

## **The Effect of Five Key Personality Traits on The Performance of Jordanian Commercial Banks' Employees**

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### **ABSTRACT**

*The study's goal was to determine the influence of the five primary personality qualities on employee performance. The descriptive-analytical method was used for the current study's objectives. A questionnaire was created to gather data based on theoretical literature and prior research that evaluated the study factors. The study's findings showed a statistically significant effect at the level (0.05) of the five major personality traits with their dimensions (neuroticism, extraversion, openness to experience, acceptability (goodness), and conscientiousness) combined on employee performance in its dimensions (performance quality, performance speed, and performance accuracy) with Jordanian commercial banks. There had been a statistically significant effect at the significance level (0.05) for the five major personality traits with their dimensions (neuroticism, extraversion, openness, acceptability (kindness), conscientiousness) combined on employee performance in its dimensions (performance quality, speed of performance, accuracy of performance) among Jordanian commercial banks. The study recommends increasing the significance of taking into consideration personal characteristics in administrative work since they play a significant influence in obtaining outstanding performance, and also emphasizing the importance of factors of employee performance in commercial banks.*

**Keywords:** Five Major Personality Traits, Employee Performance, Jordanian Commercial Banks.

### **INTRODUCTION**

Organizational managers have recently realized the importance of the five key personality traits. Particularly in psychology and human studies. This highlights the significance of these traits in people's professional, social, and moral lives (Albrecht et al, 2015). The five major personality traits are critical in assessing employee performance. The capacity to predict how personnel will respond to difficulties and barriers. It also helps with a variety of work-related decisions (De Boer et al., 2015; Koolhaas et al., 2015; Heinz et al., 2018; Paltrinieri et al., 2018; Behraves et al., 2020; Bakker & de Vries, 2021). The ability to assess one's own performance level. Which workers may achieve by using the features they prefer. These characteristics are particularly significant in profit-making institutions and play a major role in the responsibilities required of the two employees in all professions. Jordanian commercial banks have the ability to influence and excite clients (Taiwo & Lawal, 2016). To attain a strategic goal or to improve the overall performance of a company. By offering the greatest services to clients and improving service quality in terms of speed and accuracy, as well as maintaining information confidentiality (Jun & Palacios, 2016; Al Nuaimi et al., 2015).

Due to the nature of their jobs, which require accuracy, focus, attention, follow-up, loss of money and bonds, endurance to auditors' inquiries, and the provision of financial and banking services to them, those working in the financial and stock sectors, including commercial bank employees, face great difficulty and numerous pressures. They are divided on how to accommodate the consumer (Ferdaous, 2020; Idowu et al., 2015). Without hesitation, supply him with the services he requires. Instead, express resentment. Regardless of the size or style of the customer's requirement. Superiors and subordinates in the military have opposing viewpoints on a number of critical matters. That distinction can be attributed to each employee's five major personality traits (Deming, 2018). Therefore, their output will suffer. "How do the five basic personality traits (neuroticism, extraversion, openness to experience, acceptance, and conscientiousness) affect the performance of Jordanian commercial bank employees?" was presented as a topic pertaining to the study's difficulty.

The study's significance stems from two aspects theoretical and practical, which the researcher believes will add to the knowledge library and allow Jordanian bank decision- makers to benefit from its findings and recommendations. Identifying the influence of the five major personality traits (neuroticism, extraversion, openness to experience, acceptability, and conscientiousness) on performance in its three dimensions (quality of performance, speed of performance, and accuracy of performance) for Jordanian commercial bank employees (Okour et al., 2019). Thus, the researcher reached the following conclusion: *The first key hypothesis (Ho1): no impact is statistically significant at the significance level (0.05≥α) features Big Five personality dimensions (neuroticism, extraversion, openness to experience, admissibility, conscience) combined performance dimensions (quality, performance, speed, performance, accuracy, performance) commercial banks of Jordan.*

**The following sub-hypotheses branch out:**

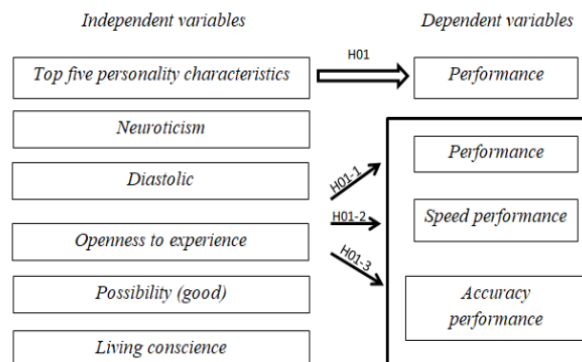
*The first sub-hypothesis (Ho1-1): (there is no statistically significant effect at the level of semantics (0.05≥α) of the five major personality traits in their dimensions (neuroticism, extroversion, openness to experience, acceptability, conscientiousness) combined with the quality of performance of employees in Jordanian commercial banks.*

*Second sub-hypothesis (Ho1-2): there is no statistically significant effect at the level of semantics(0.05≥α) of the five major personality traits in their dimensions (neuroticism, extroversion, openness to experience, acceptability, conscientiousness) combined with the speed of performance of employees in Jordanian commercial banks.*

*Third sub-hypothesis (Ho1-3): (there is no statistically significant effect at the level of semantics (0.05≥α) of the five major personality traits in their dimensions (neuroticism, extroversion, openness to experience, "good" acceptability, living conscience) combined on the accuracy of the performance of employees in Jordanian commercial banks.*

**RESEARCH MODEL**

The study model includes one independent variable, which is the big five factors of personality, and one dependent variable, which is performance Figure 1.



