



# **The Impact of Strategic Vigilance in Crisis Management**

**(A case study in Housing Bank for Trade and Finance" HPTF")- Jordan**

اثر اليقظة الإستراتيجية في إدارة الأزمات

دراسة حالة في بنك الإسكان للتجارة التمويل – الأردن

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the Master's Degree in Business Administration**

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**2020**

**Decamber**

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## Dedication

### إهداء

إلى من قدّمت سعادتي وراحتي على سعادتها... أمي الفاضلة.  
إلى أبي الرجل المثالي أطال الله في عمره ليظل عوناً لي.  
إلى إخوتي (محمود وأية) سندي وعضدي ومشاطري أفرحي وأحزاني.  
إلى كبيرة المقام ذات السيرة العطرة  
جدتي الغالية التي فارقتنا بجسدها، ولكن روحها ما زالت تُرفرف في سماء  
حياتي.

إلى جميع أهلي داخل الوطن الغالي وخارجه  
إلى جميع الباحثين، وطلبة العلم  
أهدى إليكم ثمرة جهدي البحثي عن  
" أثر اليقظة الإستراتيجية في إدارة الأزمات "

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## **Abstract**

The study aims to examine the impact of strategic vigilance dimensions (Environmental Vigilance , Technological Vigilance , Competitive Vigilance , and Marketing Vigilance), on crisis management and its dimensions (Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning) . To achieve the study objectives and to test the hypotheses, a comprehensive sample was used. The researcher distributed (118) questionnaires for all employees inside the branches of the Zarqa region . About . (11) Questionnaires were unreturned, which represents about (9.3%) of all questionnaires. After a close review, (14) questionnaires were excluded due to some missing data and unanswered questions, (79%) of the questionnaires were valid for actual analysis, which composed (93) respondents sample size. The researcher adopted the descriptive-analytical method and used the appropriate statistical methods through the SPSS" Statistical Package for Social Sciences" program. The main results of this study that revealed there is significant positive, strong relationship and impact between strategic vigilance in terms of its dimensions (Environmental Vigilance , Technological Vigilance , Competitive Vigilance , and Marketing Vigilance) on crisis management. The study concluded a set of recommendations. The most important one is HBTF management given more concern in crisis management by preparing the strategy and continually updating the crisis plans.

**Keywords:** strategic vigilance, crisis management , Housing Bank for Trade and Finance .

## **Chapter One**

### **The General Framework of the Study**

- 1.1 Introduction**
- 1.2 The Problem of the Study and Its Questions.**
- 1.3 The Study Importance.**
- 1.4 The Study Objectives.**
- 1.5 The Study Model.**
- 1.6 The Study Hypotheses.**
- 1.7 The Study Limitations.**
- 1.8 Operational Definitions.**

## 1.1 Introduction

At present, all sectors and in all areas of life are experiencing crises and conflicts, and as a result of the current crisis, which is likely to have a negative impact on all Jordanian banking sectors, The Housing Bank for Trade and Finance needs to know how to deal with crises and how to overcome them as well and avoid their negative effects in the short and long term. In addition also how to solve the resulting problems and turn them from harmful effects to positive effects. We therefore try to highlight the impact of strategic vigilance in crisis management, which is a tool for increasing the competitiveness and development of economic institutions. Taking into account the commitment to social responsibility that was its primary objective from the outset, as well as the responsibility to enhance reputation and obtain the loyalty of employees and customers, as well as competition and government and environmental responsibility. We therefore need to develop a wise strategy to overcome the current crisis. This strategy helps leaders make decisions at critical times and short time . This strategy encourage employees to overcome crises , conflicts , uncertainty and alleviate tension .this research can help the bank's organizational structure understand the activities that should be carried out for the benefit of the organization in order to move forward in the face of the current crisis by linking the dimensions of strategic vigilance and the dimensions of crisis management. During this process, we can focus on the main points like establish crisis management unit , management of the exception and know the strengths and weaknesses.

## **1.2 The Problem of the Study and Its Questions:**

In theory, the researcher found that many studies deal with crisis management in terms of concept, importance, characteristics and indicators. The researcher also found several studies on the impact of strategic vigilance in banks. However, there are a few studies dealing with the impact of strategic vigilance on crisis management in Jordanian banks. Many Jordanian banking don't give too much attention of strategic vigilance in crisis management so this study came to clarify.

On the field side, as an employee of Housing Bank for Trade and Finance, the researcher noted that there is an urgent need for this bank to adopt crisis management, but this need is not coupled with scientific studies. So far, no scientific studies have been conducted to address the impact of some of the variables that contribute to crisis management, in the forefront of the variable strategic vigilance ". The application of crisis management in HBTF is so limited .although the management of this bank is aware of the nature of the strong competition it faces and its impact on the future of the bank and its continuity and market share from the number of customers, The researcher believes that attention and seriousness in meeting this need will contribute to enhancing the success of this bank . The target of this study is to analyze The Impact of Strategic Vigilance in Crisis Management. Hence, the study problem can be illustrated by the following research questions:

- 1-What is the level of strategic vigilance at HBTF?
- 2- What is the level of crisis management at HBTF?
- 3- Is there a direct impact of strategic vigilance on crisis management in HBTF?
- 4-Is there an impact of strategic vigilance on crisis management through the capacity of HBTF?

5- Does HBTF take into consideration the suggestions and ideas of its employees when conducting the strategic vigilance process?

### **1.3 The Study Importance**

The study is important because of the following factors and considerations:

#### **1.3.1 Theoretical importance**

-The study deals with two of the most important contemporary topics in the business administration literature, which captured the interests of researchers in different universities and research institutions. These topics are strategic vigilance and its dimensions (Environmental Vigilance , Technological Vigilance , Competitive Vigilance , and Marketing Vigilance) and crisis management and its dimensions (Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning .

-The limited studies that dealt with research in the analysis of the impact of strategic vigilance on crisis management , at the conceptual level in the Arab world in general and in Jordan in particular, to the knowledge of the researcher.

#### **1.3.2 Practical importance**

-The urgent need to conduct a scientific analysis of the level of the achievement of crisis management in HBTF , and the impact of strategic vigilance in this bank

- Tries to link strategic vigilance with crisis management .

- This study mentions some suggestions that help complete the vision, goal, policy, core values and get rid of the crisis with minimal losses .

- Focus on the establishment of a crisis management unit and one of the most important factors of the success of the unit is the presence of strategic planning.

-The researcher expects that the results of the study will facilitate the task of decision makers HBTF in adopting the necessary steps to establishment of a crisis management unit



in its plans to face competition and ensure the continuity of HBTF.

## **1.4 The Study Objectives**

**This study seeks to achieve the following objectives:**

### **1.4.1 Theoretical Objectives**

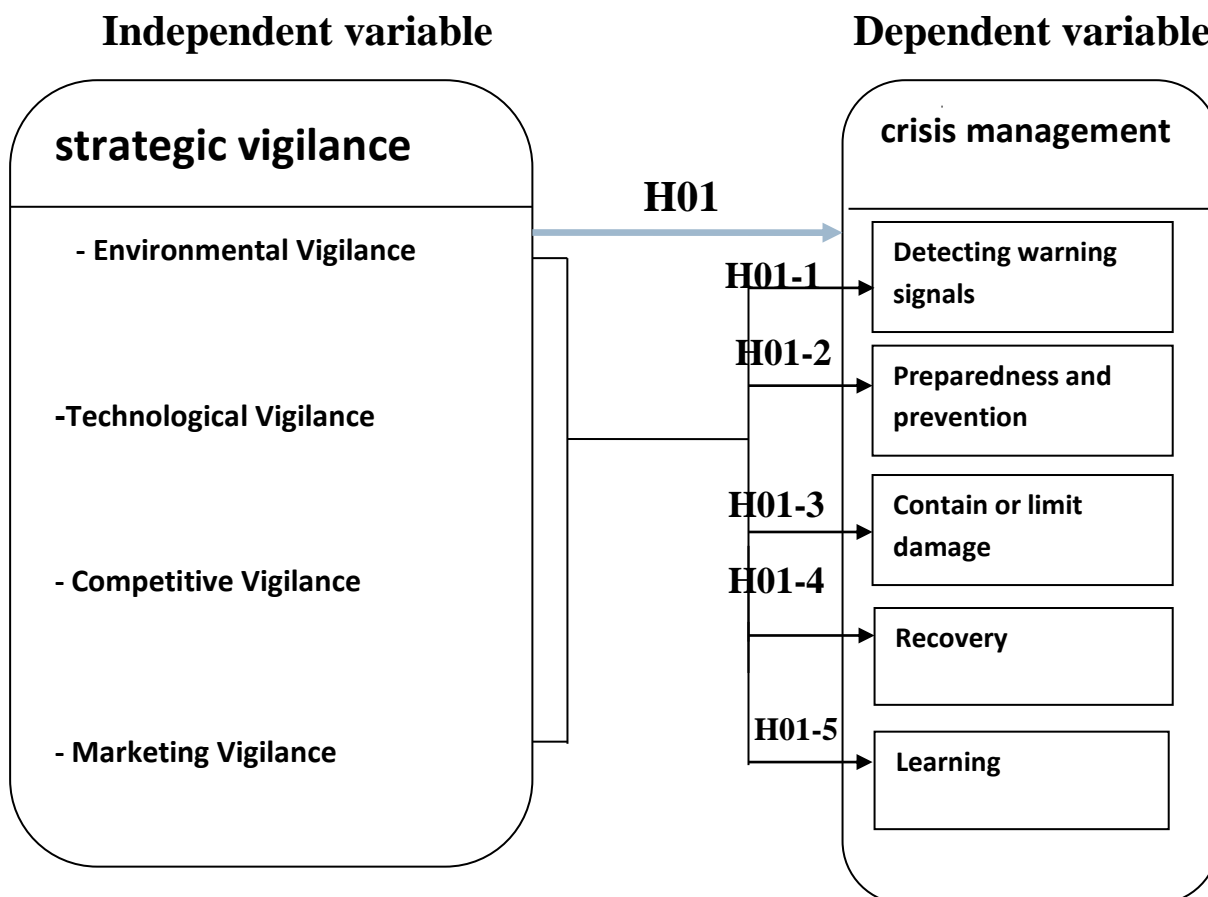
- Statement of the concept of crisis management, the basis adopted in determining the levels
- Clarify the concept of strategic vigilance, and the most important dimensions.
- Determine the nature of the relationship between strategic vigilance and crisis management for the Housing Bank For Trade and Finance .

### **1.4.2 Practical objectives**

- To Know the level of perception of the study sample of the indicators of strategic vigilance and the level crisis management in HBTF.
- To Interpret the nature of the relationship between the independent variable (strategic vigilance) and the dependent variable (crisis management).
- To Determine the nature impact of the independent variable (strategic vigilance) on the dependent variable (crisis management) at HBTF
- To make recommendations that can be taken by the senior management HBTF.
- In addition to the recommendation for future studies.

## 1.5 The Study model

To achieve the objectives of the study and to make appropriate recommendations in the framework of knowing whether there is a statistically significant impact for the independent variable on the dependent variable, the researcher has built a hypothetical model to explain the nature of the relationship between the independent variable (strategic vigilance) and the dependent variable (crisis management), and finally determine the nature of impacts of independent variable and dependent one.



**Figure 1.1. The study model**

**Source:** The form is designed by the researcher, depending on the following sources.

- **Independent variable:** set of studieBelhadj, Mary. (2017) .And For Abedin, Gujeel Noor. (2012)
- **Dependent Variable:** studies of Crandall William Rick, A, Spil John E, Parnell John "Crisis Management in New Strategy Landscape, Sage Publication Inc, May 2009 .

## 1.6 Study Hypotheses

H01: There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ), for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) on crisis management in terms of its dimensions ( Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning ) at HBTF.

-There are five sub-hypotheses:

H01-1: There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ), for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Detecting warning signals terms of its dimension crisis management at HBTF.

H01-2: There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ), for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Preparedness and prevention terms of its dimension crisis management at HBTF .

H01-3: There is no statistically significant impact at the significant level ( $\alpha \leq 0.05$ ), for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Contain or limit damage of its dimension crisis management at HBTF .

H01-4: There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ), for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Recovery terms of its dimension crisis management at HBTF .

H01-5: There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ), for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing

Vigilance ) and Learning terms of its dimension crisis management at HBTF .

### **1.7 The Study Limitations:**

1-Human Limits: This study was conducted on managers and customer service employees in the Housing Bank for Trade and Finance.

2-Determination of locations: This study was conducted in the Housing Bank for Trade and Finance in Zarqa, Jordan.

3-Timetable limits: The data used for this study relates to the Housing Bank for Trade and Finance (08-09-2020 to 30-11-2020).

### **1.8 Operational Definitions**

#### **Theoretical Background**

Vigilant organizations are greater at creating foreknowledge than their opponents and acting quicker on bits of knowledge and alarms. Vigilance is very important at present because of developments and changes in marketing environment and competitiveness that surrounds banks, where there are economic, political and environmental changes in banking sectors. Thus, these lead to improvements in financial, political and natural changes in banking sectors. The researcher explains some the operational definitions used in in this research:

**- Strategic vigilance:** It is an ongoing process in which environment is monitored and analyzed. Information is constantly collected and opportunities identified to seize and reduce threats as well as to avoid their effects.

**-Environmental Vigilance:** It's also called "ocean vigilance", it can be defined as comprehensive vigilance to monitor all developments (demographic, economic, social, cultural and legal) which influence on HBTF activities, also to follow up all relevant environmental events, this is measured in paragraphs (15-18) in the questionnaire.

**-Technological Vigilance:** It indicates HBTF's ability to follow technological developments of components of its external environment such as information systems, Internet and software, in order to enhance its competitive capabilities, this is measured in paragraphs (1-4) in the questionnaire.

**-Competitive Vigilance:** It is a process in which HBTF determines its potential & current competitors, by collecting and analyzing qualitative & quantitative information to recognize competitors' strategies, abilities, goals and performance, this is measured in paragraphs (9-14) in the questionnaire.

**-Marketing Vigilance:** This type of vigilance connected with customers and it depends upon defining their needs and responding to them, this is measured in paragraphs (5-8) in the questionnaire.

**Crisis Management:** It is a process adopted by HBTF management that aims to prevent or reduce damage and losses that occur to organizations and employers during crises. Therefore, effects of crisis management can be divided into three phases:

(1) pre-crisis, (2) crisis response and (3) post-crisis. Pre-crisis phase is concerned with prevention and preparation. Crisis response phase is when management must actually respond to a crisis. Post-crisis phase looks for ways to better prepare for next crisis and fulfills commitments made during crisis phase including follow-up information. Tri-part view of crisis management serves as organizing framework for this entry.

**- Detecting warning signals:** Signal detection is a stage in a crisis in which leaders of HBTF should be, but do not always, sense early warning signals (red flags) that suggest possibility of a crisis, this is measured in paragraphs (19-22) in the questionnaire.

**-Preparedness and prevention:** During this stage crisis handlers in HBTF begin preparing for or averting crisis that had been foreshadowed in signal detection stage, this measured in paragraphs(23-26) in questionnaire.

**-Contain or limit damage:**It is usually the most vivid stage, the goal of crisis containment and damage control is to limit reputational, financial, safety and other threats to firm survival. Crisis handlers work in HBTF diligently during this stage to bring crisis to an end as quickly as possible to limit negative publicity to organization, and move into business recovery phase, this is measured in paragraphs(27-30) in the questionnaire.

**-Recovery:**When a crisis hits, HBTF must be able to carry on its business in the midst of crisis while simultaneously planning for how it will recover from damage the crisis caused. Crisis handlers not only engage in continuity planning (determining people, financial and technology resources are needed to keep organization running), but will also actively pursue organizational resilience, this is measured in paragraphs(31-34) in the questionnaire.

**-Learning:** In the wake of a crisis, HBTF decision makers adopt a learning orientation and use prior experience to develop new routines and behaviors that ultimately change the way the organization operates. The best leaders recognize this and are purposeful and skillful in finding learning opportunities inherent in every crisis situation, this is measured in paragraphs(35-38) in the questionnaire.

## **Chapter Two**

### **Theoretical Framework and Literature Review**

- 2.1 Introduction**
- 2.2 Strategic Vigilance**
- 2.3 Crisis Management**
- 2.4 Literature Review**
- 2.5 What Distinguishes this Study?**

## Theoreticl Framework and Literature Review

### 2.1 Introduction

Strategic vigilance is a strategic process that provides the organization with the information that is based on scientific standards they qualify it to better meet competition through accreditation the key to competition, in all sectors and institutions looking for ways to detect to their environment and find ways to consolidate their sources of information and enhance their ability to defend, attack and neutralize them .Competitors are planning to gain the largest market share . Therefore, an analysis of the organization's overall external environment is necessary through strategic vigilance.

**Different definitions of Strategic vigilance are shown in the following table.**

This topic will address the definition of Strategic vigilance and present what the dimensions used, and what is on other studies.

