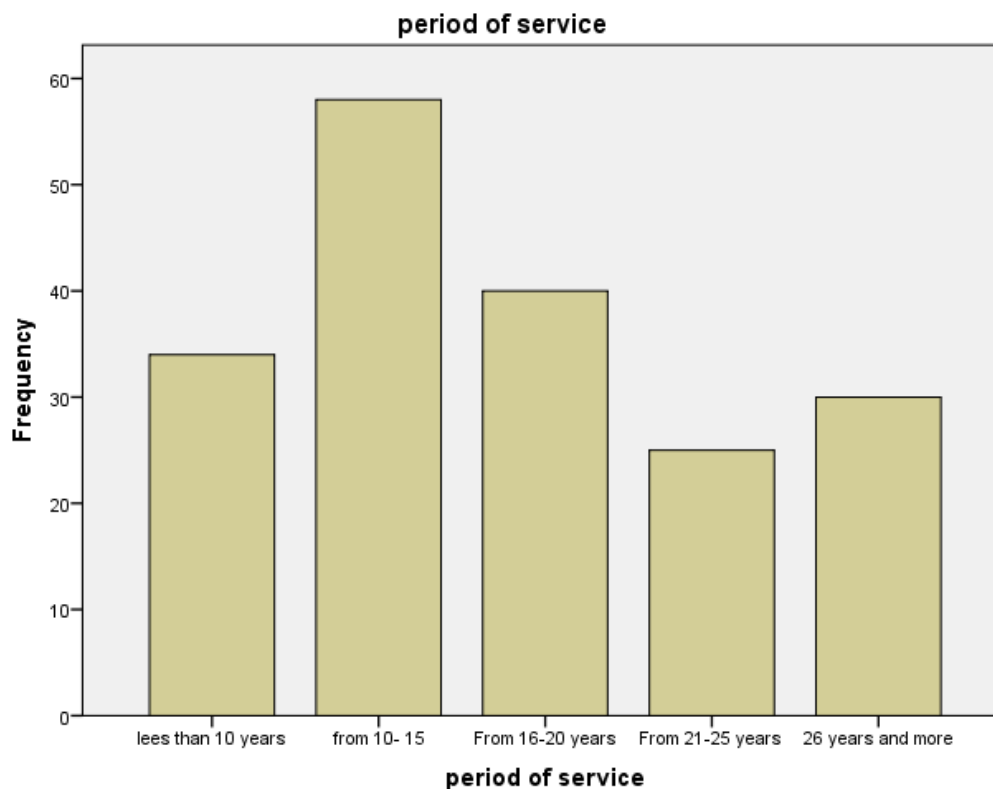


4- Period of Service:

Arithmetic averages and standard deviations for the study sample individuals were calculated according to (period of service) variable, and the following table shows that:

Period of service		Frequency	Percent
Valid	Less than 10 years	17	17.0
	From 10-15 years	27	29.0
	From 16-20 years	20	20.0
	From 21-25 years	13	12.5
	26 years and more	15	15.0
	Total	92	93.5
Missing	System	8	6.5
Total		100	100.0

From the previous table, we note that the highest percentage was for members of the study sample from a group of (10-15 years), where they reached 29% of the total members of the study sample.