Table (2.1) The Concept of Strategic vigilance

Source	Definitions
(Al-Saffar,2017: 88)	Strategic vigilance is a surveillance or radar system that monitors all strengths and weaknesses, seizes opportunities and avoids .threats
(Abdeen,2012: 3	It is a system of predicting events to exploit opportunities in a timely manner, especially during crises from the external environment, in order to help the organization stay in a state of caution and prevention, it is similar to radar that captures information and signals to help the institution overcome all crises that occur or may occur .
(Hadeed& Hadeed,2005:189).	It is a coordinated operation similar to radar or warning that follows the dangers and then gives the warning signals for the warning.
(Putin,2004).	Environmental monitoring and information analysis in order to make a strategic



	decision appropriate to the crisis
<p>1- From previous definitions, vigilance can be said to be an orderly process of appropriate research, analysis and selection of information that offers competitive advantages .</p> <p>2-It can be argued from previous definitions that strategic vigilance is an activity or process that allows the organization to observe, research, process, analyse and disseminate information for strategic and competitive purposes, and in order to seize opportunities and avoid threats, the information system is open to the outside in order to enjoy the continuous and continuous environment of the institution to introduce something new into it.</p>	

### 2.2 Strategic Vigilance Dimensions:-

Table (2.2)

	<b>Sources</b>		
<b>Independent variable strategic vigilance</b>	<b>(Dawood&amp; Abbas, 2018)</b>	<b>Dumas 2004 &amp; Khadija 2015</b>	<b>(Barney &amp;Hesterly, 2006)</b>
<b>Environmental Vigilance</b>	It is also called "ocean vigilance" and can be defined as inclusive vigilance that monitors all developments (demographic, economic, social, cultural and legal) affecting the organization's activities, as well as to follow all relevant environmental events and changes.	It's all about the perimeter of the organization, it's that activity that Listening to all the changes in the environment that could be a threat affecting on the organization's activity or an opportunity that can be used. Environmental strategic vigilance includes the .environment legal, social, political, cultural and	The competitiveness of the organization depends on the perception of the cultural context and the difference between cultures

		financial and that these components are of great interest because they affect heavily on the organization	
	<b>Sources</b>		
	(Allawi, 2016)	(Ahmed,2007)	<b>(Secretary &amp; Singh 2006 )</b>
<b>Technological Vigilance</b>	Is the organization's ability to follow technological developments such as information systems, the Internet and software, which is one of the components of its external environment, to enhance its competitiveness and help it develop.	The organization's ability to gather information that helps technological innovation	A set of steps to learn about developments Technology and technology that takes place in the vicinity of the organization through the collection, processing and dissemination of information for decision-making in the organization, and it is defined as a process through which the organization limits all technologies used by suppliers, customers and competitors in relation to its economic activity and developments that affecting its future within the relationships with customers.
	<b>Sources</b>		

<b>Competitive Vigilance</b>	(Hammoudi et al., 2019)	(Ebrahimpour&Hadi 2014 )	(Zahra & Fareda,2008)
	It should be noted that competitive vigilance focuses on current as well as potential future competitors.	Focuses on tracking all changes and strategies in competitor structures and monitoring newcomers in the competition, the organization needs two types of information to be collected about Competitors	It is an activity that facilitates the identification of current and potential competitors by providing information from the surrounding.
<b>Sources</b>			
<b>Marketing Vigilance</b>	(Omran&Abuongem, 2019)	(Tamboura 2009)	(Centredoc 2003)
	This type of vigilance relates to the corporate customers, and relates to identifying their needs, responding to them and seeking customer satisfaction.	Which focuses on the investigation, processing and dissemination of information related to the organization's markets and is concerned with monitoring Market developments, consumer behaviour, and the introduction of new products	It is the process of researching and distributing information within the organization about consumer behavior, and new products

Therefore, the most important characteristics derived from concept of strategic vigilance:

- a) **Strategy:** It is a process of gathering information in order to give future decisions for development of organization environmentally, socially and economically.
- b) **Pre-eavesdropping:** " Long-term decisions " A method designed to provide information about future, so that decisions can be made to show results over several months or years to come. Therefore, strategic alert information is early warning signals, not expectations derived from past.
- c) **Environment:** They are elements that have different effects: (customers, competitors, laws and governments).
- d) **Creativity:** Given information of strategic alertness, which represents early warning signals, it is a reference to concept of creativity, which can be formulated as hypotheses and vision pre-creative.
- e) **Voluntary Objective:** Goal of vigilance is not only innovation and excellence, but also requires involvement of all elders and employees of organization in process of obtaining information and in process of development, utilization and learning.

Thus, the explanation of strategic vigilance dimensions are as follows:

**1-Environmental vigilance:** It is a vigilance that is concerned with tracking economic, legal and demographic developments that are affected by activity of institution. In addition, it is interested in collecting information about culture of community, behavior of its members and what is acceptable and unacceptable within community environment. (Nour El Abidine, 2012; Yolk, 2017)

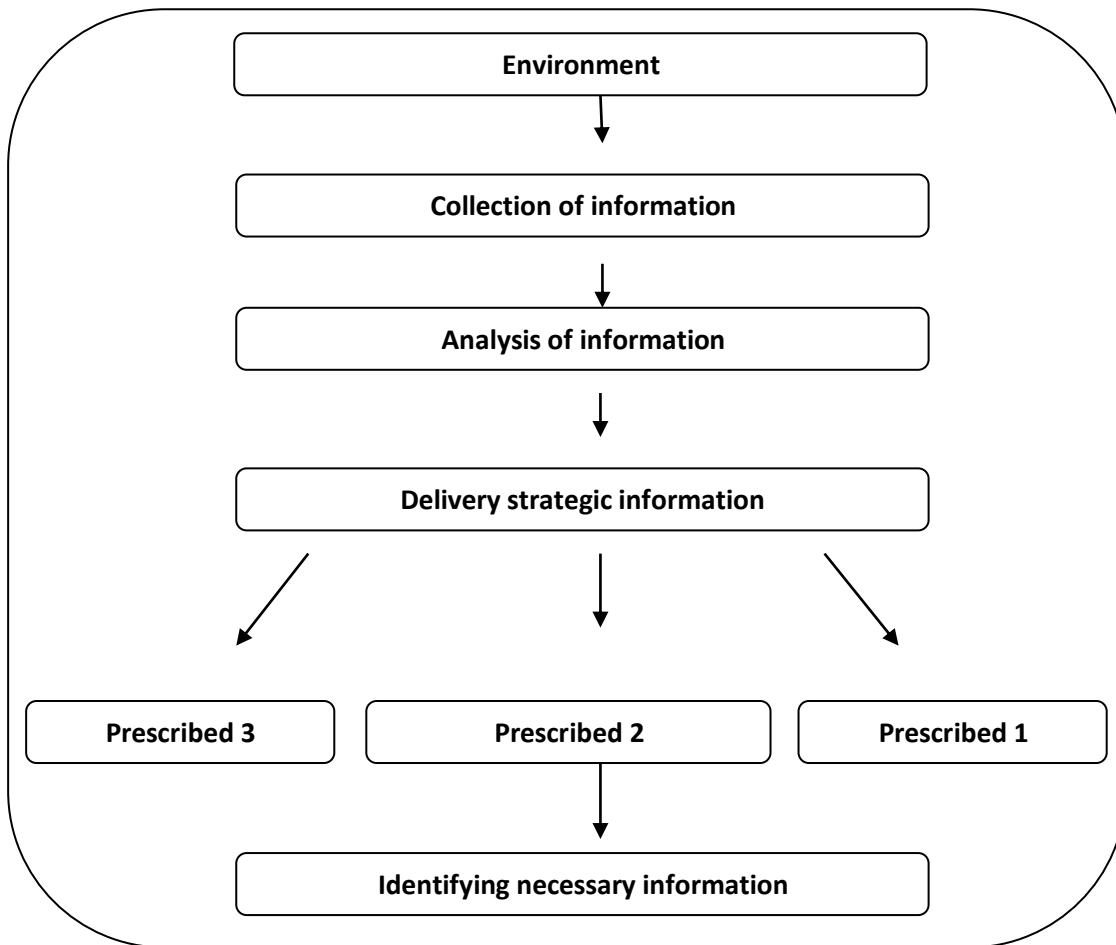


Figure (2.1) Process of environmental vigilance

**Source:** Al-Saffar and Ahmed Abd Ismail " The implications of strategic intelligence and vigilance strategy to make decisions and their impact on the strategy of the Ministry of Foreign Affairs is a requirement for promotion" Dissertation for promotion to the rank of Minister Plenipotentiary, Ministry of Foreign Affairs, Institute of Foreign Service, 2017: 93.

## 2- Technological Vigilance

Technological change is important for modern institutions because it helps create opportunities, creativity and poses a threat to other organizations.

Organization benefits from technological vigilance through aggregated information or scientific data. Through technological vigilance, which is a tool for future decision-making (Development of Research and Development Programs), organization receives new cooperation agreements, selling and buying licenses (Dalila, 2012:5).

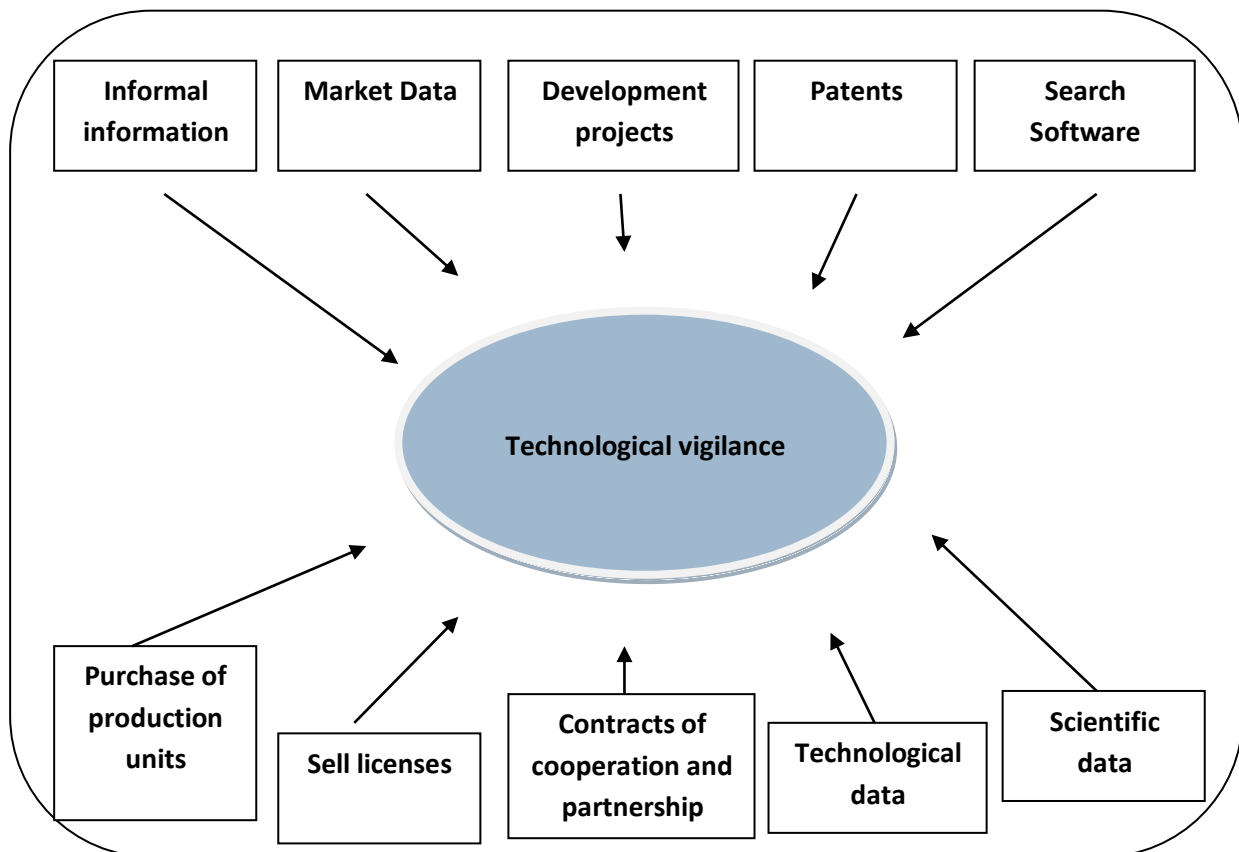


Figure (2.2) Benefits of technological vigilance

**Source:** Dalila,M. 2012, "la Veille technologique :unecessite pour integration des entreprises al economie mondiale,:5.

From the above, technological vigilance enables organization to: (Hadeed& Hadeed,2005)

1. Collect necessary information, which is technical and technological.
2. Maximize strengths and strengthening weaknesses.
3. Know methods, plans and objectives of competitors.
- 4 - Interest in technological development and development of foundation's products.
5. Use new technologies and knowledge of their advantages.

### **3- Competitive Vigilance**

It is a method or activity in which organization gets to know competitors and what are specifications of environment in which other competitive organization develops. This is done by collecting information classified as quantitative and qualitative:

- **Quantitative information:** It is related to performance of competitors and their strategic planning, understanding, abilities and their business objectives.

- **Qualitative information:** It is related to efforts in research and development, relations with new suppliers, markets, new products and new technology.

That's why organization has to provide competitive information, because it allows it to determine direction of trade and identify the most threatening competitors.

Michael Porter is focused on developing "competitive advantage" in his book "Competitive Advantage". The competition has broadened beyond current

competitors within industry and includes potential competitors, alternative product producers and suppliers (Nour El Abidine,2012: 38).

Both (Hadeed& Hadeed,2005: 190), (Lameam, 2009: 22-23), state objectives of strategic vigilance as follows:

- 1-Tracking current performance of competitor.
- 2- Competitor strategy.
- 3- Comparing new objectives and capabilities of competitors.
- 4-Decisions by competitors.
5. Activities that competitors can not do.

#### **4- Marketing Vigilance**

Marketing vigilance focuses on customers to develop services where market vigilance information intersects with competitive vigilance information (Loi, 2016).

This type focuses on what are the needs of customers, how to maintain a flexible relationship between organization and customer, creating new products that suit them and full knowledge of their needs in order to gain their satisfaction. Competitiveness of organization is the goal of its marketing vigilance. (Ali, 2008: 17), (Asma, 2014: 69), (Mohammed, 2015: 31-32) This marketing or vigilance (commercial) allows for:

- Discovering new markets.
- Suggesting new product to customers.
- Creating new product.



Amira (2014: 25) and (Asma (2014: 56) noted that areas of commercial monitoring are determined by two important elements:

**-Customers:** It focuses on development of customer needs in long terms as well as on development of relationship between customers and organization.

**Suppliers:** Tracking evolution of new product offerings, evolution of the supplier-organization relationship and supplier's ability to select products that organization needs at lowest cost. Commercial vigilance aims to achieve a range of expectations, comprising:

- 1- Proposing new products and meeting desires and needs of consumers.
  - 2- Improving negotiating capacity.
  - 3- Following-up market development and offering new products in market.
- (Fahema, 2009: 55).

### **Characteristics and objectives of strategic vigilance**

**First:** Strategic vigilance characteristics (Al-Saffar,2017)

Through previous definitions we can draw the most important features of its concept.

**Strategy:** It helps in making decisions and therefore it is related to one-time decisions that do not have any of models examined and value of experience, nonetheless it can express decisions that are affected very big on competitiveness, survival and continuity of banking institution.

**Voluntary:**Strategic vigilance cannot be negative and limited by simple observation and follow-up, on the contrary, it is voluntary, activate all senses and sometimes information must be investigated.

**Collective intelligence:**Collective intelligence means that a group of people monitor signs or signals in ocean to compare them and to give them a certain

meaning, which is the goal of teamwork where group members or team members are in touch in absence of all appropriate forms, while not exceeding and respecting rules of conduct of work of group or team.

**Ocean:** Environment of an organization is not just a concept or a statistical thing, it contains several factors that affect it, so it will be effective in a practical way.

**Creativity:** Strategic vigilance, taking into consideration characteristics of information in question and survey, this includes interpretations of signals as an early warning which is linked to element of creativity. Information in question, which is being investigated, does not describe any of events and previously used works, but they allow for formulation of hypotheses and creation of a voluntary vision.

**Prediction:**

It is information about predictive features, so that you should provide illustrations as lighting about future and it is not significant to express past and present.

**-Characteristics and functions of strategic vigilance can be summarized as follows (Faeroz,2010):**

- **Prediction:** predicting activity of competitors and their development or changes in oceans.

-**Discovery:** discovering modern and sophisticated institutions that can be purchased or can be involved with them for developing and discovering opportunities in market.

- **Monitoring:** It is knowing and monitoring all developments in labor market such as technological developments and modern methods of competitors.

-**Learning:** It is knowing characteristics of new markets and benefiting from experiences of competitors whether they are failure or success.

Karome, Saaed&Omarcity,(2010), point out**the importance of strategic vigilance:**

Strategic vigilance contributes significantly to success of organizations as follows:

- a) Allowing to predict future challenges or obstacles that the HBTF will face.
- b) Vigilance is a tool of competition and superiority over competitors as it depends on constant development of products and improved relations between them and customers.
- c) Ensuring good response to customer needs.
- d) Increasing capacity of HBTF and speed of reaction to changes.
- e) Raising organization's innovative capacity.
- f) Reducing risks of environmental uncertainty and raising safety.

Ibrahim and Hussein Ali (2017) identify Strategic vigilance objectives:

**Strategic vigilance seeks to achieve the following objectives:**

- Predicting opportunities and good exploitation, avoiding threats and leaving them.

- Diagnosing and identifying best practices that serve banking institution, its strategies and ensuring that is competitive for it.
- Achieving overall efficiency of strategic information system in field of marketing and trade.
- Analyzing organization's practical, technical and technological environment.
- Comparing performance of banking institution with its competitors, trying to develop it, giving it a competitive advantage and conducting objective assessment of its current and future competitive position towards competitors.
- Achieving a clear vision of current and expected actions, practices of competitors and predicting their intentions and orientations.
- Contributing to change is paid by contributing organization rather than limited to reaction.
- A collective act of voluntary action based mostly on exchange and sharing of information, both at level of collection and analysis.
- A source of innovations free to stimulate search for new ideas and their development.

### **Representatives of strategic vigilance**

A vigilant person is one of representatives of operation vigilance, he's a good person listening to what happens outside banking establishment and his primary task is reflected in detecting opportunities and predicting risks to an institution.(BoumaazaSuhaila, 2009, p 60).

**Table (2.3)** Form of a network of participants in vigilance process

Representatives of Strategic Vigilance	Role	Properties
Strategic decision-makers	<p>1-They present priority objectives of banking institution</p> <p>2-Analyzing results of vigilance which were presented to them in form of scenarios</p> <p>3- Search for creativity</p>	<p>1- Good identification of banking institution's objectives.</p> <p>2-Good knowledge of developments in external environment</p>
Head of operations and Support Group COO	<p>1-Linking between decision makers Strategy and vigilance.</p> <p>2-Responsible for organizing and conducting a vigilance process</p>	<p>1-Wake-up group tonic with ability to work together</p> <p>2-Management skills such as ability to manage human resources.</p>
High strategic vigilance	Correcting steps followed by comparison with terms book and	1-Ability to analyze and install, in particular ability to see future

	checking validity scenarios compared with external environment	2-Full knowledge of whole process of vigilance
President of Banking Group CBO	Identifying sources of information collected.	1-Ability of good observation to search and listen, as well as curious spirit 2-Possession of sources of information strategy, with ability to share information among themselves

It is true that representatives mentioned in the table above are directly associated with vigilance process, but all workers have right to know those results. Actually, these representatives have high professional experience and skill, but this does not prevent all workers of all organizational levels from participating in this process they know where the information we are looking for comes from?!

**4. Conditions of effective strategic vigilance. To make strategic vigilance effective, the following conditions must be met:**

- A. Count vigilance administrative function.
- B. Good internal communication allows information to move to those who request it through different organizational levels without monopolizing one person, because vigilance is collective work and not individual.
- C. Need for time control.
- D. Minimum structures. Information is given a better value when organization has a structured framework with specific functions like strong collective spirit.

**This area can distinguish basic types of information targeted by strategic vigilance such as:**

**1-Control information:**

Knowing this type of information is very important because it enables the banking institution to compare its performance with that of the best of other banking institutions.

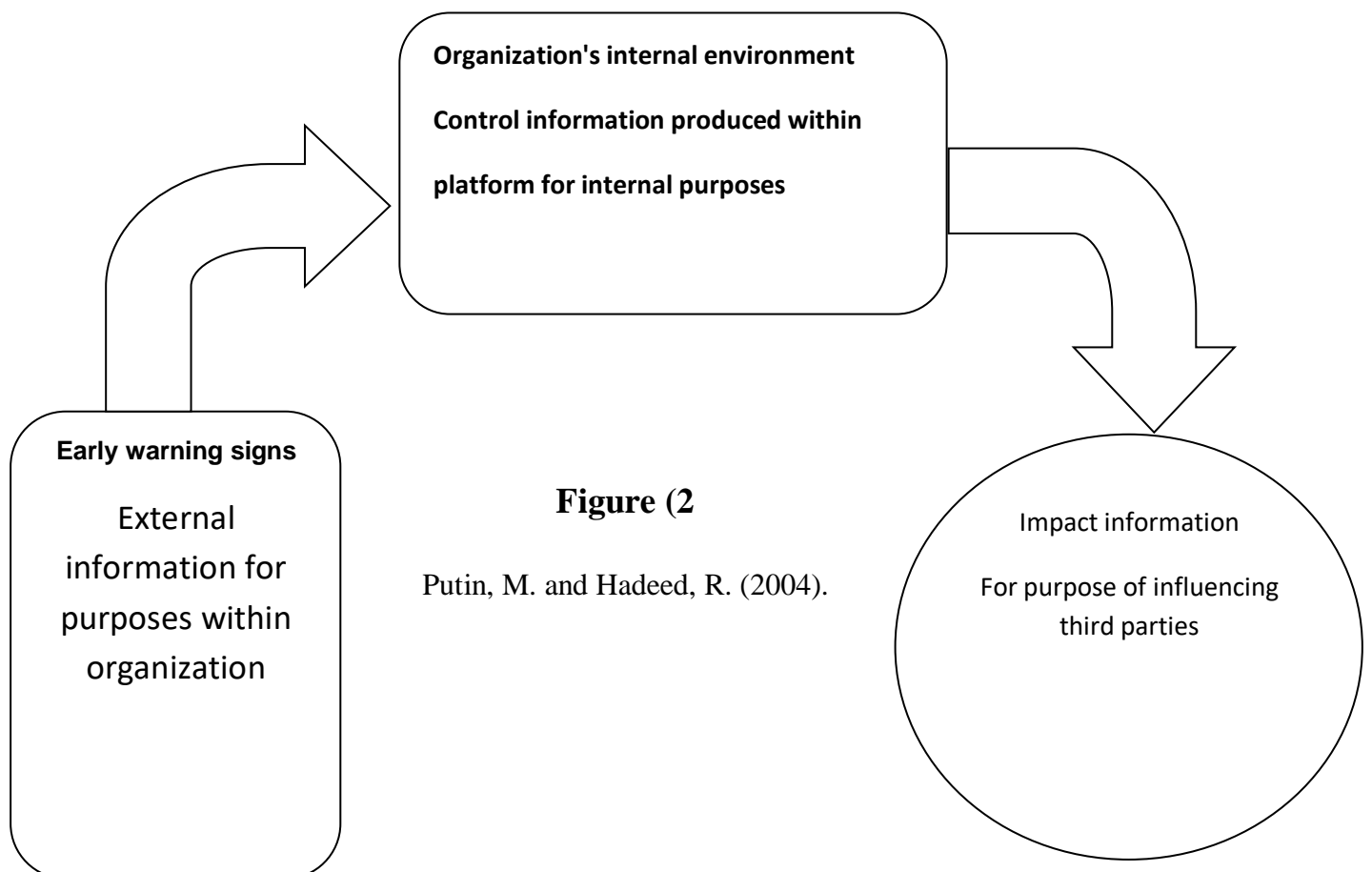
**2-Impact information:**

This information was produced within organization and directed to its external use, i.e., directed to individuals and groups outside organization like a customer and marketing information systems.

### 3-Early warning signs:

Early warning signs represent information that holds belief that an event could begin with potential benefits. They are useful for people in banking institutions.(Faeroz, 2010 p.10)

### 4-2Types of information that organization must take care of



### Role of strategic vigilance:

Strategic vigilance contributes significantly to increasing competitiveness of economic institutions by:



- 1-Knowing new trends and forecasting structural changes.
- 2-Increasing capacity of enterprise and speed of reaction direction changes.
- 3-Strengthening and developing organization's knowledge.
- 4-Getting a wealth of knowledge and experience.

Strategic vigilance plays a notable and effective role in achieving continuity of competitive performance. In addition, it enhances information available about organization and combined in a framework that affects everything that affects its competitive strategy, its continuity of performance and effective vigilance in organization.(Yamaina, 2016)

**IssaNeboueh (2019) states types of strategic vigilance by time situations:**

- 1-Permanent vigilance: Vigilance that always serves as a radar. It allows for capturing weak signals and alarm information in environment.
- 2- Periodic vigilance: It is a regular monitoring of target, varies according to objective of magazine sources of information and information required appears in reports, studies and specialized publications.
- 3-Seasonal vigilance: It is an orderly monitoring of target sites. In this case organization has always defined the target to be monitored.
- 4-Punctuality vigilance: It is monitoring and analyzing target at a given time in context.

**Krajweski (2010) mentions three stages of strategic vigilance process:**

Researchers who relied on this division showed that wake-up process (of all kinds) takes place in three basic stages:

**1-Collecting and collecting information:** After institution has defined its strategy of objectives, it works to count sources of information, trade-offs according to its importance, its cost, then lines plans and develops necessary programs for it with harnessing means, tools and techniques to help collect information.

**2-Composition and analysis:** At this stage information is translated and presented in form of reports, tables or graphic forms. This phase aims to sort and arrange information so that it retains only information that gives greater value to its decision.

**3-Publishing and decision-making:** At end of analysis and installation phase, you get processing information and latter has no value if it is detained and not published in a timely manner and to appropriate person to make appropriate decision. Thus, if all previous stages do not work if information is not published to reach institution's decision-maker, then you come a final step which is dividing and reviewing effects of decision taken.

What is noted on this division is integration of some processes at same stage (analysis, composition, deployment and decision-making) which may be ahindrance to good conduct of wake-up process because it is not possible to start a process until after ending the other. Analysis can only be initiated after installation (observation itself for publication and decision-making). These processes are heterogeneous in nature and degree of complexity and their integration becomes very difficult, as this division is also noted to neglect some of important processes such as information storage because it is essential that organization keep selected information in order to exploit it when needed.

Saka Rahmon Olawale (2014) points out **advantages and conditions of effectiveness of strategic vigilance:**

Vigilance forces institution to control information crisis to monitor its environment of all kinds and basic orientation increasing competitive advantages that allow enterprise to keep up with transformations that are taking place in its environment. What are its advantages relative to institution?

### **First: Advantages of strategic vigilance**

The most important benefits of vigilance to institution are mentioned below:

- 1-Financial vigilance allows for plenty of information collected, which helps in improving quality and providing best banking products.
- 2- It allows good information to pass through various organizational levels of organization and also allows continuous monitoring in their environment.
- 3-It allows warning and forecasting of future obstacles that banking institution will face.

### **Second: Conditions of effective strategic vigilance**

- 1-Vigilance is considered as an administrative function.
- 2- Good internal communication allows information to be transmitted to those who request it through different organizational levels without monopolizing it in one person because vigilance is a collective action and not an individual one.
- 3-A strong collective spirit.

## **2.3 crisis management**

Introduction :-

The crises that occur in organizations and companies are only sudden changes in the internal and external environment of the organization without any expectation, and we find that each crisis contains the seeds of success and the roots of failure as well, so it was necessary to find ways and methods to address them, which was called the term ( Crisis Management). dealing with these crises require a special kind of managers who are characterized by many skills including courage, stability, balance, the ability to have creative thinking, the ability to communicate and dialogue, and to devise strategies and techniques to deal with the crisis.

Financial institutions, especially banks, need a variety of innovative financial instruments and products, enabling them to manage their liquidity profitably as well as avoid the risks they may face, as well as contribute to their survival and development. As well as finding solutions to financing problems, and finding mechanisms that enable existing financial banks to hedge against the various risks facing their business, most notably the crisis.

## The Definitionsof crisis management

Table(2-4)

Author	Definition
Laws and Prideaux (2006)	1. An unexpected problem seriously disrupting the functioning of an organization or sector or nation. 2. A general term for such problems.
Prideaux et al. (2003)	Crises can be described as the possible but unexpected result of management failures that are concerned with the future course of events set in motion by human action or inaction precipitating the event.
Beeton (2001)	When the crisis occurs, it afflicts all levels and institutions within countries..
Keown-McMullan (1997)	Contrary to popular opinion, a crisis is not always bad or negative for an organization. A crisis could, therefore, be considered as a turning. To qualify as a crisis, the entire foundation of an organization or business must be threatened. The idea of urgency and the speed with which decisions must be made are key components.
Darling (1994)	Which determines the level of the crisis a range of variables such as the nature of the event and the nature of the events and the extent of their impact on companies, institutions and other industries. You also need to know how well people are aware of the crisis and what institutions need to control or get rid of the crisis .
Shivastava&Mitroff (1987)	Corporate crises threaten a company's most important goals of survival and profitability.

Herman (1972)	crisis is characterized by three dimensions: high threat, short decision time, and an element of surprise.
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**So** The crisis, is a set of events and circumstances that involve a clear threat to the current situation, which would affect the higher interests of different social and economic entities, and in order to face this difficult situation, decision makers had to diagnose the reality of the crisis by relying on the collection of facts and data and analysis in depth and vigilance, because each crisis has a set of different dimensions associated with the nature and type of crisis, and the best way to deal with it is to manage it on the basis of a set of steps and strategies. Therefore, the science of crisis management has its own characteristics, its components and its origins, and it works to make it a breakthrough for the situation and calm and to preserve the life of human beings.

### **The crisis management objectives:-**

The overall objective of crisis management is to achieve a rapid and effective response to the rapidly changing circumstances of the crisis in order to mitigate their risks through well-prepared for the crisis which was predictable and provide the necessary support to restore the natural balance and stability of the Organization. Accordingly, crisis management aims to:

- 1- Providing the scientific capacity to predict the potential threats of the crisis, the best use of resources, the available possibilities to reduce the crisis impact and stopping the deterioration and losses
- 2-Protecting property and workers at the place of crisis, mitigating the consequences and controlling and eliminating the crisis.
- 3-Taking advantage of the situation from the crisis in making reform and development
- 4-Studying the causes and factors that led to the crisis to take preventive measures to prevent recurrence or the occurrence of similar crises.(Mohammed Al-Jefairi 2017)

### **Motivation for crisis management:-**

-It is reflected on all members of society and at all administrative levels in the organization and on the internal environment and on the external environment.

- Detecting delinquents and the causing in human, financial and administrative losses.
- Reducing the impact of the crisis, and reducing the financial and economic losses resulting from it. - (Vassilikopoulou 2009)

### **Success Factors in Crisis Management Process:-**

#### **- Recognizing the importance of time:**

The speed factor is needed to absorb the crisis, thinking about alternatives, making the right decisions, speed up the crisis management team, and do the necessary processes to contain or limit damage and restore the organization's activity.

#### **Establishing a database and crisis register**

Having a basic data and information base which is accurate, and easy to call. they can greatly help to lay a strong foundation for offering and selecting alternatives.

#### **The availability of early warning systems:**

Early warning systems are considered as tools that give advance signs of a potential imbalance which can identify the situation dimensions before its deterioration and turn into a crisis that could be a danger source to the organization

#### **Permanent preparedness for a crisis confrontation:**

Developing practical capacities to prevent or confront the crises, review prevention measures, putting plans and train the individuals on different roles during crises.

### **The Capacity to gather and mobilize the available resources:**

charge and mobilize all energies to face the crisis. we must point out to the external challenges that facing organizations or institutions which may play a major role in unifying the categories of workers and developing one identity in facing the external threat.

### **An efficient and competence communication system:**

Crisis communication plays a very important role in the rapid flow of information and views within the organization and between the organization and the outside world. As the speed and availability of information as the success of management in mobilizing resources, sharpening the capacity of the organization's members, countering rumors, gaining external audiences that deal with the organization, or at least neutralizing it.( James, E., James, E.H (2008))

### **Crisis management team**

forming the crisis management team and refining its expertise

### **Duties of Crisis Management Center**

The crisis management center is prepared by a group of leaders, experts, specialists and technical cadres, as well as the equipment and required devices to confront the crisis

and deal with it. This center and its leadership shall be formed by the concerned party with the

crisis and lead it and then add the cadres and other specialties from the other parties. The team members should have the following characteristics:

1. Achieving a high level of coordination and horizontal and vertical communication.
2. Diversity and integration of specialties
3. Ability to cooperate and work together
4. Flexibility and ability to move fast." Mohsen Ahmed Al-Khudairi 2013"



when you form and organize a crisis management team within the previous characteristics and despite the difference in specializations, the center starts by carrying out its duties of the following duties:

1. Ensuring the communication with all bodies and institutions that related to the crisis.
2. Mobilizing all available and required energies and capabilities.
3. Gathering and providing information on the crisis.
4. Preparing plans and studies on the crisis.
5. Preparing continuous reports on the development of the crisis and its response to treatment.
6. providing all services to all participants in crisis management.
7. Do some exercises on some designed scenarios to simulate the crisis.
8. Start dealing with the crisis and the data sorting and response levels.
9. providing all the needed measures to control the crisis as learned lessons in the future." Mohsen Ahmed Al-Khudairi 2013"

Duties of Team Leader: sThe leader or head of the team must enjoy a charismatic leadership, guts, and candor, and to have the wisdom to manage his team and to be smart to use her human and financial resources. the abundance of information he has and employs it to make sound and decisive decisions in a short period of time which necessitated by the crisis circumstances. According to the following considerations:

1. To be close to the one who has the supreme authority.
2. To authorize with the required powers to manage the crisis.
3. Taking into consideration in his selection the required skills for the art of leadership and experience. The duties of the head or team leader to manage the crisis are as follows: Alas R., Gao J. (2012).

1- Supervising the planning and assessment of situations which presented by the department of planning and studies to deal with the crisis.

- 2- Supervising the organization and ensuring that it is suitable for accomplishing the task.
- 3- providing direction and guidance and distributing the necessary orders.
- 4- Ensuring that all team members have taken their places according to their management and specialties.
- 5- A delegation of powers to facilitate continuous control of events.
- 6- Practicing the necessary control that avoids confusion and interference.
- 7- Directing energies and activities towards the completion of the task.
- 8- Developing and maintain the morale spirit for the participants in confronting the crisis.
- 9- Determining the priorities of the main and secondary objectives to terminate the crisis. Alas R., Gao J. (2012).

## **Crises Management Dimensions**

Each manager should be fully familiar with each stage of crisis management and try to make use of it in making the appropriate decision before the crisis escalates and move on to the next phase of its cycle. the leader's failure to manage one of these stages will inevitably lead to the crisis and its spread which leads to the occurrence of risks and damage to life and physical property and the attendant repercussions and psychological effects on the employees of the **HPTF** and the customers who benefit from them.

### **1. Detecting warning signals**

The crisis is usually sent ahead of time. A series of early warning signs that predict a crisis may be extended or shortened if it does not take enough attention to these signals, the crisis is very likely to occur. Each crisis also sends its own signals. Signal detection is the stage in a crisis in which leaders should, but do not always, sense early warning signals (red flags) that suggest the possibility of a crisis. The detection stages of a crisis include:

- Sense-making: represents an attempt to create order and make sense, retrospectively, of what occurs.

- Perspective-taking: the ability to consider another person's or group's point of view.

Ahmed Al-Khudairi, Cairo, Madbouli Library, Edition 2, 2013"

## **2- Preparedness and prevention**

Organizations must have adequate preparedness and methods for crisis prevention. This underscores the importance of early warning signals because it is difficult to prevent something from being predicted or its possibility to occur. The goal of prevention is identifying the weaknesses points in organizations and institutions. During this phase, the crisis management team begins to prepare or avoid the crisis that was foreshadowed at the signal detection stage.." Elsaid 2012"

## **3.Limitation of Damage**

The next stage in crisis management is the preparation of means to reduce the damage and prevent it from spreading to other parts that are not yet affected by the organization. This stage of crisis management depends on the nature of the incident that occurred. This phase is usually dynamic, and the goal of crisis containment and damage control is to reduce damage to its financial reputation, safety, and other threats to survival. Crisis officials are working hard during this phase to put an end to the crisis as soon as possible to reduce the organization's negative publicity and move to business recovery." Abdullatif Al-Humim2004 "

## **4.Recovery**

which is preparing and implementing programs which ( already existed and already tested) short and long term. if these programs have not tested before, it will be difficult to respond and develop appropriate solutions when the crisis raging. Crisis-oriented organizations may commit a serious error by

focusing on internal processes by ignoring the impact of the crisis on external parties or it is been so late. As the crisis grows, organizations must be able to continue their activities in times of crisis, while at the same time planning how they will recover from the damage caused by the crisis."

Ammar Publishing and Distribution, 2004"

## **5. Learning**

It is a re-evaluation phase to improve what has been done in the past. Learning is vital, but it is very painful and evokes painful memories which left behind by the crisis for someone to learn, then he should be willing to accept anxiety without succumbing to panic. In the wake of the crisis, WHO decision makers focus on the importance of learning and use past experience to develop new actions and behaviors that ultimately change the way the organization works. The best managers are aware of that ." Ahmed Maher 2006"

### **A brief description of five facets of crisis leadership includes:**

1. Sense making may be considered as a classical situation assessment step in decision making.
2. Decision making is both act of coming to a decision and implementation of that decision.
3. Meaning making refers to crisis management as political communication.
4. Terminating a crisis is only possible if a public leader correctly handles accountability question.
5. Learning refers to that actual learning from a crisis is limited. When authors note a crisis, this often opens a window of opportunity for reform for better or for worse.

**The question here, what is management's position in a crisis?** Regester, M., & Larkin, J. (2005).

Societies and organizations take different positions from crises according to their leadership and management approaches. Depending on their accumulated experience in dealing with crises, positions that may be taken by administrative leaders towards crises are as follows:

- 1- **Negative attitude:** This happens when an administration stands like a viewer watching a crisis and being helpless.
- 2- **Failure position:** This is when an administration deals with a crisis trying to address it. However, the used method here did not achieve desired results.
- 3- **Attempt attitude:** This occurs while an administration is trying to face crisis and resolve it. Still, it can't face and address it because of lack of financial, material, human resources and capacity, which leads to exacerbating the crisis.
- 4- **Positive attitude:** This presents itself when an administration confronts a crisis and address it in an appropriate manner and in a timely manner, which leads to reducing size of losses to the lowest degree., leaders at this point, look at crises and deal with them in a completely different perspective. There are leaders who look at crises positively, take steps to deal with them in an interactive manner, from recognition of crises to forming teams to confront them and take advantages of opportunities which created by the crisis.