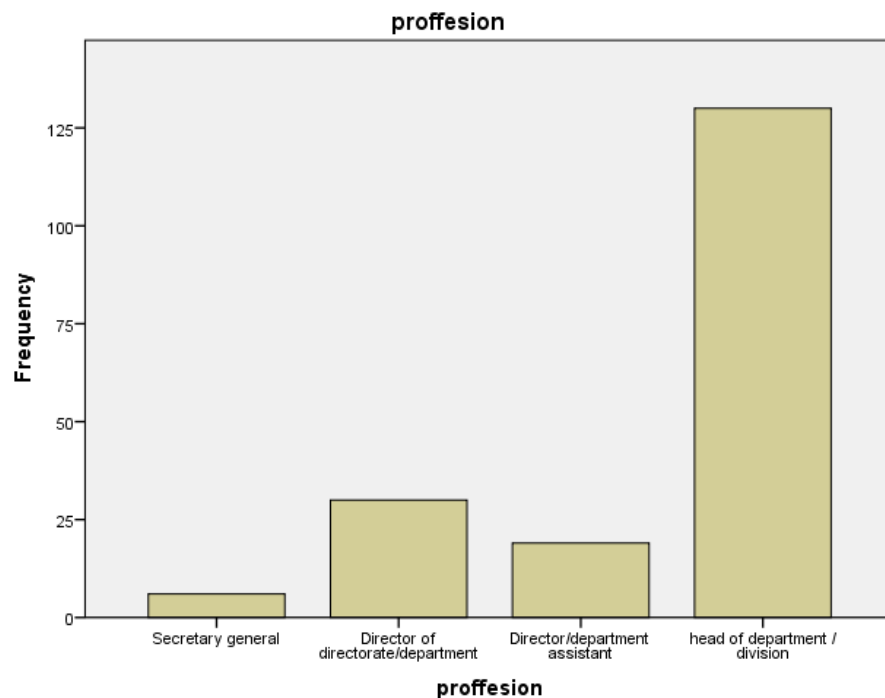


5- Profession:

Frequencies and standard deviations were calculated for the study sample individuals according to the (Profession) variable, and the following table shows that:

Profession		Frequency	Percent
Valid	Secretary-General	2	2.0
	Director of directorate/department	15	15.0
	Director/department assistant	10	9.5
	head of department/division	65	65.0
	Total	91	92.5
Missing	System	9	7.5
Total		100	100.0

Through the previous table, we find that the highest percentage was for the members of the study sample from those in (head of department/division) category, where they accounted for 65% of the total members of the study sample, while the lowest percentage was for members of the study sample from those in (general secretary) category, where their percentage 2% of the total number of the study sample.



6- Name of the Institution / Bank:

Frequencies and percentages of the study sample individuals were calculated according to (name of institution/bank) variable, and the following table shows that:

Name of Bank			
		Frequency	Percent
Valid	Jordan Bank	13	12.5
	Cairo Amman Bank	10	10.0
	Ahli Bank	20	20.0
	Housing Bank	25	25.0
	Etihad Bank	31	31.5
	Total	99	99.0
Missing	System	1	1.0
Total		100	100.0

Through the previous table, we find that the highest percentage was for members of the study sample from those of the (Etihad Bank) category, where they reached 31.5% of the total members of the study sample.

7- A number of training courses, workshops, and specialized conferences you have attended in the field of crisis management:

The frequencies and percentages for this variable were calculated, and the following table illustrates this:

Number of Courses 1		Frequency	Percent
Valid	None	31	31.0
	From 1-3 courses	32	32.0
	More than 3 courses	36	36.5
	Total	99	99.5
Missing	System	1	.5
Total		100	100.0

We note from the previous table that the highest percentage was for the members of the study sample who enrolled in several courses (more than 3 courses), where they reached 36.5% of the total members of the study sample.

8- The number of training courses, workshops, and specialized conferences that you have attended in the field of strategic planning:

The frequencies and percentages for this variable were calculated, and the following table illustrates this:

number of courses 2		Frequency	Percent
Valid	None	39	39.0
	From 1-3 courses	33	33.5
	More than 3 courses	26	26.5
	Total	99	99.5
Missing	System	1	.5
Total		100	100.0

We notice from the previous table that the highest percentage was for the members of the study sample who did not enroll in any course as they reached 39% of the total members of the study sample.

Chapter Four

Data Analysis

Introduction:

Hypothesis Testing:

The First Hypothesis: systematic monitoring and evaluation process does not affect the strategic plans approved in the banks at ($\alpha \leq 0.05$) level.