#### **Steps and methods of crisis management:**

The administration should follow the following steps to deal positively with a crisis, control it and limit its negative effects:

- 1- Establishing operations room: Which has powers and sufficient authorities to carry out its work.
- 2- Forming working groups: Work is distributed to these teams in a framework and under supervision, coordination, and follow-up directly from operating room.

3- Directing and opening communication: opening channels of communication among operating room, working groups, senior officials and concerned departments. (Ganguly, Nilchiani & Farr, 2011)

### **Making decisions in a crisis**

Validity and success of a decision depend on efficiency of that decision and this is clear through the following:

- Effectiveness of a decision: its suitability to technical aspects of crisis, ie substantive aspect.
- Acceptance: It is concerned with human element, extent of its response to decision and taking into account decision of human feelings.
- Speed and validity of a decision.

Decision-making is subject to complex processes and calculations because a decision maker is under intense pressure which represented in:

- Limited available time especially in crises.
- Extent of uncertainty and lack of information.
- Exacerbate consequences of continuing crisis and exacerbate its consequences. (Mildred Golden, 2014; James, E. & James, E.H (2008).

### **Leaders' patterns of making decisions in crises:**

There are five patterns of leaders' behavior in confrontation and control of crises:

#### **1. Avoidance or denial:**

A manager may take a course of withdrawal from facing a crisis or a difficult situation, such as avoiding meeting of confrontation or postponing proposals for a solution to another date. There is no doubt that this behavior is bad, especially with such difficult situations.

#### **2. Calming:**

In coping with crises and difficult situations, the manager may take this course

in confronting crises and difficult situations on the belief that passage of time will be able to remedy this situation. Thus, this does not require all this tension, calm nerves, preventing tension, rather than it needs cooperating with all to reach a solution. It is quite clear that such behavior does not fit with crises and difficult situations that have already been presented.

### **3. Middle solution**

The manager may take that path in challenging a crisis or a difficult situation and may resort to a compromise that achieves half of goals. He believes that this is better than losing all goals, or if situation is difficult, with another party which has same strength and weight, he will resort to reconcile through negotiations.

### **4. Compulsion or Force:**

This pattern depends on severity of threat to sides of difficult situation, so that proposed solution for benefit of one party without the other. There is no question that some difficult situations fit with punishment, but many situations do not fit with such a pattern, although using compulsion and force are particularly required in two cases:

- When making a temporary quick decision for a situation, preventing its deterioration and increasing.
- In a difficult situation related to survival and growth of an organization.

### **5. Confrontation**

This type of behavior relies on director's frank acknowledgment of existence of a crisis or a difficult situation. This situation would be evaluated and analyzed to determine its causes and thinking about alternative solutions to settle an opinion on the best solutions to be taken in encountering a situation scientifically. It is doubtless that this behavior is the best one for managers due to the following reasons:

- o Lack of confrontation to resolve the difficult situation has a profound negative impact on organization.
- o Practical and careful confrontation prevents similar situations from being generated in future.

o Scientific confrontation allows treating situation with minimal costs and losses.(Chong J. and Escarraz D.,1998)

### **Impact of authority delegation on crisis management**

After delegating authority which is " pulsating administrative process heart and artery of blood circulation in crisis management". Delegation of authority is seen as core of administrative process whether in crisis management or task force. Delegation of authority requires that each member of assigned team to a crisis has necessary power to achieve his limited work. While simultaneously an individual should know tasks and expected activities to be accomplished. On the grounds of time constraint for decision maker, it is often appropriate to give decisionmaker and a crisis team necessary powers to make decisions and address the crisis. (Al-Sabbagh, 1997)

### **Ten commandments of delegation**

- 1.Full access to information: Your employees should be clearly informed about related information about degree of freedom and behavior which you expect from them to do, so that they can benefit from your experience and knowledge.
2. Do not delegate responsibility and delegate authority: It means that you tightly exercise control and this expresses your lack of trust in your employees.
- 3.Set performance rates: It is important that employee knows what to expect from results and you can involve your employees in setting these rates.
- 4.Establish a surveillance system: You should not leave your employees with complete freedom. You should set up a monitoring system that allows you to identify progress in work towards agreed goals.
5. Challenge your employees: In an effort to develop your employees' abilities, you need to be aligned with more delegation rather than opposite. This may create a state of anxiety among your employees, some of them will be skeptical about their ability to take assigned responsibility. Therefore,



challenge your employees' abilities with encouraging them on taking that responsibility.

6. Provide appropriate training: Training is one of the available tools to develop employees' capacity and providing them with knowledge and necessary skills to perform work.

7. Stand by your employees: You must support employees and stand by them in decisions they make. This may be difficult for some supervisors. Though, we stress that you may be certain that an employee is doing the best, but you have to accept risk that he may have made some mistakes.

8. Delegate and do not get rid of authority: Delegation does not mean giving up your powers. Employees should understand that their powers are given from you and you can restore those powers quickly if they try to violate agreed limits of authority.

9. Do not get rid of the unattractive tasks: Always avoid delegation which represents in getting rid of unattractive tasks in your job and keep fun tasks for yourself.

10. Do not run away from responsibility: do not shrink from your responsibility as an administrator, you are responsible to your boss for the results of your administration. (Al-Sabbagh, 1997).

### **Writing, preparing reports and managing crises**

Process of crisis management and dealing with it, whether before, during or after crisis, requires preparing a set of reports and memos. This is done in order to identify its dimensions and what has been taken from actions and decisions in order to take advantage of it when a similar crisis occurs like the crisis that has dealt with it before. Therefore, leaders rely on preparing crisis reports to senior management levels to get benefit of it in preparing future plans to deal with crises and make appropriate decisions about it. Importance of preparing reports for management can be emphasized through the following:

- Increasing efficiency of planning process.
- Making important decisions.
- Facilitating coordination between administrations and employees.
- Achieving effective surveillance, detecting errors, deviations and treating them before they spread.
- Identifying workers and employees' opinions and applying problems. (Groh M., 2014).

**In view of the foregoing, there are three elements of crisis:**

**1-Element of surprise:** Crisis arises and erupts at a sudden time that is not accurately expected and in a place that is very difficult to predict as well.

**2-Threat element:** Crisis involves a threat to present, future goals and interests.

**3-Time element:** Time available to decision makers is limited.

**As for expected effects of crises on regulatory behavior of banking institution, they include:**

- Increased strengthening and conflict before crisis between banking institutions.
- Increased pressure on other units of organization that are responsible in new situation.
- Minimized decision-making consultation process.

**One of the most important types of crises** facing banking institution is strategic crisis, deterioration and erosion in organization's capacity and capabilities. Thus, this deterioration or threat is evident when organization is unable to contain changes that occur in surrounding environment and takes measures to find out causes and knowledge of its resources.

## **Characteristics of crises**

**characteristics of crises can be limited to two groups:**

**1-** Individual characteristics include (stress, anxiety, psychological irritability, horror and indifference).

**2-**Organizational-specific characteristics include (serious threat to survival of organization, limited response time, and lack of a rapid radical solution).

**The following characteristics of crisis are available:**

**1-**It is characterized by a high degree of uncertainty about decisions put forward because of different type of crisis experienced by the bank .

**2-** Conduct and work of organization in the event of a crisis is different from that of normal circumstances (without a crisis) or during planned growth period, so procedures and methods used by administration should differ from crisis management procedures. (Ritchie, 2009)

**Four key factors affecting management of crisis have been identified:**

**1-**Magnitude of risk (losses and damages caused by risk) and risk is an event that occurs or does not occur and may be a divine force.

**2-**Extent of controlling environment through people, training them and providing required equipment and speed in confrontation everything has become managed through Internet because of reduction of spread of corona-virus.

**3-**Available time to act and take the necessary procedures.

**4-**Number of available options.

**About the researched company " the Housing Bank for Trade and Finance"**

Housing Bank was established in 1973 as a public shareholding limited company with a capital amounting to half a million JD. The primary focus of the Bank was to provide housing finance, and hence the name.

After 24 years of operations, the Bank embarked on a new era, when it diversified its scope and became a comprehensive bank, providing full commercial banking services. The Bank's capital was increased several times, and currently amounts to JD 315 million, the equivalent of USD 444 million, the Bank's management has continuously focused on strengthening its capital base year by year, the total equity amounted to JD 1,080 million (USD 1.5 billion) at the end of 2018.

Since its foundation, HBTF has introduced many cutting-edge initiatives, few examples are:

- HBTF was the first bank in Jordan to introduce the Saving Accounts Prizes system (1977).
- HBTF was the first bank in Jordan & Arab world to establish a children branch (1993).
- HBTF was the first bank in Jordan & Arab world to introduce Mobile Banking Services (Bank in a Bus) in 2014.

## **2.4 Literature Review:-**

Previous scientific contributions in the field of management in general, especially lessons that talk about strategic vigilance and crisis management, are of great importance through identifying previous lessons and the variables that have been researched and the results reached help researchers to start from new points and build future visions in the field of research. Studies in this regard will be presented, starting with studies in Arabic, and then studies in foreign languages in chronological order from oldest to newest as follows:

### **Arabic Studies**

#### **1- Study of Neboueh2020 "Strategic Vigilance as a mechanism to support the competitiveness of Algerian industrial enterprises "**

This study aimed to learn about the concept of strategic vigilance, which provides information and facts to the management of industrial enterprises to take advantage of them and to identify the role of leadership skills in the use and investment of information available to Algerian industrial enterprises. This study was limited to a sample of the employees of the industrial facility for communication Siteol in Tlemcen and delivered by 45 employees Randomly selected and distributed to them in form and number of questionnaire was 40 and after examining the presence of errors leads to the exclusion of 5 forms and the remaining 35, which is 87% of the number of Spanish distributed will be subjecting her to study. The study recommended (that institutions pay attention to strategic vigilance and make it one of the most important priorities and set their

own budget to facilitate the process research and provide for the efforts necessary to involve all employees and employees of economic institutions .

**2- Study of Sawsan A. Alshaer1 2020 "The Effect of Strategic Vigilance on Organizational Ambidexterity in Jordanian Commercial Banks" :-**

The study aimed to highlight the impact of strategic vigilance on regulatory uncertainty in Jordanian commercial banks. It relied on a random sample of 217 managers. The questionnaire was distributed to the sample (171) Their presence recovered the errors of the questionnaire. The study found that there was a positive impact of strategic vigilance on organizational ambiguity. The study also aimed to promote exploitation and exploration strategies by making the most of all the ideas and skills provided by employees and customers. This can be achieved by activating mechanisms that encourage the exchange of ideas, workshops and discussion sessions, as well as by offering material and moral rewards to individuals who come up with new creative ideas. It can also develop strategies and plans that deal professionally with strategic vigilance using information systems in order to support strategic decisions, the sample study was "Commercial Jordanian Banks" and includes customer service staff and g managers The study recommends that organizations recruit or form committees and teams specialized in strategic vigilance and provide them with all the necessary requirements and resources to achieve organizational objectives. That banks also should pay clear attention to the marketing and technological vigilance through which the organization has a real opportunity to learn about market conditions and what customers' ideas are about the nature of products.

### **3- Study of Jalal Bakkar2020 " The impact of the practice of strategic vigilance in Turkish government institutions".**

The study aimed to know and understand the concept of strategic vigilance and its purpose, and the study continued that strategic vigilance is a system that works to provide stability to the person and the company and the state is also a means of creativity and leadership especially in the field of relations and business, and the sample of the study "economic government companies with all their employees", the results showed that strategic vigilance is a method to seize opportunities and invest in time plans and control the market from knowing the majesty of strengths and weaknesses as well as the importance of holding training courses for crisis management so that managers Executives, team leaders, and all employees are aware of protocols, procedures and action plans to deploy them when there is an impending crisis.

### **4- Study of FadhilaDawood 2019 "The Role of Strategic Vigilance in the Operational Performance of the Banking Sector: Field Research in a Sample of Private Banks"**

The study aims to help manage the bank's sample to gain a competitive advantage based on a cost-cutting strategy. The results of the study showed a correlation between strategic vigilance and operational performance in banks, underscoring the importance of strategic vigilance dimensions. The results show that the

Bank's management is interested in collecting information about its external environment. The Banking Department continues to follow up on scientific discoveries in banking systems that belong to its field of work. The results also show that the bank's management is monitoring its competitors from other banks by collecting information about it, analyzing it and constantly analyzing the environment of its competitors to increase the quality of its services and gain a good market share.

**5- Study of Mehmet Amir 2015 "The Impact of Strategic Vigilance on Improving Marketing Performance" University of Mohamed Kheder Algeria**

This study aims to identify the extent to which strategic vigilance is affected by the marketing performance as the descriptive analytical method and field visits to the institution and the study community was the Post and Communications Corporation in Algeria and has continued to the results that strategic vigilance is a system that helps to take decisions through observation and analysis of the scientific, technological, technical and economic environment as it is considered an information system open to the environment.



### **ForeignStudies:**

**1-Tugba Fener 2015** Leadership in Crisis Management: Separation of Leadership and Executive Concepts 4th World Conference on Business, Economics and Management, WCBEM Procedia Economics and Finance 26 (2015) 695 – 701.

1- Study of Fener (2015) clarifies role of leadership and taking decisions during crises as it confirms that it is wrong to see crisis as a fate of organization and thus give it to its destiny. Additionally, it is wrong not to take any precautions and not to develop an action plan for crisis assuming that organization will never face a crisis. If organizations were to achieve their objectives, they had to identify potential crisis situations. Organization should take advantage of scenarios of other crisis-prone countries.

**2- Saka RahmonOlawale 2014** -Crisis Management Strategy and its Effects on Organizational Performance of Multinational Corporations in Nigeria: Empirical Evidence from Promassidor Ltd. Faculty of Management Sciences, Lagos State University, Nigeria

2-Study of Olawale (2014) aims to achieve what organizations expect from their leaders working in terms of reducing effects of crisis by focusing on collective education, seizing opportunities and overcoming gaps. This study occurred within multinational companies in Nigeria and recommended that task of strategic management of crises is responsibility of public leaders because it also protects society from serious consequences of crises.

**3- Mildred Golden Pryor** Texas A&M University-Commerce Strategic CrisisManagement: A Basis for Renewal and Crisis Prevention Journal of Management Policy and Practice vol. 15(1) 2014

3- Study of Pryor (2014) identifies how to prepare for a crisis and focus on decisions and actions of organizational leaders necessary to prevent crises. Furthermore, it recommends that staff need to be empowered and prepared to respond to crises and events, and organizations should use a strategic crisis management plan and a formal crisis management system with a pre-tested and revised procedure plan to this extent.

**4-Michelle G. Hough April 2005 " Crisis Planning: Increasing Effectiveness, Decreasing Discomfort" Pennsylvania State University, McKeesport Campus.**

4- Study of Hough (2005) aims to focus on performance of managers during institutional crisis management, comparing research between managers interested in crisis management and those who do not understand importance of this aspect. The study linked desire to manage crisis with competitiveness. Yet, trying to anticipate and predict all negative events that may occur in an organization and thus plan relevant crisis strategies can be disheartening or overwhelming. Through following steps to form a team, analyzing vulnerabilities, creating strategies, working on plans and evaluating performance, managers can reduce their dissatisfaction with crisis planning and increase likelihood that their organizations will survive and possibly benefit from times of crisis.

**From the above mentioned from previous studies Arabic and English, we conclude that strategic vigilance dimensions " Environmental Vigilance , Technological Vigilance , Competitive Vigilance , and Marketing Vigilance "and crisis management dimensions "Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning "are concepts that are bound together :By combining and analyzing the above lessons, we conclude the following:-**

**1-**Strategic planning and vigilance as a method and a balanced model used in the face of crises in order to adapt to sudden and unpredictable changes, strategic vigilance is an approach of crisis

response and turn them into opportunities. Organizations use this model as a means of discovering their future opportunities

**2-**Enhance exploitation and exploration strategies by making the best use of all ideas and skills provided by employees as well as customers.

**3-** The success of institutions in keeping up with crises depends on their strategic vigilance to achieve positivity and political in dealing with crises through trained crews.

**4-**Planning for crises can minimize their impact and even create competitive advantage yet trying to anticipate all the adverse events that might occur in an organization and then plan related crisis strategies can be disheartening or overwhelming. By following the steps of forming a team, analyzing vulnerabilities, creating strategies, working the plans, and assessing performance, managers can decrease their discomfort regarding crisis planning and increase the probability that their organizations will survive and possibly benefit from times of crisis .

**5-**Strategic vigilance can't work with out analysis of the internal and external environment and find out what the strengths and weaknesses of the organization are In the internal environment, what are the opportunities and threats in the external environment, and that's what's known as SWAT

**6-**Education, training, forecasting and scenario-building help contain crises.

7-strategic vigilance that allows to expand the organization's ability to capture information, and anticipate changes, and look from other angles of opportunities, and increase the speed of response in time .

8-Vigilance technology is the most important dimension associated with the process and also the detection of warning signs for preparedness and prevention in terms of communication between all the members of the banking institution as well as the bank's customers and on the other hand are aware of sufficient information about the situation of any crisis and unstable situations, it is also one of the dimensions of vigilance important because it gives opportunities to learn from the scenarios of others in how to get rid of the crisis. Vigilance technology is a communication tool that has made the world a small village

9-Competitive vigilance and vigilance technology is the most important dimension associated with the detection, preparedness and prevention of warning signs, containment or reduction of damage, recovery and learning. Vigilance technology is a communication tool that has made the world a small village. Competitive vigilance and marketing vigilance these types of vigilance relate to customers, and related to the identification of their needs and response to them, which leads to the development of the banking institution in the most severe crises because customers are the main element of the bank's continuity

## **2.5 What distinguishes this study?**

This study deals with the impact of strategic vigilance on crisis management.

There were no studies found dealing with the same independent variable, strategic vigilance in terms of Environmental Vigilance , Technological

Vigilance , Competitive Vigilance , and Marketing Vigilance and its impact in the dependent variable( crisis management in terms of Detecting warning signals

, Preparedness and prevention , Contain or limit damage , Recovery and it is, therefore, possible to say that what distinguishes this study from .Learning previous studies is the following :-

1-This study is the first of its kind that dealt with the two variables, and studies the impact of strategic vigilance in crisis management at HBTF.

2-This study also identifies the actions taken in the immediate aftermath of a crisis.

3-Utilizes a strategic crisis management plan which includes Involvement of organizational leaders from all functional areas so as to include specializations in the crisis management team.

4- This study focuses that HBTF should hold crisis management training sessions so that executives, team leaders, and all employees are aware of protocols, .procedures, and action plans to deploy when there is an impending crisis.

## **Chapter Three**

### **Methodology**

- 3-1 Research Design**
- 3-2 Methodology**
- 3-3 Questionnaire Design**
- 3-4 The Study Population**
- 3-5 The Study Sample**
- 3-6 Data Collection**
- 3-7 Validity and Reliability**
- 3-8 Method of Data Analysis**

## Chapter Three

### Methodology

#### 3-1: Research Design

This chapter discusses the methodology of the study, population, sample, and selection mechanism of the samples, and how the researcher contacted the sample. The chapter also shows the details of the questionnaire and measurements of the reliability as well as the validity.

#### 3-2: Methodology

The study aims to identify the impact of strategic vigilance on crisis management which was implemented by Housing Bank for Trade and Finance in Al-Zarqa Governorate branches. The study includes one independent variable (strategic vigilance), composed of four dimensions (Environmental Vigilance , Technological Vigilance , Competitive Vigilance , and Marketing Vigilance), and one dependent variable (crisis management), composed of five dimensions (Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning), which form one main hypothesis and five sub hypotheses. The researcher used the descriptive statistical analytical method for describing the phenomenon of the population. The researcher depended upon the questionnaire for collecting data to analyze and test the hypothesis and literature review was used for the theoretical part of this study. The researcher translated the questionnaire into Arabic language to distribute it to the purposive sample of respondents.

### 3-3: Questionnaire Design

The questioner included 2 parts , the first one is about personal and functional characteristics of research sample and the second one about measurement of the variables.

Table (3-1) shows the parts of questionnaire. Appendix (1) shows details of questioners.

**Table (3-1) Parts of questioners**

<b>Part one: Personal Data</b>	
<b>Characteristics</b>	<b>Statements</b>
Gender	2
Age	4
Academic qualification	4
Job title	4
Years of Experience	4
<b>Part two : Independent variable (Strategic vigilance)</b>	
Technological vigilance	4
Marketing vigilance	4
Competitive vigilance	6
Environmental vigilance	4
<b>Dependent variable (Crisis Management)</b>	
Detect warning signs	4
Preparedness and prevention	4
Contain or limit damage	4
Recovery	4
Learning	4



The researcher depended on Likert scale for fill in the questioners, the table (3-2) shows the answers regarding Likert.

**Table(3-2) Likert Scale**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

### **3-4 The Study Population**

The target population refers to the group of people, units, or things that have the same characteristics (Sekaran and Bougie, 2013). The adoption of a target population is a basic part of any study achievement (Bryman, 2012). Based on Bryman and Bell (2015), the phrase "population" characterizes 'the universe of units from which the sample is to be chosen.' As it were, the population is the totality of all the samples or components that align with some targeted details, for example, group of people, organizations, size, and sort or similar that shares some characteristics (ZiKMund et al., 2012).

The unit of analysis of the survey in this study are Housing Bank for Trade and Finance in Al-Zarqa Governorate branches employees. The target population of the study is (118), employees working in different departments and representing the size of the population in this study.

### **3.4 The Study Sample**

The sample size is an essential task of any empirical study and the need to be sufficient. If the sample size is not exactly the evaluated size, the outcomes don't meet the required

unwavering reliability and validity (Hair et al., 2012). In contrast, a sample size that is too large leads to unnecessary expenditure of time, effort, and finance (Bryman, 2012). Thus, it is an essential inquiry to know how large an adequate size ought to be so it can represent the targeted population in a trustworthy manner and deliver reliable results. There are several approaches for determining the sample size of quantitative data (Kotrlik and Higgins, 2001). One of the approaches Sekaran table, it published tables. Based on (Sekaran, 2003), and regarding the population size, the representative's sample shouldn't be less than (92) participants out of (118) participants, for more accuracy and dodging mistakes ,the researcher distributed (118) questionnaires for all employees. The researcher depended on the comprehensive samples for distributing the questionnaires. About (11) questionnaires were unreturned which represents (9.3%) of all questionnaires. After reviewing them, (14) questionnaires were refused due to some data and questions left blank, so about (79%) of the distributed questionnaires were valid to be analyzed. The questionnaires were valid for actual analysis, which composited (93) respondents sample size.

### **3-6 Data Collection**

The data collection, manners analysis, and programs used in the current study are based on two sources:

- **Primate Data**

The primary data collected data of this study through the questionnaire , that depend on the purpose of the study and the study questions.

- **Secondary Data**

The data collected by previous research , references and websites which have related with the study.

### **3.7 Validity and Reliability**

#### **3.7.1 Face Validity**

Face validity, also called logical validity, is a simple form of validity where you apply a superficial and subjective assessment of whether your study or test measures what it is supposed to measure (Gay & Airasian, 2000). Face validity is one of the measurement tools to evaluate a questionnaire's validity. Its scale was high as conformed by consulting the subjects of the study. To measure the questionnaire's statements for clarity and to provide a coherent study questionnaire, a macro review to all the research, constructs was performed by academic reviewers from Jordanian universities specialized in business management. Some items were added based on their valuable recommendations, and some were reformulated to become more accurate, which is , therefore , expected to enhance the study instrument.

#### **3.4.2 Reliability**

The instruments were adapted after a careful review of related literature followed by an examination by an expert panel; However, the researcher tries to reaffirm the validity and reliability to a satisfactory degree with the help of internal consistency reliability analysis. The word reliability is frequently utilized for two general purposes: it is a valuation of conformity between items of a construct, similarly named split-half method (Andrews et al., 1991; Hair, 2009); and it is a relationship between the same respondent's

score on an equal questionnaire at two different points in time, similarly identified as test-retest (Ticehurst and Veal, 2000). In speculation, the accuracy and consistency of measures empower a high-level amount of reliability.

Cronbach's alpha coefficient method was selected among the many statistical methods to measure reliability (Hair et al., 2008) for this research. The lower limit for Cronbach's alpha value is (0.70) although according to Sekaran and Bougie (2013). Table (4) shows the reliability of the independent and dependent variables (Cronbach's Alpha).

**Table (3-2) Reliability of the Variables (Cronbachs Alpha)**

<b>Number</b>	<b>Variables</b>	<b>Statements</b>	<b>Cronbach's Alpha</b>
1	Technological vigilance	4	0.714
2	Marketing vigilance	4	0.767
3	Competitive vigilance	6	0.753
4	Environmental vigilance	4	0.787
5	Detect warning signs	4	0.796
6	Preparedness and prevention	4	0.744
7	Contain or limit damage	4	0.741
8	Recovery	4	0.759
9	Learning	4	0.853
	<b>All items</b>	38	0.897

From the table, we can see that all the study variables' reliability Cronbach's alpha values are more than (0.7). The highest Cronbach's alpha value (0.853) belongs to the “Learning” variable, while the lowest (0.714) belongs to the “Technological vigilance”

variable. All items' Coefficient Cronbach's Alpha is (0.897). Therefore, the study results can be accepted according to (Sekaran, 2013).

### **3-8: Method of Data Analysis**

The data was analyzed by using SPSS version 24 , following the type of analysis which is used in the study:

- Mean , Standard Deviation and frequencies.
- Spearman Correlation
- Cronbach's Alpha
- Normal Distribution
- Multicollinearity Test
- Multiple Regression
- Stepwise Regression

## **Chapter Four**

### **Data Analysis and Hypothesis Testing**

- 4.1 Introduction**
- 4.2 Demographic Characteristics of the Sample**
- 4.3 Description of Variables**
- 4.4 Test of Data Validity**
- 4.5 Hypotheses Testing**

#### **4-1: Introduction**

This chapter discusses the survey response rate of the study, characteristics of the sample, and Description of Research Variables. Also hypothesis test by regression as well as the correlation between the independent variables.

#### **4.2 Demographic characteristics of the respondents**

Accordingly, the demographic profile of participants is reviewed in the following sections in terms of gender, age, social status, education, occupation, and years of experiences (Table 4-1).

Table (4-1) Demographic Characteristics of the Sample

Items	Characteristics	Frequencies	Percentage
<b>Gender</b>	Male	54	58.1%
	Female	39	41.9%
	<b>Total</b>	<b>93</b>	<b>100%</b>
<b>Age</b>	From 20 to less than 40 years	15	16.1%
	from 30- to less than 40 years	42	45.2%
	from 40- to less than 50 years	27	29.0%
	More than 50 years	9	9.7%
	<b>Total</b>	<b>93</b>	<b>100%</b>
<b>Years of experiences</b>	Less than one year	0	0.0%
	From 1 to less than 5 years	15	16.1%
	From 5to less than 10 years	36	38.7%
	10 years and more	42	45.2%
	<b>Total</b>	<b>93</b>	<b>100%</b>
<b>Education</b>	Secondary School	0	0.0%
	Diploma	6	6.5%
	Bachelor	72	77.4%
	Postgraduate	15	16.1%
	<b>Total</b>	<b>93</b>	<b>100%</b>
<b>Job Title</b>	Manager	12	12.9%
	Operation Manager	18	19.4%
	Head teller	12	12.9%
	Customer service	51	54.8%
	<b>Total</b>	<b>93</b>	<b>100%</b>



Table (4-1) shows that (58.1%) of the respondents are males and (41.9%) of the respondents are females. It can be concluded from the result that the percentage of male employees at HPTF in Al-Zarqa Governorate branches employees are slightly higher than the percentage of female employees.

The Age of respondents was divided into four age categories. The percentage of respondents whose ages range between (from 30- to less than 40 years) had the highest participant's percentage about (45%). While the lowest percentage belongs to (More than 50 years ), they are about (9.7%). The result indicates that HPTF employs and uses the youth stage to be employees.

The respondents whose years of experience were "10 years and more" comprised the highest percentage of participants about (45%), among other years of experience. While the lowest percentage (0.0%) belonged to those with a " Less than one year " which indicates that the HPTF employs, who have the experiences.

Most of respondents are Bachelor degree holders with percentages (77%),while the lowest percentage (0.0%) of participants who hold secondary school.

About respondent's job title also be included in the questionnaire. The highest job title category is the customer service, which represents the total sample of (54.8%). On the other hand, (1.9%) of the participants are managers and head tellers.

### 4-3 Description of Variables

The importance of respondents' answers has been classified into three levels according to the following formula:

$$\text{Response Level of Importance} = \frac{\text{The upper limit} - \text{The lower limit}}{\text{Number of Levels}}$$

$$\frac{5-1}{3} = 1.33$$

The following table ( 4-2 ) shows the ranges of the computed levels.

**Table (4-2) Statistical Criterion for Interpreting Arithmetic Means of the Study's Variables**

Level	Means
High	3.67 – 5
Medium	2.33 – 3.66
Low	1 - Less than 2.33

Nine variables were used in the study, four were independent, five were dependent. The following discussion shows the “Mean value” and “Standard Deviation” of the respondent's answers.

### 4.3.1 Strategic Vigilance (Independent variable)

The phase of Strategic Vigilance is composed of four dimensions (Environmental Vigilance , Technological Vigilance , Competitive Vigilance , and Marketing Vigilance).

The following explains the level of importance.

#### 4.3.1.1 Technological vigilance

Four statements measured the Technological Vigilance; table (4-3) shows the “Mean value” and “Standard Deviation” for the respondent’s answers towards this variable.

**Table (4-3) Means and Standard Deviation for Technological Vigilance Variable**

Items	Means	Standard Deviation	Importance	Level
1. The Bank uses modern means of communication to promote its products.	4.13	0.875	1	High
2. The Bank has the potential to create a technological precedent.	3.74	0.846	2	High
3. The Bank has the ability to simulate more effective quality improvement programs.	3.58	0.982	4	Medium
4. The bank has the ability to better store knowledge about developing technology.	3.59	0.712	3	Medium
<b>Technological Vigilance</b>	<b>3.76</b>			<b>High</b>

The statement with the highest mean is the first “**The Bank uses modern means of communication to promote its products**”. The mean is (4.13), and standard deviation (0.875), It belongs to high level, most of the respondents agree about the bank uses modern means of communication. And the lowest mean is for the third statement is “**The Bank has the ability to simulate more effective quality improvement programs.**” scored the lowest rank with (3.58) mean, and standard deviation (0.982), It belongs to medium level. The Technological Vigilance within high level with a mean of (3.76), that explains that the bank has high level of Technological Vigilance.

#### 4.3.1.2 Marketing vigilance

Four statements measured the Marketing vigilance; table (4-4) shows the “Mean value” and “Standard Deviation” for the respondent’s answers towards this variable.

**Table (4-4) Means and Standard Deviation for Marketing vigilance Variable**

Items	Means	Standard Deviation	Importance	Level
1. The Bank strives to meet the needs of customers.	3.87	0.663	2	High
2. The bank gives importance to the opinions and suggestions of customers.	3.85	0.854	3	High
3. The Bank has the ability to create innovations in the product/service.	3.65	0.747	4	Medium
4. The bank seeks to build a flexible relationship with customers.	3.94	0.719	1	High
<b>Marketing Vigilance</b>	<b>3.82</b>			<b>High</b>

From table (4-4), Marketing Vigilance has a high level of importance with (3.82) mean, all Marketing Vigilance statements have a high level of importance, except the statement two, It belong to medium level, the mean of the statement is (3.65) with (0.747) standard deviation “**The Bank has the ability to create innovations in the product/service.**” This makes it ranked third among all the other statements, while the highest mean goes to statement three “**The bank seeks to build a flexible relationship with customers.**”, with (3.94) mean and (0.719) standard deviation. The result indicates that the bank has high level of Marketing Vigilance.

#### 4.3.1.3 Competitive vigilance

Six statements measured the Competitive vigilance; table (4-5) shows the “Mean value” and “Standard Deviation” for the respondent’s answers towards this variable.

**Table (4-5) Means and Standard Deviation for Competitive vigilance Variable**

Items	Means	Standard Deviation	Importance	Level
1. The Bank periodically monitors the market share of competitors.	3.97	0.827	2	High
2. The bank determines and responds to customer needs.	3.45	0.759	5	Medium
3. The bank seeks to gain customer satisfaction.	3.23	0.946	6	Medium
4. The Bank is keen to build a lasting relationship with customers.	3.84	0.888	3	High
5. The bank has the ability to protect against the threat of other	4.10	0.738	1	High

people's rumors				
6. The Bank has the ability to advertise and promote all customers	3.74	1.112	4	High
<b>Competitive Vigilance</b>	<b>3.72</b>			<b>High</b>

The statement with the highest mean value is the fifth “**The bank has the ability to protect against the threat of other people's rumors.**”. The mean value is (4.10), and (0.738) standard deviation, it belongs high level. Most of the respondents agree that the bank highly has the ability to protect against the threat of other people's rumors. While the lowest mean is for The statement three “**The bank seeks to gain customer satisfaction.**” where the mean is (3.23) and (0.946) standard deviation, it belongs medium level, it scored the lowest rank in Competitive Vigilance .The Competitive Vigilance variable comes within high level with a mean value of (3.72). The result indicates that the bank has high level of Competitive Vigilance.

#### **4.3.1.4 Environmental vigilance**

Four statements measured the Environmental vigilance; table (4-6) shows the “Mean value” and “Standard Deviation” for the respondent’s answers towards this variable.

**Table (4-6) Means and Standard Deviation for Environmental vigilance Variable**

Items	Means	Standard Deviation	Importance	Level
1. The Bank collects information on the internal and external environment in order to anticipate and respond to crises in advance.	3.71	0.962	2	High
2. The Bank complies with foreign laws and regulations related to the Bank's activities.	4.16	0.851	1	Medium
3. The Bank monitors economic, political, legal, social and cultural developments that affect in one way or another its activity.	3.58	1.107	3	Medium
4. The bank exploits opportunities and avoids threats.	3.35	0.789	4	Medium
<b>Environmental Vigilance</b>	<b>3.70</b>			<b>High</b>

The statement with the highest mean value is the second “**The Bank complies with foreign laws and regulations related to the Bank's activities**”. The mean value is (4.16), and (0.851) standard deviation, it belongs high level. Most of the respondents agree that the bank highly has complies with foreign laws and regulations related to the Bank's activities. While the lowest mean is for the statement four “**The bank exploits opportunities and avoids threats.**” where the mean is (3.35) and (0.789) standard deviation, it belongs medium level, it scored the lowest rank in Environmental Vigilance. The Environmental Vigilance variable comes within high level with a Mean value of (3.70). The result indicates the bank has high level of Environmental Vigilance.

Table (4-7) shows a comparison between Strategic Vigilance dimensions using the Mean value and Standard Deviation as a measure.

**Table (4-7) Mean and Standard Deviation for the Strategic Vigilance dimensions**

<b>Variables</b>	<b>Mean</b>	<b>Importance</b>	<b>Level</b>
Technological Vigilance	3.76	2	High
Marketing Vigilance	3.82	1	High
Competitive Vigilance	3.72	3	High
Environmental Vigilance	3.70	4	High
<b>Strategic Vigilance</b>	3.75		High

The Marketing Vigilance variable has the highest mean value (3.82), and this reflects the importance of the variable. On the other hand, the lowest variable with the lowest mean value (3.70) is the Environmental Vigilance. It is within a high level classification, and the Strategic Vigilance variable scored high level value with a mean value (3.75).

### **4.3.2 Crisis Management (Dependent variable)**

The Crisis Management is composed of five dimensions (Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning),.

The following explains the level of importance.

#### **4.3.2.1 Detect warning signs**

The first dependent variable dimensions (Detect warning signs), was measured by four statements, table (4-8) shows the “Mean value” and “Standard Deviation” for the respondents' answers towards this variable.



**Table (4-8) Means and Standard Deviation for Detect warning signs Variable**

Items	Means	Standard Deviation	Importance	Level
1. There is comprehensive insurance coverage for all possible crises during the Corona pandemic.	3.55	0.841	1	Medium
2. There's a specific system that detects early atoms.	3.19	0.824	2	Medium
3. The Bank usually collects detailed data at crisis-affected sites.	2.58	0.913	4	Medium
4. The Bank deals with the crisis by analyzing the indicators of its occurrence.	3.10	0.781	3	Medium
<b>Detect warning signs</b>	<b>3.11</b>			Medium

From table (4-8), all Detect warning signs statements are within a medium level of importance, and the statement “**There is comprehensive insurance coverage for all possible crises during the Corona pandemic**”, scored the highest mean (3.55) with (0.841) standard deviation. While the lowest mean (2.58) with (0.913) standard deviation belongs to statement three, “**The Bank usually collects detailed data at crisis-affected sites**”, it is within medium level.

The Detect warning signs variable scores a medium level mean average (3.11), which indicates, according to respondents' opinions, that the Housing Bank has a medium level of Detect warning signs.