One-sample T-test was used, as shown in the following table:

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
F.T	100	18.32	3.675	.260

One-Sample Test

	Test Value = 0				
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference
					Lower Upper
F.T	70.500	99	.000	18.320	17.81 18.83

The value of the significance level reached (0.000) and since it is less than the specified value (0.05), the null hypothesis (systematic monitoring and evaluation process does not affect the strategic plans approved in the banks at ($\alpha \leq 0.05$) level) is rejected, and the alternative hypothesis (systematic monitoring and evaluation process affect the strategic plans approved in the banks at ($\alpha \leq 0.05$) level) is accepted, so it is concluded that systematic monitoring and evaluation process affect the strategic plans approved in the banks.

The Second Hypothesis: Strategic planning is not affected by quality standards at a significant level of ($\alpha \leq 0.05$).

One-sample T-test was used, as shown in the following table:

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
E.T	100	22.26	4.098	.290

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
E.T	76.813	99	.000	22.260	21.69	22.83

The value of the significance level reached (0.000) and since it is less than the specified value (0.05), the null hypothesis (the strategic planning is not affected by quality standards at the significant level of ($\alpha \leq 0.05$)) is rejected, and the alternative hypothesis (the strategic planning is affected by quality standards at the significant level of ($\alpha \leq 0.05$)) is accepted. thus, it is concluded that strategic planning is affected by quality standards.

The Third Hypothesis: availability of resources and financial capabilities does not affect the implementation of strategic plans in banks at the significant level of ($\alpha \leq 0.05$).

One-sample T-test was used, as shown in the following table:

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
B.T	100	17.87	3.748	.265

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
B.T	67.410	99	.000	17.865	17.34	18.39

The value of the significance level reached (0.000) and since it is less than the specified value (0.05), the null hypothesis (availability of resources and financial capabilities does not affect the implementation of strategic

plans in banks at the significant level of ($\alpha \leq 0.05$) is rejected, and the alternative hypothesis (availability of resources and financial capabilities affect the implementation of strategic plans in banks at the significant level of ($\alpha \leq 0.05$) is accepted.

Thus, it is concluded that the availability of resources and financial capabilities affect the implementation of strategic plans in banks.

The Fourth Hypothesis: the availability of human resources and financial capabilities does not affect the implementation of strategic plans in banks at the significant level of ($\alpha \leq 0.05$).

One-sample T-test was used, as shown in the following table:

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
C.T	100	22.19	4.118	.291

One-Sample Test

	Test Value = 0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
C.T	76.194	99	.000	22.185	21.61	22.76

The value of the significance level reached (0.000) and since it is less than the specified value (0.05), the null hypothesis (availability of human resources and financial capabilities does not affect the implementation of strategic plans in banks at the significant level of ($\alpha \leq 0.05$) is rejected, and the alternative hypothesis (availability of human resources and financial capabilities affect the implementation of strategic plans in banks at the significant level of ($\alpha \leq 0.05$) is accepted.

Thus, it is concluded that the availability of human resources and financial capabilities affect the implementation of strategic plans in banks.

The Fifth Hypothesis: awareness of the concept of planning and strategic plans does not affect the implementation of strategic plans in banks at the significant level of ($\alpha \leq 0.05$).

One-sample T-test was used, as shown in the following table:

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
G.T	100	30.32	6.215	.439

One-Sample Test

	Test Value = 0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
G.T	68.979	99	.000	30.315	29.45	31.18

The value of the significance level reached (0.000) and since it is less than the specified value (0.05), the null hypothesis (awareness of the concept of planning and strategic plans does not affect the implementation of strategic plans in banks at the significant level of ($\alpha \leq 0.05$) is rejected, and the alternative hypothesis (awareness of the concept of planning and strategic plans affect the implementation of strategic plans in banks at the significant level of ($\alpha \leq 0.05$) is accepted.

Thus, we conclude that awareness of the concept of planning and strategic plans affect the implementation of strategic plans in banks.

The Sixth Hypothesis: the interest of leaders and senior managers in banks does not affect strategic planning and strategic plans at the significance level ($\alpha \leq 0.05$).