### 4.3.2.2 Preparedness and prevention

The Preparedness and prevention variable, was measured by four statements, table (4-9) shows the “Mean value” and “Standard Deviation” for the respondents' answers towards this variable.

**Table (4-9) Means and Standard Deviation for Preparedness and prevention Variable**

Items	Means	Standard Deviation	Importance	Level
1. There's a crisis management regulatory unit.	3.49	0.619	1	Medium
2. There's a crisis management budget and crises.	3.26	0.765	3	Medium
3. The Bank has the material and human resources of the worker with crises.	3.13	0.612	4	Medium
4. The Bank has the technological capabilities to deal with crises.	3.48	0.985	2	Medium
<b>Preparedness and prevention</b>	<b>3.34</b>			Medium

From table (4-9), all Preparedness and prevention statements are within a medium level of importance, and the statement “**There's a crisis management regulatory unit**”, scored the highest mean (3.49) with (0.619) standard deviation . While the lowest mean (3.13) with (0.612) standard deviation belongs to statement three, “**The Bank has the material and human resources of the worker with crises**” it is within medium level.

The Preparedness and prevention variable scores a medium level mean average (3.34), which indicates, according to respondents' opinions, that the Housing Bank has a medium level of Preparedness and prevention.

### 4.3.2.3 Contain or limit damage

The Contain or limit damage variable, was measured by four statements, table (4-10) shows the “Mean value” and “Standard Deviation” for the respondents' answers towards this variable.

**Table (4-10) Means and Standard Deviation for Contain or limit damage Variable**

Items	Means	Standard Deviation	Importance	Level
1. Banking services were provided during the Corona crisis effectively.	4.13	0.875	1	High
2. The Bank provides crisis management plans and programs.	3.65	0.905	3	Medium
3. There are clear management parameters that determine how to deal with potential crises.	3.68	0.740	2	High
4. The bank provides good communication as the vigilance process is collective rather than individual.	3.55	0.715	4	Medium
<b>Contain or limit damage</b>	<b>3.75</b>			High

The statement with the highest mean value is the first “**Banking services were provided during the Corona crisis effectively.**”. The mean value is (4.13), and (0.875) standard deviation, it belongs high level. Most of the respondents agree that the Banking services were provided during the Corona crisis effectively. While the lowest mean is for the statement four “**The bank provides good communication as the vigilance process is collective rather than individual.**” where the mean is (3.55) and (0.715) standard deviation, it belongs medium level, it scored the lowest rank in Contain or limit damage. The Contain or limit damage variable comes within high level

with a Mean value of (3.75). The result indicates that the Bank has high ability of Contain or limit damage.

#### 4.3.2.4 Recovery

The Recovery variable, was measured by four statements, table (4-11) shows the “Mean value” and “Standard Deviation” for the respondents' answers towards this variable.

**Table (4-11) Means and Standard Deviation for Recovery Variable**

Items	Means	Standard Deviation	Importance	Level
1. The Bank is keen to create alternative scenarios during the crisis.	3.65	0.789	2	Medium
2. Contingency plans contribute to the adoption of a clear plan during the crisis.	3.35	0.829	4	Medium
3. The Bank deals with the crisis in a way that suits its nature.	3.55	0.801	3	Medium
4. The Bank cooperates with other relevant institutions to avoid the crisis.	4.32	0.782	1	High
<b>Recovery</b>	<b>3.72</b>			High

The statement with the highest mean value is the fourth “**The Bank cooperates with other relevant institutions to avoid the crisis.**”. The mean value is (4.32), and (0.782) standard deviation, it belongs high level. Most of the respondents agree. The Bank cooperates with other relevant institutions to avoid the crisis. While the lowest mean is for the second statement “**Contingency plans contribute to the adoption of a clear plan during the crisis.**” where the mean is (3.35) and (0.829) standard deviation, it belongs to medium level, it scored the lowest rank in Recovery. The Recovery variable

comes within high level with a Mean value of (3.72). The result indicates the Bank has high ability of Recovery.

#### 4.3.2.5 Learning

The last dependent variable dimensions (Learning), was measured by four statements, table (4-12) shows the “Mean value” and “Standard Deviation” for the respondents' answers towards this variable.

**Table (4-12) Means and Standard Deviation for Learning Variable**

Items	Means	Standard Deviation	Importance	Level
1. There is a trained team capable of dealing with the crisis as soon as it occurs.	3.52	0.802	3	Medium
2. There is a full knowledge of the form of risks to the banking institution	3.16	0.924	4	Medium
3. Tasks are distributed and responsibilities are determined in a short and appropriate period when a crisis occurs.	3.61	0.794	2	Medium
4. The Bank commissions multiple staff to train in crisis management.	3.77	0.874	1	High
<b>Learning</b>	<b>3.52</b>			Medium

From table (4-12), Learning variable has a medium level of importance with a (3.52) average mean value. All Learning variable statements have a medium level of importance, except the fourth statement which is within high importance level, and it scored the highest mean (3.77) and standard deviation (0.874) “**The Bank commissions multiple staff to train in crisis management.**” While the lowest mean value (3.16) and standard deviation (0.924) belong to the second statement “**There is a full knowledge of**

**the form of risks to the banking institution.”**, it is classified to a medium level of importance.

Table (4-13) shows a comparison between Crisis Management dimensions using the Mean value and Standard Deviation as a measure.

**Table (4-13) Mean and Standard Deviation for the Crisis Management dimensions**

<b>Variables</b>	<b>Mean</b>	<b>Importance</b>	<b>Level</b>
Detect warning signs	3.11	5	Medium
Preparedness and prevention	3.34	4	Medium
Contain or limit damage	3.75	1	High
Recovery	3.72	2	High
Learning	3.52	3	Medium
<b>Crisis Management</b>	3.49		Medium

The Contain or limit damage variable has the highest mean value (3.72), and this reflects the importance of the variable. On the other hand, the lowest variable with the lowest mean value (3.11) is the Detect warning signs. It is within a medium level classification, and the Crisis Management variable scored medium level value with a mean value (3.49).

#### **4.4 Test of Data Validity**

The researcher depends on the linear regression analysis to test the research hypothesis. Still, before start using the analysis should test data validity, many conditions allow using the regression analysis. Those conditions check through

different analyses as the normal distribution of data, multicollinearity test, and Variance Inflation Factors (VIF). It is worth noting that the test of validity is just for independent variables.

#### 4.4.1 Normal distribution test

One of the conditions in using the Linear Regression Test is that data should show normal distribution as indicated by Skewness and Kurtosis. When the Skewness is close to (0) and the Kurtosis is close to (0) or (3); it indicates that data show normal distribution (Landaus et al. 2004). Table (4-14) shows the results of the normal distribution of the Independent variables.

**Table (4-14) Normal Distribution of the Independent Variables**

	<b>Technological vigilance</b>	<b>Marketing vigilance</b>	<b>Competitive vigilance</b>	<b>Environmental vigilance</b>
<b>Skewness</b>	0.025	0.220	0.382	0.200
<b>Kurtosis</b>	-3.172	-2.835	-2.923	-2.848

Table (4-14) explains all independent variables the skewness are close to (0), the variable closest to (0) is Technological vigilance (0.025). On the other hand, all independent variables the kurtosis are close to (3), the closest variable to (3) is Competitive vigilance. This result indicates that the data show a normal distribution.

#### 4.4.2 The Multicollinearity

It is important to check the multicollinearity problem for continuous and dummy variables before running the model. As Tabachnick and Fidell (2012) indicate, multicollinearity refers to a situation where it becomes challenging to identify the separate effect of independent variables on the dependent variable because there exists a strong relationship between them. In other words, multicollinearity is a situation where explanatory variables are highly correlated. According to Pallant (2010) and Tabachnick and Fidell (2012), from the few systems for distinguishing seriousness of multicollinearity, two are extremely normal: assessing the bivariate and multivariate relationship matrix, and computing the variance inflation factors (VIF) and tolerance impact. The tolerance effect specifies the inconsistency identified by endogenous construct (Pallant, 2010), while variance inflation factors are the inverse of tolerance effect. As stated by Pallant (2010), lower tolerance (say, below 0.1) and the larger variance inflation factors (say, above 10) specify the attendance of multicollinearity. The variance inflation factors and tolerance effect were calculated by multiple regression procedures with collinearity diagnostic options. See table (4-15).

**Table (4-16) Variance Inflation Vector and Tolerance effect**

Variables	VIF	Tolerance effect
Technological Vigilance	1.338	0.747
Marketing Vigilance	1.805	0.554
Competitive Vigilance	1.856	0.539
Environmental Vigilance	1.421	0.704

From table (4-16), we can see all independent variables' tolerance effect is more than (0.1). On the other hand, all VIF are less than (10), indicating a lack of multicollinearity within exogenous constructs.



Spearman's correlation has been utilized to calculate the bivariate correlation matrix. Table (4-17) demonstrates that none of the bivariate relationships was above (0.9) for the exogenous variable. The variance inflation factors and tolerance effect were calculated by multiple regression procedures with collinearity diagnostic options.

**Table (4-17) Correlations of Independent Variables**

<b>Independent Variables</b>	<b>Technological vigilance</b>	<b>Marketing vigilance</b>	<b>Competitive vigilance</b>	<b>Environmental vigilance</b>
Technological Vigilance	1	0.268**	0.258**	0.302**
Marketing Vigilance		1	0.676**	0.348**
Competitive Vigilance			1	0.369**
Environmental Vigilance				1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table (4-17) shows that all the coefficient relations are less than (0.9), so there is no existence of the Multicollinearity between the independent variables. The highest correlation between Marketing Vigilance and Competitive vigilance is (0.676). While the lowest correlation between Technological Vigilance and from the Competitive vigilance is (0.146).

## **4.5 Hypotheses Testing**

Based on the study problems and the literature review, one main hypothesis was being tested in this study. The researcher used the Statistical Package for Social Sciences (SPSS) to test the hypotheses. Many statistical criteria were analyzed as stepwise and multiple regression, F – test for estimated equations significance, t-test for effect significance of independent variable (ID) on the dependent variable ( DV ), and coefficient of determination (R<sup>2</sup> ) to know how the ID explains the variation in DV.

### **4.5.1 The main hypothesis**

**H<sub>0</sub>: There is no statistically significant impact at the significant level for strategic vigilance in terms of its dimensions( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) on crisis management in terms of its dimensions ( Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning ) at HBTF.**

Multiple linear regression was used to test the first main hypothesis at the significance level ( $\alpha \leq 0.05$ ), table (4-18) shows the results.

**Table (4-18) Results of Multiple Regressions of the Main Hypothesis**

<b>Dependent Variable</b>	<b>R</b>	<b>R<sup>2</sup></b>	<b>F</b>	<b>DF</b>	<b>SIG</b>	<b>Independent Variable</b>	<b>B</b>	<b>T</b>	<b>Sig</b>
<b>Crisis Management</b>	0.553	0.306	9.713	4	0.000	Technological Vigilance	0.129	2.363	0.020
				88		Marketing Vigilance	0.247	3.408	0.001
				92		Competitive Vigilance	0.194	2.194	0.031
						Environmental Vigilance	0.037	0.612	0.542

Table (4-18) shows the study dependent variable (**Crisis Management**) and the set of the independent variables (**Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance**), are significant because **F** significant was (0.000) which is less than (0.05), and the calculated **F** value is (9.713), which is more than **F** value table (2.46). Therefore, we refused the null hypothesis and accepted the alternative hypothesis, which states that:

**There is a statistically significant impact at the significance level for strategic vigilance in terms of its dimensions( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) on crisis management in terms of its dimensions ( Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning ) at HBTF.**

The relationship between the dependent and independent variables is strong and positive. It is more than (0.5) (Cohen, 1988),  $R = 0.553$ . Also, the  $R^2 = 0.306$ , which means that the independent variables, contribution to the dependent variable in a percentage of 30.6%.

Since the values of the calculated **t** values of the variables (Technological Vigilance 2.363, Competitive Vigilance 2.194, Marketing Vigilance 3.408), are more than the **t** value table (1.986), also the **t** significant less than (0.05), it means that there is a statistically significant impact for Technological Vigilance, Competitive Vigilance, and Marketing Vigilance on the dependent variable (**Crisis Management**).

But the other independent variable calculated **t** value is (Environmental Vigilance 0.612 ); these values are less than the **t** table value( 1.986), which means that there is no statistically significant impact for Environmental Vigilance on the dependent variable (**Crisis Management**).

- **Stepwise Regression**

Stepwise Regression classifies the independent variables depending on which has the most contribution to the dependent variable, as well as, excluding the variables that do not have a high contribution. Table (4-19) shows the results of Stepwise Regression.

**Table (4-18) Results of Stepwise Regression Main hypothesis**

Number	Variables	F	R	R <sup>2</sup>	Sig
1	• Marketing vigilance	27.264	0.408	0.231	0.000
2	• Marketing vigilance • Technology vigilance	16.500	0.518	0.268	0.000
3	• Marketing vigilance • Technology vigilance • Competitive vigilance	12.917	0.551	0.303	0.000

The stepwise classified the independent variables into three groups; the first one includes the **Marketing vigilance**, which has the highest contribution to the dependent variable (**Crisis Management**) estimated by (23%).

The second group contains the **Marketing vigilance and Technology vigilance**.

The technology vigilance which has the second highest contribution to the dependent variable (26.8%).

The last group is comprising of three variables, **Marketing vigilance and Technology vigilance and Competitive vigilance**, which have a contribution to the dependent variable estimated by (30%). So Competitive vigilance has the lowest contribution on Crisis Management.

The stepwise excluded one variable: Environmental Vigilance because it does not have a significant impact on the dependent variable.

#### **4.5.2 The First-Sub hypothesis**

**H01.1: There is no statistically significant impact at the significance level Strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Detecting warning signals the situation terms of its dimension crisis management at HBTF.**

Multiple linear regression was used to test the first -sub hypothesis at the significance level ( $\alpha \leq 0.05$ ), the table (4-20) shows the results.

**Table (4-20) Results of Multiple Regressions of the First-Sub Hypothesis**

<b>Dependent Variable</b>	<b>R</b>	<b>R<sup>2</sup></b>	<b>F</b>	<b>DF</b>	<b>SIG</b>	<b>Independent Variable</b>	<b>B</b>	<b>T</b>	<b>Sig</b>
<b>Detecting warning signals</b>	0.426	0.182	4.885	4	0.000	Technological Vigilance	0.124	1.154	0.252
				88		Marketing Vigilance	0.141	0.987	0.326
				92		Competitive Vigilance	0.544	3.127	0.002
						Environmental Vigilance	0.275	2.308	0.023

Table (4-20) shows the study dependent variable (**Detecting warning signals**) and the set of the independent variables (**Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance**), are significant because **F** significant was (0.000) which is less than (0.05), and the calculated **F** value is (4.885), which is more than **F** value table (2.46). Therefore, we refused the null hypothesis and accepted the alternative hypothesis, which states that:

**There is no statistically significant impact at the significance level for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Detecting warning signals the situation terms of its dimension crisis management at HBTF.**

The relationship between the dependent and independent variables is medium and positive. It is between (0.49-0.3) (Cohen, 1988),  $R = 0.426$ . Also, the  $R^2 = 0.182$ , which means that the independent variables, contribution the dependent variable in a percentage of 18.2%.

Since the values of the calculated **t** values of the variables (Competitive Vigilance 3.127, Environmental Vigilance 2.308), are more than the **t** value table (1.986), also the **t** significant less than (0.05), it means that there is a statistically significant impact for Competitive Vigilance, Environmental Vigilance on the dependent variable (**Detecting warning signals**).

But the other independent variables calculated **t** value are (**Technological Vigilance 1.154, Marketing Vigilance 0.987**); these values are less than the **t** table value( 1.986), which means that there is no statistically significant impact for **Technological Vigilance, and Marketing Vigilance** on the dependent variable (**Detecting warning signals**).

To classify the independent variables depending on which has the most contribution to the dependent variable, as well as excluding the variables that do not have a high contribution use stepwise regression. Table (4-21) shows the results of Stepwise Regression.

**Table (4-21) Results of Stepwise Regression for First-Sub Hypothesis**

Number	Variables	F	R	R <sup>2</sup>	Sig
1	• Competitive Vigilance	13.466	0.359	0.129	0.000

The stepwise classified the independent variables into one group which includes the Competitive Vigilance, which has the highest contribution to the dependent variable (**Detecting warning signals**) estimated by (12.9%).

#### 4.5.3 The Second-Sub hypothesis

**H0<sub>1.2</sub>: There is no statistically significant impact at the significance level strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Preparedness and prevention the situation in terms of its dimension crisis management at HBTF.**

Multiple linear regression was used to test the second -sub hypothesis at the significance level ( $\alpha \leq 0.05$ ). the table (4-22) shows the results.

**Table (4-22)Results of Multiple Regressions of the Second-Sub Hypothesis**

Dependent Variable	R	R <sup>2</sup>	F	DF	SIG	Independent Variable	B	T	Sig
<b>Preparedness and prevention</b>	0.629	0.359	14.370	4	0.000	Technological Vigilance	0.265	3.291	0.001
				88		Marketing Vigilance	0.410	3.839	0.000
				92		Competitive Vigilance	0.120	0.921	0.360
						Environmental Vigilance	0.186	2.088	0.040

Table (4-22) shows the study dependent variable (**Preparedness and prevention**) and the set of the independent variables (**Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance**), are significant because **F** significant was (0.000) which is less than (0.05), and the calculated **F** value is (14.370), which is more than **F** value table (2.46). Therefore, we refused the null hypothesis and accepted the alternative hypothesis, which states that:



**There is statistically significant impact at the significance level for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Preparedness and prevention the situation in terms of its dimension crisis management at HBTF.**

The relationship between the dependent and independent variables is strong and positive. It is more than (0.5) (Cohen, 1988),  $R = 0.629$ . Also, the  $R^2 = 0.395$ , which means that the independent variables contribution to the dependent variable in a percentage of 39.5%.

Since the values of the calculated **t** values of the variables (Environmental Vigilance 2088, Technological Vigilance 3.291, Marketing Vigilance 3.839), are more than the **t** value table (1.986), also the **t** significant less than (0.05), it means that there is a statistically significant impact for Environmental Vigilance, Technological Vigilance, Marketing Vigilance on the dependent variable (**Preparedness and prevention**).

But the other independent variables calculated **t** value are (**Competitive Vigilance 0.921**); these values are less than the **t** table value( 1.986), which means that there is no statistically significant impact for **Competitive Vigilance** on the dependent variable (**Preparedness and prevention**).

To classify the independent variables depending on which has the most contribution to the dependent variable, as well as excluding the variables that do not have a high contribution use stepwise regression. Table (4-23) shows the results of Stepwise Regression.