One-sample T-test was used, as shown in the following table:

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
A.T	100	33.97	7.112	.503

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
A.T	67.535	99	.000	33.965	32.97	34.96

The value of the significance level reached (0.000) and since it is less than the specified value (0.05), the null hypothesis (the interest of leaders and senior managers in banks does not affect strategic planning and strategic plans at the significance level ($\alpha \leq 0.05$) is rejected, and the alternative hypothesis the interest of leaders and senior managers in banks affect strategic planning and strategic plans at the significance level ($\alpha \leq 0.05$) is accepted.

Testing the study objectives:

In the analysis, we discussed the following objectives:

1. Identifying the obstacles that hinder the implementation of strategic plans.
2. Identifying the strengths and weaknesses in the process of developing and implementing strategic plans in banks.
3. Identifying if the executors are participating in preparing the strategic plans.
4. Exposing the amount or degree of management leaders' awareness of strategic plans' importance.

The First objective: What are the obstacles that hinder the implementation of strategic plans?

The arithmetic means were calculated for the eighth field's paragraphs of the questionnaire, which are related to the obstacles, and the following table shows the four highest paragraphs in terms of the arithmetic mean, which will be used as obstacles that hinder the implementation of strategic plans:

Descriptive Statistics			
	N	Mean	Std. Deviation
Insufficient financial budgets to prepare plans and implement them properly in banks.	99	3.64	.990
The insufficient number of qualified and knowledgeable employees in the field of planning and strategic plans.	99	3.60	1.063
There are some administrative obstacles in the banks or institutions, such as the organizational structure of the bank and its inadequacy to properly carry out its duties.	99	3.44	1.028

Insufficient attention by leaders and higher departments to the subject of strategic plans and their impact on crisis management.	92	3.30	1.229
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Through the previous table, we find that the obstacles that hinder the implementation of strategic plans are:

- 1- Insufficient financial budgets to prepare plans and implement them properly in banks.
- 2- The insufficient number of qualified and knowledgeable employees in the field of planning and strategic plans.
- 3- There are some administrative obstacles in the banks or institutions, such as the organizational structure of the bank and its inadequacy to properly carry out its duties.
- 4- Insufficient attention by leaders and higher departments to the subject of strategic plans and their impact on crisis management.

The Second Objective: identifying the strengths and weaknesses in the process of developing and implementing strategic plans in banks:

The arithmetic means were calculated for the paragraphs of the ninth field of the questionnaire, in order to identify the strengths and weaknesses in the process of developing and implementing strategic plans, as shown in the following table:

Descriptive Statistics

	N	Mean	Std. Deviation
I6	96	3.78	.846
I7	96	3.56	.786
I8	98	3.56	.915
I3	99	3.54	.983
I5	98	3.51	.894
I1	99	3.26	1.146
I4	94	3.20	1.214
I2	97	3.14	1.072
Valid N (listwise)	85		

It is found that all the paragraphs of the field have got arithmetic mean higher than (3.00), so it will all be used as strengths and weaknesses, and the weaknesses are:

- 1- The stakeholders did not feel sufficient responsibility in the process of developing plans and implementing them.
- 2- Lack of sufficient awareness among workers of the importance of preparing plans and implementing them.
- 3- The absence of adequate financial allocations for the process of preparing plans and implementing them.
- 4- Absence of follow-up and continuous evaluation of preparing plans and implementing them.

The strengths are:

- 1- The government allocates financial support for the purpose of preparing and implementing plans.
- 2- The interest of higher departments and leaders in strategic plans.
- 3- Providing the necessary and qualified human resources and capacities to work in preparing and implementing plans.
- 4- Providing computerized information systems and programs that facilitate the preparation and implementation of plans in banks.

The Third Objective: to identify if the implementers are involved in preparing strategic plans:

The arithmetic means were calculated for the fourth field's paragraphs of the questionnaire, to see if the implementers are participating in preparing strategic plans or not, and the following table shows that:

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
D1	98	1	5	3.58	.924
D2	99	1	5	3.69	.950
D3	98	1	5	3.77	.882
D4	97	1	5	3.74	.980
D5	97	1	5	3.60	.929
D6	99	1	5	3.74	.872
D7	99	1	5	3.77	.892
Valid N (listwise)	94				

It is noted from the table above that all paragraphs had arithmetic mean higher than (3.00), so it is concluded that the implementers are involved in preparing strategic plans.

The Fourth Objective: Exposing the amount or degree of management leaders' awareness of the importance of strategic plans:

The arithmetic means were calculated for the paragraphs of the seventh field of the questionnaire, in order to identify the degree of the administrative leaders' awareness of the importance of strategic plans, and the following table shows that:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
G1	98	1	5	3.92	.839
G2	99	1	5	3.77	.837
G3	97	1	5	3.75	.911
G4	97	1	5	3.79	.860
G5	97	1	5	3.96	.894
G6	99	1	5	3.88	.924
G7	99	1	5	3.84	.890
G8	99	1	5	3.69	.912
Valid N (listwise)	92				

It was clear from the table that the arithmetic means for the seventh field's paragraphs were all higher than (3.00). Therefore, we conclude that there is awareness among administrative leaders of the importance of strategic plans.

The researcher arranged the banks studied as follows:

First: Arrangement of banks according to the interest of leaders and senior management in strategic plans, their advantages, and numbers:

The following tables illustrate the arithmetic means of the responses of the study sample individuals on the topic of interest of leaders and senior management in strategic plans, their advantages, and numbers:

Jordan Bank

Descriptive Statistics

	N	Mean
A.T	25	30.32
Valid N (listwise)	25	

a. name of bank = 1

Cairo Amman Bank

Descriptive Statistics

	N	Mean
A.T	20	34.05
Valid N (listwise)	20	

a. name of bank = 2

Ahli Bank

Descriptive Statistics

	N	Mean
A.T	40	31.40
Valid N (listwise)	40	

a. name of bank = 3

Housing Bank

Descriptive Statistics

	N	Mean
A.T	50	34.82
Valid N (listwise)	50	

a. name of bank = 4

Jordan Bank

Descriptive Statistics

	N	Mean
A.T	63	36.75
Valid N (listwise)	63	

a. name of bank = 5

Through the above, the banks studied can be arranged in terms of the interest of leaders and senior management in strategic plans as follows:

- 1- Etihad Bank
- 2- Housing Bank
- 3- Cairo Amman Bank
- 4- Ahli Bank
- 5- Jordan Bank

Second: Arrangement of banks in terms of the availability of financial resources and capabilities.

The following tables illustrate the arithmetic means of the responses of the study sample individuals on the arrangement of banks in terms of the availability of financial resources and capabilities.

Jordan Bank

Descriptive Statistics

	N	Mean
B.T	25	15.32
Valid N (listwise)	25	

a. name of bank = 1

Cairo Amman Bank

Descriptive Statistics

	N	Mean
B.T	20	19.00
Valid N (listwise)	20	

a. name of bank = 2

Ahli Bank

Descriptive Statistics

	N	Mean
B.T	40	16.82
Valid N (listwise)	40	

a. name of bank = 3

Housing Bank

Descriptive Statistics

	N	Mean
B.T	50	18.52
Valid N (listwise)	50	

a. name of bank = 4

Etihad Bank

Descriptive Statistics

	N	Mean
B.T	63	18.95
Valid N (listwise)	63	

a. name of bank = 5

Through the above, the banks studied can be arranged in terms of the availability of financial resources and capabilities:

- 1- Cairo Amman Bank
- 2- Etihad Bank
- 3- Housing Bank
- 4- Ahli Bank
- 5- Jordan Bank

Results Summary:

1. The interest of leaders and managers in banks has a statistically significant effect on the strategic planning process and strategic plans and the process of preparing and implementing them.

* The following positive results of the respondents are shown:

- Leaders and senior management have a clear understanding and vision in the field of strategic plans and crisis management and to a good degree, as they are responsible for formulating and preparing plans and are concerned with their implementation.
 - Senior management encourages workers to participate in preparing plans by participating in special meetings and expressing their opinions and presenting new ideas.
 - Leaders and senior managements also seek external and internal expertise to train their workers in the field of planning and strategic plans.
2. Awareness has a clear and important statistical effect on the planning process and strategic plans.