**Table (4-23) Results of Stepwise Regression Second-Sub Hypothesis**

Number	Variables	F	R	R <sup>2</sup>	Sig
1	<ul style="list-style-type: none"> <li>Marketing vigilance</li> </ul>	24.127	0.458	0.210	0.000
2	<ul style="list-style-type: none"> <li>Marketing vigilance</li> <li>Technology vigilance</li> </ul>	23.862	0.589	0.347	0.000
3	<ul style="list-style-type: none"> <li>Marketing vigilance</li> <li>Technology vigilance</li> <li>Environmental vigilance</li> </ul>	18.910	0.624	0.389	0.000

The stepwise classified the independent variables into three groups; the first one includes the **Marketing vigilance**, which has the highest contribution to the dependent variable (**Preparedness and prevention**) estimated by (21%).

The second group contains the **Marketing vigilance and Technology vigilance**. The technology vigilance which has the second highest contribution to the dependent , the second group's contribution about (34.7%), on dependent variable

The last group is comprising of three variables, **Marketing vigilance and Technology vigilance and Competitive vigilance**, which have a contribution to the dependent variable estimated by (30%). So Environmental vigilance has the lowest contribution on Crisis Management.

The stepwise excluded one variable: Competitive Vigilance because it does not have a significant impact on the dependent variable.

#### 4.5.4 The Third-Sub hypothesis

**H0<sub>1.3</sub>: There is no statistically significance impact at the significant level strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Contain or limit damage the situation terms of its dimension crisis management at HBTF.**

Multiple linear regression was used to test the third -sub hypothesis at the significance level ( $\alpha \leq 0.05$ ). the table (4-24) shows the results.

**Table (4-24)Results of Multiple Regressions of the Third-Sub Hypothesis**

Dependent Variable	R	R <sup>2</sup>	F	DF	SIG	Independent Variable	B	T	Sig
<b>Contain or limit damage</b>	0.406	0.165	4.352	4	0.000	Technological Vigilance	0.002	0.015	0.988
				88		Marketing Vigilance	0.068	0.506	0.614
				92		Competitive Vigilance	0.469	2.881	0.005
						Environmental Vigilance	0.065	0.579	0.564

Table (4-24) shows the study dependent variable (**Contain or limit damage**) and the set of the independent variables (**Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance**), are significant because **F** significant was (0.000) which is less than (0.05), and the calculated **F** value is (4.352), which is more than **F** value table (2.46). Therefore, we refused the null hypothesis and accepted the alternative hypothesis, which states that:

**There is a statistically significant impact at the significance level for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) Contain or limit damage the situation in terms of its dimension crisis management at HBTF.**

The relationship between the dependent and independent variables is medium and positive. It is between (0.49-0.3) (Cohen, 1988),  $R = 0.406$ . Also, the  $R^2 = 0.165$ , which means that the independent variables, contribution to the dependent variable in a percentage of 16.5%.

Since the values of the calculated  $t$  values of the variable (Competitive Vigilance 2.881), are more than the  $t$  value table (1.986), also the  $t$  significant less than (0.05), it means that there is a statistically significant impact for Competitive Vigilance, on the dependent variable (**Preparedness and prevention**). **Contain or limit damage**

But the other independent variables calculated  $t$  value are (**Technological Vigilance 1.154, Marketing Vigilance 0.987, and Environmental Vigilance 0.579**); these values are less than the  $t$  table value (1.986), which means that there is no statistically significant impact for **Technological Vigilance, Marketing Vigilance, and Environmental Vigilance** on the dependent variable (**Preparedness and prevention**).

To classify the independent variables depending on which has the most contribution to the dependent variable, as well as excluding the variables that do not have a high contribution use stepwise regression. Table (4-25) shows the results of Stepwise Regression.

**Table (4-25) Results of Stepwise Regression for the Third-Sub Hypothesis**

Number	Variables	F	R	R <sup>2</sup>	Sig
1	• Competitive Vigilance	4.653	0.399	0.159	0.000

The stepwise classified the independent variables into one group; which includes the Competitive Vigilance, which has the highest contribution to the dependent variable (**Preparedness and prevention**) estimated by (15.9%).

**4.5.5 The Fourth-Sub hypothesis**

**H0<sub>1.4</sub>: There is no statistically significant impact at the significance level for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Recovery the situation terms of its dimension crisis management at HBTF.**

Multiple linear regression was used to test the fourth -sub hypothesis at the significance level ( $\alpha \leq 0.05$ ), the table (4-26) shows the results.

**Table (4-26)Results of Multiple Regressions of Fourth-Sub Hypothesis**

Dependent Variable	R	R <sup>2</sup>	F	DF	SIG	Independent Variable	B	T	Sig
<b>Recovery</b>	0.150	0.022	0.506	4	0.732	Technological Vigilance	0.096	0.946	0.347
				88		Marketing Vigilance	0.163	1.205	0.231
				92		Competitive Vigilance	0.101	0.615	0.540
						Environmental Vigilance	0.017	0.148	0.883

Table (4-26) shows the study dependent variable (**Recovery**) and the set of the independent variables (**Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance**), aren't significant because **F** significant was (0.732) which is more than (0.05), and the calculated **F** value is (0.506), which is less than **F** value table (2.46). Therefore, we accepted the null hypothesis and refused the alternative hypothesis, which states that:

**There is no statistically significant impact at the significant level strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Recovery the situation terms of its dimension crisis management at HBTF.**

#### **4.5.6 The Fifth-Sub hypothesis**

**H<sub>01.5</sub>: There is no statistically significant impact at the significance level for strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Learning terms of its dimension crisis management at HBTF .**

Multiple linear regression was used to test the fifth -sub hypothesis at the significance level ( $\alpha \leq 0.05$ ), the table (4-27) shows the results.

Table (4-27) Results of Multiple Regressions of the Fifth-Sub Hypothesis

Dependent Variable	R	R <sup>2</sup>	F	DF	SIG	Independent Variable	B	T	Sig
<b>Learning</b>	0.343	0.118	2.935	4	0.025	Technological Vigilance	0.162	1.366	0.175
				88		Marketing Vigilance	0.455	2.889	0.005
				92		Competitive Vigilance	0.063	0.332	0.741
						Environmental Vigilance	0.015	0.112	0.911

Table (4-27) shows the study dependent variable (**Learning**) and the set of the independent variables (**Environmental Vigilance** , **Technological Vigilance** , **Competitive Vigilance** , **Marketing Vigilance**), are significant because **F** significant was (0.000) which is less than (0.05), and the calculated **F** value is (2.935), which is more than **F** value table (2.46). Therefore, we refused the null hypothesis and accepted the alternative hypothesis, which states that:

**There is a statistically significant impact at the significance level of strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) Learning the situation in terms of its dimension crisis management at HBTF.**

The relationship between the dependent and independent variables is medium and positive. It is between (0.49-0.3) (Cohen, 1988),  $R = 0.343$ . Also, the  $R^2 = 0.118$ , which means that the independent variables' contribution to the dependent variable in a percentage of 11.8%.

Since the values of the calculated **t** values of the variable (Marketing Vigilance 2.889), are more than the **t** value table (1.986), also the **t** significant less than (0.05), it means that there is a statistically significant impact for Marketing Vigilance on the dependent variable (**Learning**).

But the other independent variables calculated **t** value are (**Technological Vigilance 1.366, Competitive Vigilance 0.332, and Environmental Vigilance 0.112**); these values are less than the **t** table value( 1.986), which means that there is no statistically significant impact for **Technological Vigilance, Competitive Vigilance, and Environmental Vigilance** on the dependent variable (**Learning**).

To classify the independent variables depending on which has the most contribution to the dependent variable, as well as excluding the variables that do not have a high contribution use stepwise regression. Table (4-28) shows the results of Stepwise Regression.

**Table (4-28) Results of Stepwise Regression for the Fifth-Sub Hypothesis**

<b>Number</b>	<b>Variables</b>	<b>F</b>	<b>R</b>	<b>R<sup>2</sup></b>	<b>Sig</b>
1	• Marketing Vigilance	9.469	0.307	0.094	0.000

The stepwise classified the independent variables into one group; which includes the Marketing Vigilance, which has the highest contribution to the dependent variable (**Learning**) estimated by (9.4%).



# **Chapter Five**

## **Discussion of Findings and Recommendations**

### **5.1 Introduction**

### **5.2 Discussion of Findings**

### **5.3 Recommendations**

## 5.1 Introduction

Chapter. four provided an analysis of the data collected in this study while in this chapter, the conclusion will be drawn from the empirical data and the results of testing the study hypothese in order to match or mismatch with previous studies. The recommendations will be illustrated in the final section of this chapter which shows the researcher's suggestion in order to develop and improve the impact of strategic vigilance on crisis management.

## 5.2 Discussion of Findings

- There is statistically significant impact for strategic vigilance dimensions( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance) on crisis management in terms of its dimensions ( Detecting warning signals , Preparedness and prevention , Contain or limit damage , Recovery and Learning ), the variables contributions on crisis management about 31%. Also the strategic vigilance dimensions have strong relation with crisis management . The result matches with Sawsan A. Alshaer1 2020, that there was a positive impact of strategic vigilance on organizational ambiguity.
- The marketing vigilance has the highest contribution on crisis management among of strategic vigilance, it contributes about (41%). On the other hand the environmental vigilance does not have any impact on the crisis management.
- There was a significant impact to strategic vigilance dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance )

on Detecting warning signals as one of crisis management dimensions. Also the results indicate the relationship between strategic vigilance dimensions and Detecting warning signals, described strong and positive, that means any improvement in strategic vigilance dimensions will positively affect on the Detecting warning signals. Strategic vigilance dimension has contribution on Detecting warning signals by about (18%).

- The competitive vigilance has the highest contributions on Detecting warning signals among of strategic vigilance, it contributes about (13%). While the Technological Vigilance , and Marketing Vigilance does not have any impact on the Detecting warning signals.
- There is a statistically significant impact of the strategic vigilance dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) on Preparedness and prevention, and the strategic dimension has contribution in Preparedness and prevention about 36%. Also the relationship between strategic vigilance dimensions and Preparedness and prevention are strong, means any improvement in strategic vigilance dimensions will positively affect the Preparedness and prevention .
- The Marketing vigilance has the highest contribution on Preparedness and prevention among strategic vigilance, it contributes about (21%). While the competitive Vigilance does not have any impact on the Preparedness and prevention.
- The results of the third sub hypothesis revealed that there was a significant impact as well as positive, medium relationship between strategic vigilance dimensions (

Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) on and Contain or limit damage among the crisis management dimensions. The results indicate that any improvement in strategic vigilance dimensions will positively impact on Contain or limit damage, and the strategic vigilance dimension contribution on Contain or limit damage about (16.5%).

- Environmental Vigilance , Technological Vigilance , and Marketing Vigilance as among of strategic vigilance dimensions do not have significant impact on Contain or limit damage. While the Competitive Vigilance has an impact on the variable. Also the Competitive Vigilance has the highest contribution on the Contain or limit damage about (16%).
- The results indicted that there is no statistically significant impact at the significance level strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) and Recovery the situation in terms of its dimension crisis management at HBTF
- There is statistically significant impact of the strategic vigilance in terms of its dimensions ( Environmental Vigilance , Technological Vigilance , Competitive Vigilance , Marketing Vigilance ) on Learning , in addition, the Marketing Vigilance variable has the highest contribution to learning of about 9%. The study matches with of Fadhila Dawood 2019, the study showed a correlation between strategic vigilance and operational performance in banks
- The HBTF has ahigh concern to implement the strategic vigilance, it scored high importance with mean (3.72). The marketing vigilance had the highest importance

### **5.3 Recommendations**

1. HBTF management should be more concerned with crisis management by preparing the strategy and continually updating the crisis plans.
2. Revise all HBTF activities in the crisis and determine the weaknesses points to analyze and learn from the mistakes.
3. Raise the employees capacity building in crisis management, through participation in the training courses and conferences.
4. Using software or high technology to collect , store and analysis the data, that related to crisis and provide them to the decision makers.
5. Establishing crisis management unit in the Bank and directly relating it with top management. Providing the unit with qualified , experienced employees and technology as well as the incentives.
6. Employing a highly experienced staff in crisis management who can introduce the scenarios to deal with crisis.
7. Following the customers needs and getting their feedback about the banking services, and always seeking on customer satisfaction.
8. Improving the technology tools and using in simulate more effective quality improvement programs.
9. Preparing the scenarios to deal with Contingency situation. and increasing employees participation when preparing the Contingency plan.

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## Appendix

### First : Questioners



Dear colleagues working at The Housing Bank For Trade and Finance to complete the requirements for an MBA from Zarqa University, researcher seeks to prepare a study entitled "The impact of strategic vigilance in crisis management" a case study of the Housing Bank for Trade and Finance.

Given the importance and accuracy of the answers in achieving the goals of the study, the researcher is pleased to put in your hands this questionnaire and hope that you will answer in a precise way that expresses your impression and your feeling., Knowing that all of the answers in this questionnaire will be subject to respect and appreciation and will be treated with a high degree of It is strictly confidential. It will only be used for scientific-research. Thanks for your cooperation.

السادة الزملاء الموظفين في بنك الإسكان للتجارة والتمويل

السلام عليكم ورحمة الله وبركاته ... وبعد؛

تسعى الباحثة وفي إطار استكمال متطلبات الحصول على درجة الماجستير في إدارة الأعمال من جامعة الزرقاء، إلى إعداد دراسة بعنوان ( أثر اليقظة الإستراتيجية في إدارة الأزمات) " دراسة حالة في بنك الإسكان للتجارة والتمويل " .

ونظرا لأهمية ودقة الأجوبة في تحقيق أهداف الدراسة، فإنه يسر الباحثة بوضع هذا الاستبيان بين أيديكم ونأمل أن تجيب في الطريقة الدقيقة التي تعبر عن انطباعك وشعورك. مع العلم أن جميع الإجابات في هذا الاستبيان سوف تكون موضع احترام وتقدير وسيتم التعامل معها بدرجة عالية من السرية . وسوف تستخدم فقط للبحوث العلمية.

شكرا لتعاونكم.

Researcher: Nesreen tanayeeb.

Supervisor: Dr.Hazem Shehateh

المعلومات الشخصية والوظيفية

أنثى		ذكر			النوع
50 فما فوق		40 إلى أقل من 50	30 إلى أقل من 40	20 إلى أقل من 30	الفئة العمرية
دكتوراه	ماجستير	بكالوريوس	دبلوم	ثانوية عامة	المستوى التعليمي
خدمة عملاء		رئيس الصرافين	مدير عمليات	مدير	المسمى الوظيفي
عشر سنوات فأكثر		من 5 سنوات إلى أقل من عشر سنوات	من سنة إلى أقل من خمس سنوات	أقل من سنة	سنوات الخبرة

الرقم	النص	أوافق بشدة	أوافق	محايد	ارفض	ارفض بشدة
الجزء الأول: أبعاد اليقظة الإستراتيجية أولاً: اليقظة التكنولوجية						
1	يستعمل البنك وسائل الاتصال الحديثة لترويج منتجاته .					
2	لدى البنك القدرة على إحداث سبق تكنولوجي .					
3	لدى البنك القدرة على محاكاة برامج أكثر فاعلية في تحسين الجودة .					
4	يمتلك القدرة على تحقيق تخزين أفضل للمعرفة حول التكنولوجيا النامية					
ثانياً: اليقظة التسويقية						
5	يعمل البنك جاهدا على تلبية احتياجات العملاء .					
6	البنك يعطي أهمية لأراء واقتراحات العملاء.					
7	لدى البنك القدرة على أحداث ابتكارات في المنتج/الخدمة					
8	يسعى البنك لبناء علاقة مرنة مع العملاء.					
ثالثاً: اليقظة التنافسية						
9	يراقب البنك بصفة دورية الحصة السوقية للمنافسين.					



					يقوم البنك بتحديد احتياجات العملاء والاستجابة لها	10
					يسعى البنك لكسب رضا العميل .	11
					يحرص البنك على بناء علاقة دائمة مع العملاء	12
					يمتلك البنك القدرة على الحماية من خطر إشاعات الآخرين	13
					لدى البنك القدرة على الإعلان والترويج لكافة العملاء	14
رابعاً: اليقظة البنينة						
					يقوم البنك بعملية جمع المعلومات عن البيئة الداخلية والخارجية بقصد استباق الأزمات والتصدي لها مسبقاً	15
					يلتزم البنك بالقوانين والتشريعات الخارجية التي لها علاقة بأنشطة البنك .	16
					يقوم البنك مراقبة التطورات الاقتصادية، السياسية ، القانونية، الاجتماعية والثقافية التي تؤثر بشكل او بأخر في نشاطه .	17
					يقوم البنك باستغلال الفرص وتجنب التهديدات .	18

الرقم	النص	أوافق بشدة	أوافق	محايد	ارفض بشدة	ارفض بشدة
الجزء الثاني: إدارة الأزمات اولاً : كشف إشارات التحذير						
19	هناك تغطية تأمينية شاملة لكافة الأزمات الممكنة أثناء جائحة كورونا .					
20	هناك نظام محدد يكشف الإنذارات مبكراً					
21	يجمع البنك عادة البيانات التفصيلية في المواقع التي تأثرت بالأزمات					
22	يتعامل البنك مع الأزمة بتحليل مؤشرات حدوثها.					
ثانياً : التأهب والوقاية						
23	هناك وحدة تنظيمية معنية بإدارة الأزمات					
24	هناك ميزانية لإدارة الأزمات					

					يمتلك البنك الإمكانيات المادية والبشرية للعامل مع الأزمات .	25
					يمتلك البنك الإمكانيات التكنولوجية للتعامل مع الأزمات .	26
ثالثا : احتواء الضرر او الحد منه						
					تم تقديم الخدمات المصرفية خلال أزمة كورونا بشكل فعال.	27
					يوفر البنك خطط وبرامج لإدارة الأزمة	28
					توجد تعليمات إدارية واضحة تحدد كيفية التعامل مع الأزمات المحتملة.	29
					يوفر البنك اتصالات جيدة كون عملية اليقظة عمل جماعي وليس فردي .	30
رابعا: استعادة النشاط						
					يحرص البنك على عمل سيناريوهات بديلة أثناء الأزمة	31
					تسهم خطط الطوارئ في اعتماد خطة واضحة أثناء حدوث الأزمة	32
					يتعامل البنك مع الأزمة بشكل يتلاءم مع طبيعتها.	33
					يتعاون البنك مع المؤسسات الأخرى ذات العلاقة لتفادي الأزمة	34
خامسا: التعلم						
					هناك فريق مدرب قادر على التعامل مع الأزمة فور حدوثها	35
					هناك معرفة تامة لشكل الاخطار التي تتعرض لها المؤسسة البنكية .	36
					يتم توزيع المهام وتحديد المسؤوليات وبفترة قصيرة ومناسبة عند حدوث الأزمة.	37
					البنك يقوم بالتكليفات المتعددة للموظفين للتدريب على إدارة الأزمات	38

Gender:	<input type="radio"/> Male	<input type="radio"/> Female	
Age groups:	<input type="radio"/> Twenty to less than Thirty	<input type="radio"/> Thirty to less than Forty	
	<input type="radio"/> Forty and above		
Academic qualification:	<input type="radio"/> Tawjihi	<input type="radio"/> Diploma	<input type="radio"/> Bachelor's
	<input type="radio"/> Postgraduate		
Job title:	<input type="radio"/> Manager	<input type="radio"/> Operations Manager	<input type="radio"/> Head teller
			<input type="radio"/> Customer Service
Years of Experience:	<input type="radio"/> Less than One year	<input type="radio"/> One to less than Five years	<input type="radio"/> Five to less than Ten years
			<input type="radio"/> Ten years and above.

Number	Paragraph	strongly agree	agree	Neutral	strongly reject	reject
Part 1: Dimensions of Strategic Vigilance						
First: Technological vigilance						
1-	The Bank uses modern means of communication to promote its products.					
2-	The Bank has the potential to create a technological precedent.					
3-	The Bank has the ability to simulate more effective quality improvement programs.					
4-	Has the ability to better store knowledge about developing technology.					

Number	Paragraph	strongly agree	agree	Neutral	strongly reject	reject
<b>Second: Marketing vigilance</b>						
1-	The Bank strives to meet the needs of customers.					
2-	The bank gives importance to the opinions and suggestions of customers.					
3-	The Bank has the ability to create innovations in the product/service.					
4-	The bank seeks to build a flexible relationship with customers.					

Number	Paragraph	strongly agree	agree	Neutral	strongly reject	reject
<b>Third: Competitive vigilance</b>						
1-	The Bank periodically monitors the market share of competitors.					
2-	The bank determines and responds to customer needs.					
3-	The bank seeks to gain customer satisfaction.					
4-	The Bank is keen to build a lasting relationship with customers.					
5-	The bank has the ability to protect against the threat of other people's rumors					
6-	The Bank has the ability to advertise and promote all customers					

Number	Paragraph	strongly agree	agree	Neutral	strongly reject	reject
<b>Fourth: Environmental vigilance</b>						
1-	The Bank collects information on the internal and external environment in order to anticipate and respond to crises in advance.					
2-	The Bank complies with foreign laws and regulations related to the Bank's activities.					
3-	The Bank monitors economic, political, legal, social and cultural developments that affect in one way or another its activity.					
4-	The bank exploits opportunities and avoids threats.					
Number	Paragraph	strongly agree	agree	Neutral	strongly reject	reject
<b>Part 2: Crisis Management</b>						
<b>First: Detect warning signs</b>						
1-	There is comprehensive insurance coverage for all possible crises during the Corona pandemic.					
2-	There's a specific system that detects early atoms.					
3-	The Bank usually collects detailed data at crisis-affected sites.					
4-	The Bank deals with the crisis by analysing the indicators of its occurrence.					
Number	Paragraph	strongly agree	agree	Neutral	strongly reject	reject
<b>Preparedness and prevention : Second</b>						

1-	There's a crisis management regulatory unit.					
2-	There's a crisis management budget and crises.					
3-	The Bank has the material and human resources of the worker with crises.					
4-	The Bank has the technological capabilities to deal with crises.					
Number	Paragraph	strongly agree	agree	Neutral	strongly reject	reject
<b>Third Contain or limit damage</b>						
1-	Banking services were provided during the Corona crisis effectively.					
2-	The Bank provides crisis management plans and programs.					
3-	There are clear management parameters that determine how to deal with potential crises.					
4-	The bank provides good communication as the vigilance process is collective rather than individual.					
<b>Fourth : Recovery</b>						
1-	The Bank is keen to create alternative scenarios during the crisis.					
2-	Contingency plans contribute to the adoption of a clear plan during the crisis.					
3-	The Bank deals with the crisis in a way that suits its nature.					
4-	The Bank cooperates with other relevant institutions to avoid the crisis.					
<b>Fifth: Learning</b>						

1-	There is a trained team capable of dealing with the crisis as soon as it occurs.					
2-	There is a full knowledge of the form of risks to the banking institution					
3-	Tasks are distributed and responsibilities are determined in a short and appropriate period when a crisis occurs.					
4-	The Bank commissions multiple staff to train in crisis management.					

شكراً لوقتكم الثمين





**Third : Names of Judgments**

Names of the respectable evaluators who have judged and evaluated the questionnaire with the coordination with my supervisor, I have considered all opinions and notes they made .

Number	Name	University	Academic Rank	Department
1	Dr. Waleed M. ALAwawdeh	Al al- Bayt University	Professor	Business Administration
2	Dr. laih alqhawe	Zarqa University	Professor	Business Administration
3	Dr. Mohammed Abed Hussein AlTae	Zarqa University	Professor	Business Administration
4	Dr.Ziad Mohammad Ali Al-Smady	Al al- Bayt University	Professor	Business Administration

**Third :Results of statistical analysis using SPSS program****Descriptive Statistics**

	N	Mean	Std. Deviation
T1	93	4.13	.875
T2	93	3.74	.846
T3	93	3.58	.982
T4	93	3.59	.712
Valid N (listwise)	93		

**Descriptive Statistics**

	N	Mean	Std. Deviation
M1	93	3.87	.663
M2	93	3.85	.854
M3	93	3.65	.747
M4	93	3.94	.719
Valid N (listwise)	93		

**Descriptive Statistics**

	N	Mean	Std. Deviation
--	---	------	----------------

C1	93	3.97	.827
C2	93	3.45	.759
C3	93	3.23	.946
C4	93	3.84	.888
C5	93	4.10	.738
C6	93	3.74	1.112
Valid N (listwise)	93		

### Descriptive Statistics

	N	Mean	Std. Deviation
E1	93	3.71	.962
E2	93	4.16	.851
E3	93	3.58	1.107
E4	93	3.35	.789
Valid N (listwise)	93		

### Descriptive Statistics

	N	Mean	Std. Deviation
W1	93	3.55	.841
W2	93	3.19	.824
W3	93	2.58	.913
W4	93	3.10	.781
Valid N (listwise)	93		

### Descriptive Statistics

	N	Mean	Std. Deviation
P1	93	3.49	.619
P2	93	3.26	.765
P3	93	3.13	.612
P4	93	3.48	.985
Valid N (listwise)	93		

### Descriptive Statistics

	N	Mean	Std. Deviation
--	---	------	----------------

H1	93	4.13	.875
H2	93	3.65	.905
H3	93	3.68	.740
H4	93	3.55	.715
Valid N (listwise)	93		

### Descriptive Statistics

	N	Mean	Std. Deviation
A1	93	3.65	.789
A2	93	3.35	.829
A3	93	3.55	.801
A4	93	4.32	.782
Valid N (listwise)	93		

### Descriptive Statistics

	N	Mean	Std. Deviation
L1	93	3.52	.802
L2	93	3.16	.924
L3	93	3.61	.794
L4	93	3.77	.874
Valid N (listwise)	93		

### Reliability Statistics

Cronbach's Alpha	N of Items
.714	4

### Reliability Statistics

Cronbach's Alpha	N of Items
.767	3

### Reliability Statistics

Cronbach's Alpha	N of Items
.753	6

### Reliability Statistics

Cronbach's Alpha	N of Items
.787	4

### Reliability Statistics

Cronbach's Alpha	N of Items
.796	4

### Reliability Statistics

Cronbach's Alpha	N of Items
.744	4

### Reliability Statistics

Cronbach's Alpha	N of Items
.741	4

### Reliability Statistics

Cronbach's Alpha	N of Items
.759	4

### Reliability Statistics

Cronbach's Alpha	N of Items
.853	4

### Reliability Statistics

Cronbach's	
Alpha	N of Items
.897	37

**Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	54	58.1	58.1	58.1
	Female	39	41.9	41.9	100.0
	Total	93	100.0	100.0	

**Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20- Less than 30 years	15	16.1	16.1	16.1
	30- less than 40 years	42	45.2	45.2	61.3
	40- Less than 50 years	27	29.0	29.0	90.3
	50 years and above	9	9.7	9.7	100.0
	Total	93	100.0	100.0	

**Education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	6	6.5	6.5	6.5
	Bachelor	72	77.4	77.4	83.9
	Postgraduate	15	16.1	16.1	100.0
	Total	93	100.0	100.0	

**Occupation**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manager	12	12.9	12.9	12.9
	Operations Manager	18	19.4	19.4	32.3
	Head teller	12	12.9	12.9	45.2
	Customer Service	51	54.8	54.8	100.0
	Total	93	100.0	100.0	

### Experinces

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1- Less than 5 years	15	16.1	16.1	16.1
	5- Less than 10 years	36	38.7	38.7	54.8
	10 years and above	42	45.2	45.2	100.0
	Total	93	100.0	100.0	

### Descriptive Statistics

	N	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
Technological vigilance	93	.025	.250	-3.172	.495
Marketing vigilance	93	.220	.250	-2.835	.495
Competitive vigilance	93	.382	.250	-2.923	.495
Environmental vigilance	93	.200	.250	-2.848	.495
Valid N (listwise)	93				

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.553 <sup>a</sup>	.306	.275	.28547

a. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

### ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
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1	Regression	3.166	4	.792	9.713	.000 <sup>b</sup>
	Residual	7.172	88	.081		
	Total	10.338	92			

a. Dependent Variable: Crisis Management

b. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Coefficients			Tolerance	VIF
1	(Constant)	2.442	.318		7.687	.000		
	Technological vigilance	-.129	.055	-.243	-2.363	.020	.747	1.338
	Marketing vigilance	.247	.073	.406	3.408	.001	.554	1.805
	Competitive vigilance	.194	.088	.265	2.194	.031	.539	1.856
	Environmental vigilance	-.037	.060	-.065	-.612	.542	.704	1.421

a. Dependent Variable: Crisis Management

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.480 <sup>a</sup>	.231	.222	.29566
2	.518 <sup>b</sup>	.268	.252	.28991
3	.551 <sup>c</sup>	.303	.280	.28447

a. Predictors: (Constant), Marketing vigilance

b. Predictors: (Constant), Marketing vigilance, Technological vigilance

c. Predictors: (Constant), Marketing vigilance, Technological vigilance, Competitive vigilance

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.383	1	2.383	27.264	.000 <sup>b</sup>
	Residual	7.955	91	.087		
	Total	10.338	92			
2	Regression	2.774	2	1.387	16.500	.000 <sup>c</sup>
	Residual	7.564	90	.084		
	Total	10.338	92			



3	Regression	3.136	3	1.045	12.917	.000 <sup>d</sup>
	Residual	7.202	89	.081		
	Total	10.338	92			

a. Dependent Variable: Crisis Management

b. Predictors: (Constant), Marketing vigilance

c. Predictors: (Constant), Marketing vigilance, Technological vigilance

d. Predictors: (Constant), Marketing vigilance, Technological vigilance, Competitive vigilance

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.426 <sup>a</sup>	.182	.145	.56261

a. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.186	4	1.546	4.885	.001 <sup>b</sup>
	Residual	27.855	88	.317		
	Total	34.040	92			

a. Dependent Variable: Detect warning signs

b. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.026	.626		3.236	.002
	Technological vigilance	-.124	.108	-.129	-1.154	.252
	Marketing vigilance	.141	.143	.128	.987	.326
	Competitive vigilance	.544	.174	.411	3.127	.002
	Environmental vigilance	-.275	.119	-.265	-2.308	.023

a. Dependent Variable: Detect warning signs

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.359 <sup>a</sup>	.129	.119	.57083

a. Predictors: (Constant), Competitive vigilance

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.388	1	4.388	13.466	.000 <sup>b</sup>
	Residual	29.652	91	.326		
	Total	34.040	92			

a. Dependent Variable: Detect warning signs

b. Predictors: (Constant), Competitive vigilance

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 <sup>a</sup>	.395	.368	.42035

a. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.157	4	2.539	14.370	.000 <sup>b</sup>
	Residual	15.549	88	.177		
	Total	25.706	92			

a. Dependent Variable: Preparedness and prevention

b. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	1.633	.468		3.490	.001
	Technological vigilance	-.265	.080	-.316	-3.291	.001
	Marketing vigilance	.410	.107	.428	3.839	.000
	Competitive vigilance	.120	.130	.104	.921	.360
	Environmental vigilance	.186	.089	.206	2.088	.040

a. Dependent Variable: Preparedness and prevention

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.458 <sup>a</sup>	.210	.201	.47253
2	.589 <sup>b</sup>	.347	.332	.43203
3	.624 <sup>c</sup>	.389	.369	.41999

a. Predictors: (Constant), Marketing vigilance

b. Predictors: (Constant), Marketing vigilance, Technological vigilance

c. Predictors: (Constant), Marketing vigilance, Technological vigilance, Environmental vigilance

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.387	1	5.387	24.127	.000 <sup>b</sup>
	Residual	20.319	91	.223		
	Total	25.706	92			
2	Regression	8.907	2	4.454	23.862	.000 <sup>c</sup>
	Residual	16.798	90	.187		
	Total	25.706	92			
3	Regression	10.007	3	3.336	18.910	.000 <sup>d</sup>
	Residual	15.699	89	.176		
	Total	25.706	92			

a. Dependent Variable: Preparedness and prevention

b. Predictors: (Constant), Marketing vigilance

c. Predictors: (Constant), Marketing vigilance, Technological vigilance

d. Predictors: (Constant), Marketing vigilance, Technological vigilance, Environmental vigilance

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.406 <sup>a</sup>	.165	.127	.52678

a. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.831	4	1.208	4.352	.003 <sup>b</sup>
	Residual	24.419	88	.277		
	Total	29.250	92			

a. Dependent Variable: Contain or limit damage

b. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.979	.586		3.375	.001
	Technological vigilance	.002	.101	.002	.015	.988
	Marketing vigilance	.068	.134	.066	.506	.614
	Competitive vigilance	.469	.163	.382	2.881	.005
	Environmental vigilance	-.065	.112	-.067	-.579	.564

a. Dependent Variable: Contain or limit damage

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.399 <sup>a</sup>	.159	.150	.51991

a. Predictors: (Constant), Competitive vigilance

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.653	1	4.653	17.213	.000 <sup>b</sup>
	Residual	24.597	91	.270		
	Total	29.250	92			

a. Dependent Variable: Contain or limit damage

b. Predictors: (Constant), Competitive vigilance

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.150 <sup>a</sup>	.022	-.022	.53121

a. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.571	4	.143	.506	.732 <sup>b</sup>
	Residual	24.833	88	.282		
	Total	25.403	92			

a. Dependent Variable: Recovery

b. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.895	.591		6.589	.000
	Technological vigilance	-.096	.102	-.115	-.946	.347
	Marketing vigilance	.163	.135	.171	1.205	.231
	Competitive vigilance	-.101	.164	-.088	-.615	.540
	Environmental vigilance	-.017	.113	-.019	-.148	.883

a. Dependent Variable: Recovery

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.343 <sup>a</sup>	.118	.078	.61908

a. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.499	4	1.125	2.935	.025 <sup>b</sup>
	Residual	33.727	88	.383		
	Total	38.226	92			

a. Dependent Variable: Learning

b. Predictors: (Constant), Environmental vigilance, Technological vigilance, Marketing vigilance, Competitive vigilance

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.678	.689		3.886	.000
	Technological vigilance	-.162	.118	-.158	-1.366	.175
	Marketing vigilance	.455	.157	.389	2.889	.005
	Competitive vigilance	-.063	.191	-.045	-.332	.741
	Environmental vigilance	-.015	.131	-.013	-.112	.911

a. Dependent Variable: Learning

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.307 <sup>a</sup>	.094	.084	.61683

a. Predictors: (Constant), Marketing vigilance

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.603	1	3.603	9.469	.003 <sup>b</sup>
	Residual	34.623	91	.380		
	Total	38.226	92			

a. Dependent Variable: Learning

b. Predictors: (Constant), Marketing vigilance

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	2.144	.450		4.761	.000
	Marketing vigilance	.359	.117	.307	3.077	.003

a. Dependent Variable: Learning

اثر اليقظة الإستراتيجية على إدارة الأزمات ، دراسة حالة بنك الإسكان

للتجارة والتمويل – الأردن

إعداد الطالبة

نسرين الطناب

إشراف الدكتور

حازم شحادة

ملخص الدراسة

هدفت الدراسة إلى توضيح أثر أبعاد اليقظة الإستراتيجية (اليقظة البيئية ، اليقظة التكنولوجية ، اليقظة التنافسية ، اليقظة التسويقية) على إدارة الأزمات وأبعادها (كشف إشارات التحذير ، التأهب والوقاية ، احتواء أو الحد من الضرر ، التعافي والتعلم).

يتكون مجتمع الدراسة من موظفين بنك الإسكان بمختلف تسميتهم الوظيفية "مدراء ، موظفين خدمة العملاء ، التلر " أهداف الدراسة واختبار الفرضيات تم استخدام عينة شاملة وزعت الباحثة (118) استبانته لجميع العاملين داخل فروع بنك الإسكان للتجارة والتمويل بمنطقة الزرقاء ولم يتم رد حوالي (11) استبانته تمثل حوالي (9.3%) من مجموع الاستبيانات . و بعد المراجعة الدقيقة تم استبعاد (14) استبانته بسبب بعض البيانات الناقصة والأسئلة التي لم يتم الإجابة عليها . (79%) من الاستبيانات كانت صالحة للتحليل الفعلي ، والتي تتكون من (93) عينة مستجيبة . اعتمدت الباحثة المنهج الوصفي التحليلي واستخدمت الطرق الإحصائية المناسبة من خلال برنامجي SPSS أظهرت النتائج الرئيسية لهذه الدراسة وجود علاقة وتأثير إيجابي قوي بين اليقظة الإستراتيجية من حيث أبعادها (اليقظة البيئية ، اليقظة التكنولوجية ، اليقظة التنافسية ، اليقظة التسويقية) وإدارة الأزمات.



وأوصت الدراسة على مجموعة من التوصيات أهمها "يجب أن يعطي بنك الإسكان للتجارة والتمويل القدر الكافي للاهتمام بمراحل الأزمات وتطوير فرق إدارة الأزمات وإعداد استراتيجيات وخطط التطوير المسبقة كما يجب عليه الاهتمام برضاء العملاء بشكل اكبر وإعطاء القدر الكامل لموظفيه من المشاركة باتخاذ القرار "

الكلمات المفتاحية : اليقظة الإستراتيجية ، إدارة الأزمات .