The following positive results of the respondents are shown:

- Some banks have the ability to assess financial and human needs in the field of preparing and implementing strategic plans.
 - Some banks rely on existing strategic plans when taking some relevant decisions.
 - Some banks use strategic analysis in dealing with events and building perceptions according to the nature of the accident or the crisis.
3. The availability of resources and financial and human capabilities has a statistically significant effect on the implementation of strategic plans. The following positive results of the respondents are shown:
 - Availability of some human competencies and experiences in the field of strategic planning and crisis management, which helps in preparing and implementing strategic plans well.
 - The senior management work to provide the necessary budgets to prepare and implement strategic plans.

- There is an exchange of experiences in the human forces in the field of strategic plans between banks of the state.
- 4. Strategic planning and plans are affected by the specific quality standards that affect the preparation and implementation of strategic plans. The following positive results of the respondents are shown:
 - Banks use specific models to facilitate the preparation and implementation of the plan.
 - Banks have clear policies and procedures for their workers in the field of strategic planning and implementation of strategic plans and crisis management.
- 5. The evaluation and follow-up processes of strategic plans affect the mechanism for their implementation and preparation in banks.

The following positive results of the respondents are shown:

- Availability of information systems that help to monitor performance and measure success in implementing the strategic plan.
- The strategic plans are reviewed and evaluated periodically and whenever the need arises.
- 6. There are four obstacles that hinder the implementation of strategic plans, namely:
 - Financial budgets are not sufficient to prepare the plans and implement them properly by the banks.
 - An insufficient number of qualified, experienced, and competent staff in planning, strategic plans, and crisis management.
 - The presence of some administrative obstacles in banks, such as the organizational structure of the bank, and its inadequacy to properly carry out its duties
 - Insufficient attention by leaders and senior management to the subject of strategic plans and their impact on crisis management.
- 7. There are weaknesses in the process of developing and implementing strategic plans in banks:
 - The concerned parties do not feel sufficient responsibility in the process of developing plans and implementing them.
 - Lack of sufficient awareness among workers of the importance of preparing plans and implementing them.
 - Lack of adequate financial allocations for the process of preparing plans and implementing them.
 - Lack of follow-up and continuous evaluation of preparing and implementing plans.
- 8. There are strengths in the process of developing and implementing strategic plans in banks:
 - Ensure that the government allocates financial support for the purpose of preparing and implementing plans.
 - Urging departments and senior management to strategic plans.

- Working to provide the necessary and qualified human resources to work in the field of preparing and implementing plans.
- Working to provide computerized information systems and programs that facilitate the preparation and implementation of plans in banks.
- The implementers participate in preparing the strategic plans.

Recommendations:

From the foregoing and according to what was mentioned in the theoretical framework and previous studies, and in light of the results of this study, the researcher suggests several recommendations that can contribute to overcoming the obstacles that hinder the implementation or application of strategic plans in Jordanian commercial banks, which leads to managing the crises more easily and speedily, and consequently fewer losses and injuries in the event of any emergency., which is:

- 1) The necessity of the participation of the different administrative levels of the employees in the development of strategic plans (whoever prepares the plan and participates in its elaboration is the one who implements this plan at the time of the crisis).
- 2) Part of the budget of the institution or the bank must be allocated to the process of preparing strategic plans and implementing them in the event of an unexpected emergency.
- 3) Encouraging workers and employees in banks to develop their skills in the field of problem-solving, strategic thinking, and crisis management through qualification and participation in internal and external courses in this field.
- 4) Working on developing information systems and constantly updating them to provide data and information efficiently and quickly to implement the process of implementing strategic plans with high efficiency.
- 5) Working on developing the organizational structures of banks in a manner that is commensurate with the work of the bank, in order to clarify the roles and responsibilities of workers accurately.
- 6) The need to strengthen the process of follow-up and evaluation in order to improve the process of implementing strategic plans and the development of a test or follow-up list (Chick list) and according to the type of step or the nature of the event that this plan addresses.
- 7) Work on conducting classroom exercises (TTX) and practical exercises (FTX) in the field of applying strategic plans that address emergency and unexpected events (crises, disasters) and developing lessons learned from these exercises.

Discussion

First: regarding the obstacles to strategic planning in the study titled (Barriers to Implementing Strategic Planning; Status: Mashhad Electricity Distribution Company: Nazmeiah Sajed, publish date: 20/10/2015), it is concluded that the obstacles that hinder strategic planning in Mashhad Electricity Distribution Company are the weakness of cultural, structural, administrative, environmental and human resource management, and the lack of effective performance measures, insufficient resources, and insufficient strategy formulation. In comparison with this study, it mentioned the obstacles that hinder strategic planning are:

- A- Insufficient financial budgets to prepare the plans and implement them properly in banks.
- B- Insufficient number of qualified and knowledgeable employees in the field of planning and strategic plans.
- C- Existence of some administrative obstacles in the banks or institution, such as the organizational structure of the bank and its incompatibility to properly carry out its duties
- D- Insufficient attention by leaders and higher departments to the subject of strategic plans and their impact on crisis management.

Therefore, the common aspects of our study and the previous study that hinder strategic planning are:

- 1) Lack of attention of the leaders and higher departments to the subject of strategic plans.
- 2) Lack of financial resources.

Second: in comparison with a study published by the magazine (for the International Journal of Academic Research in Commercial and Social Sciences, November 2015, Vol. 5), this study states that there is a weakness in the implementation of the strategy due to the failure of administrators and leaders so that they are satisfied with developing the strategy without implementing it, and the current study states that the administrative leaders and senior departments in the studied banks see that strategic planning and strategies are very important.

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Appendices:
Questionnaire

First:

Personal information

Age		Gender	
<input type="checkbox"/>	Less than 30 years old	<input type="checkbox"/>	Male
<input type="checkbox"/>	From 30-40 years old	<input type="checkbox"/>	Female
<input type="checkbox"/>	From 41-50 years old		
<input type="checkbox"/>	From 51 years old and more		

Qualification		Service period (experience)	
<input type="checkbox"/>	High school and less	<input type="checkbox"/>	Less than 10 years
<input type="checkbox"/>	Diploma	<input type="checkbox"/>	From 11 – less than 15 years
<input type="checkbox"/>	Undergraduate	<input type="checkbox"/>	From 16 – less than 20 years
<input type="checkbox"/>	Graduate	<input type="checkbox"/>	From 21 – less than 25 years
		<input type="checkbox"/>	26 and more

Second:

Study Hypotheses (Study Fields)

First Topic: Interest of Leaders and Senior Management in Strategic Plans, its Advantages, and Numbers						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The senior management has a clear understanding and a vision in the field of strategic planning and crisis management					
2	The senior management encourages an employee to participate in making strategic plans					
3	The senior management provides financial and human resources for planning, strategic plans, and crisis management					
4	The leaders and senior management have the training and enough experience in the field of strategic planning and crisis management					
5	Leaders and senior management review and evaluate strategic plans according to the changes of strategic environment internally and externally					
6	Leaders and senior managements use external expertise to train workers in the field of strategic planning and crisis management					
7	Senior managements motivate employees to participate in activities and training courses which are related to planning and strategic plans					
8	Leaders and senior managements develop strategic alternatives to handle changing and urgent events					
9	Leaders and senior managements design realistic exercises for training and testing strategic plans					

Second Topic: The Availability of Resources and Financial Abilities						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The strategic plans have financial specified budget in the banks					
2	The senior management try to provide financial budgets from different resources to support strategic plans					
3	The senior management have competencies and expertise in using allocated financial budgets correctly and according to approved foundations					
4	Employees can adapt with available financial abilities for strategic plans in the banks					
5	Available cash flow is enough to prepare and execute strategic plans and crisis management					

Third Topic: The Availability of Abilities in manpower						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	In the Banks, there are human competencies and expertise in strategic planning and crisis management					
2	Employees working in strategic planning and plans are qualified and have training courses in the field of strategic planning and crisis management					
3	Employees seek to develop themselves in the field of strategic planning and crisis management					
4	Number of employees in the field of planning, making plans and executing it is enough					
5	The banks seek to bring external foreign experts to provide help in the field of strategic planning and plans					

6	There is an exchange in manpower expertise in the field of strategic plans between the institute, the ministry, and other institutes					
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Fourth Topic: participation of implementers						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	All levels of employees participate in the process of planning, strategic management and crises management in the banks					
2	the process of preparing and making strategic plans is done through teamwork					
3	Employees participate in training courses and workshops in the field of preparing and making strategic plans					
4	Strategic plans are available for all employees and can be reviewed easily					
5	Employees can express their opinions during the process of making and preparing strategic plans					
6	Implementers are engaged in the process of preparing, making the plans and necessary decisions about it					
7	During the process of making and implementing plans, work teams are formed, empowered and encouraged by leaders and senior managements					

Fifth Topic: implementation and application mechanisms according to specified quality standards						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The banks use a specific form to facilitate the implementation and application of the plan					
2	The banks develop programs and budgets that specify the method of implementing and achieving objectives.					
3	The banks have clear policies and procedures for its employees working in the field of strategic planning and implementing strategic plans and crisis management					
4	Information and data systems in the banks contribute to the process of understanding and applying strategic plans					
5	Active communication channels are available between senior management and different administrative levels when applying and implementing the strategic plan					
6	Work is regulated by a collection of regulations and systems					

Sixth Topic: Control and Evaluation of Strategic Plans						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Information systems are available to help in performance control and success measure in applying a strategic plan					
2	The organizational structure of the banks facilitates the process of applying, reviewing and updating the strategic plan					
3	Information and data systems in the banks contribute to the process of understanding and evaluating plans					

4	The strategic plans are subject to periodic controls during preparation and implementation process by the ministry or the institute					
5	Review and evaluation of strategic plans are reviewed periodically whenever needed					

Seventh Topic: Awareness Level of Strategic Plans Importance						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The banks prepare strategic plans and have a clear understanding of the concept of strategic planning to achieve needed achievements					
2	The banks can estimate their financial and human needs to achieve needed achievements					
3	The banks rely on the strategic plan when making decisions					
4	The banks can recognize the available opportunities and threats which it faces					
5	The banks believe in the importance of strategic planning, plans, and knowledge in crises management					
6	The developed strategic plans are clear which makes it understandable and applicable					
7	The banks and their employees have a full vision and a strategic message to achieve					
8	The banks use strategic analysis in dealing with events and building visions					

Eighth Topic: Obstacles That Hinder Application of Strategic Plans						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	There are not enough qualified, knowledgeable and experienced employees in the field of strategic planning and plans					
2	Insufficient financial budgets for making and implementing plans correctly in ministries and institutes					
3	Insufficient interest by leaders and senior management in the topic of strategic plans and its impact in crises management					
4	There are some administrative obstacles in the banks such as organization structure of the ministry or the institute and its unsuitability to do its duties correctly					
5	There is no control, evaluation, and review of strategic plans in specific periods					
6	Weakness in cooperation, exchange of information and coordination between implementers of plans, senior management, and management					
7	There are no means, programs, and computerized applications to facilitate making, implementing and evaluating strategic plans in ministries and institutes					

Ninth Topic: weaknesses and strengths in the process of developing and implementing strategic plans in ministries and institutes						
No.	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The concerned parties do not feel enough responsibility in the process of developing and implementing plans					
2	There is not sufficient awareness among employees about the importance of preparing and implementing plans					
3	There are not enough financial allocations for the process of preparing and implementing plans					
4	Absence of follow-up and continuous evaluation for preparing and implementing plans					
5	Government allocation of financial support to prepare and implement plans					
6	The interest of administrations and senior managements in strategic plans					
7	Provision of abilities and human resources needed and qualified to work in the field of preparing and implementing plans					
8	Provision of information systems and computerized programs that facilitate the process of preparing and implementing plans in ministries and institutes					