**Figure 1**

**STUDY MODEL SOURCE: PREPARED BY THE RESEARCHER BASED ON THE FOLLOWING ARABIC AND FOREIGN STUDIES**

**RESEARCH DESIGN**

The study was conducted based on the descriptive analytical approach in data collection and to test the hypotheses the researcher used the descriptive method to deal with data classification (Mishra & Alok, 2017).

The study community consists of thirteen Jordanian commercial banks, listed on the Amman Stock Exchange (ASE), according to the location of the Securities Depository Center shown in Table 1.

The inspection unit consisted of the senior and middle management (managers, their deputies, and heads of departments) in Jordanian commercial banks and the number of (390) individuals, and (390) questionnaire was recovered and distributed to them in a comprehensive survey method, and (13) questionnaire was excluded because it is not valid for analysis, and (377) questionnaire was analyzed by (96.7%).

NO.	Company no.	Literal symbol	Bank name
1	JOKB	111002	Jordan Kuwait bank
2	JCBK	111003	Jordan Commercial Bank
3	THBK	111004	Housing Bank for trade and finance
4	AJIB	111005	Arab Jordan Investment Bank
5	UBSI	111007	AlEthad Bank
6	ABCO	111009	Arab Banking Corporation
7	INVB	111014	Investment bank
8	EXFB	111017	Money Bank
9	SGBJ	111020	Societe Generale Bank
10	CABK	111021	Cairo Amman bank
11	BOJX	111022	Jordan Bank
12	AHLI	111033	Ahli Bank
13	ARBK	113023	Arab Bank

**DATA ANALYSIS AND RESARCH FINDINGS**

	Field	Arithmetic average	Standard deviation	Degree of approval
The five great personality characteristics	Neuroticism	4.2260	.60253	High
	Diastolic	4.3316	.65175	High
	Openness to experience	4.2991	.63338	High
	Possibility (good)	4.4212	.52163	High
	Living conscience	4.4393	.44644	High
Total Arithmetic average		4.3434		High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 2 shows that the arithmetic mean of the independent variable "five major personality traits" as a whole (4.34) is highly estimated, and that the highest dimension is the dimension (living conscience) was highly estimated with an arithmetic average of (4.44) and a standard deviation (0.45) which is higher than the overall average of 4.34. Followed by (admissibility) was a high estimate with an arithmetic average of (4.42) and a standard deviation (0.52). Followed by (diastolic) was a high estimate with an arithmetic average of (4.33) and a standard deviation (0.65). Followed by (openness) was a high estimate with an arithmetic average of (4.30) and a standard deviation (0.63). And that after (neuroticism) came an average arithmetic was (4.23) and his estimate is high, which is the lowest arithmetic average between dimensions and is lower than the general average of 4.34. This indicates that the dimensions (the five major personality traits) are high among employees of Jordanian commercial banks.

No.	Sentence	Arithmetic average	Standard deviation	Arrangement	Degree of approval
1	I'm not a worried person.	3.83	.524	5	High
2	When I'm under tremendous pressure, sometimes I feel like my nerves are about to break down, but I stay tight.	4.34	.738	1	High
3	I rarely feel lonely and depressed.	4.34	.839	2	High
4	I'm working on not being worthless.	4.27	.915	4	High
5	I don't get mad at the way others treat me.	4.34	.913	3	High
Total Arithmetic average		4.2260			High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 3 shows the computational averages and standard deviations of the degree of approval of the members of the inspection unit to the first sub-independent variable (neuroticism). The calculation average values of the previous paragraphs, all of which received a high approval rating, indicate the awareness of bank employees of the neuroticism dimension and the acceptance and sense of the value of others.

No.	Sentence	Arithmetic average	Standard deviation	Arrangement	Degree of approval
6	I want a lot of people around me.	4.35	.878	2	High
7	I feel happy and laugh easily.	4.33	.910	4	High
8	Really enjoy talking to others.	4.29	.936	5	High
9	I want to be part of the event	4.33	.837	3	High
10	I'd rather drive myself.	4.36	.763	1	High
Total Arithmetic average		4.3316			High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 4 shows the arithmetic averages and standard deviations of the paragraphs of the second sub-independent variable (diastolic), where it is clear that all paragraphs received a high degree of approval from the inspection unit members. The awareness of bank employees of the diastolic dimension, as well as their sense of happiness and drive rush, was noted by values of high arithmetic averages.

No.	Sentence	Arithmetic average	Standard deviation	Arrangement	Degree of approval
11	I don't want to waste my time in a daydream.	4.34	.821	1	High
12	When you know the right way to do something I am committed.	4.28	.844	3	High
13	Stick to the models I find in art and nature.	4.30	.885	2	High
14	I often enjoy dealing with new theories and ideas	4.28	.898	4	High
Total Arithmetic average		4.2991			High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 5 displays the overall average of the inspection unit members' responses to the third sub independent variable (openness). He received a 4.30 rating with a high approval rating. The high arithmetic averages on bank employees' awareness of the dimension of openness and their commitment to work can be inferred.

No.	Sentence	Arithmetic average	Standard deviation	Arrangement	Degree of approval
15	I work to be kind to everyone I meet	4.29	.883	5	High
16	I'd rather collaborate with others than compete with them.	4.46	.664	2	High
17	Respect others and accept other opinions.	4.42	.684	4	High
18	Most people I know love me	4.49	.640	1	High
19	I try to be sensitive to the rights and feelings of others.	4.45	.732	3	
Total Arithmetic average		4.4212			High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 6 shows that the general average of the inspection unit members' responses on the fourth sub-independent variable (acceptability) was (4.42), indicating a high level of approval. High arithmetic averages indicate that bank employees are aware of the dimensions of acceptability, respect for others, and acceptance of opposing viewpoints.

No.	Sentence	Arithmetic average	Standard deviation	Arrangement	Degree of approval
20	I try to keep my things neat and clean.	4.37	.805	5	High
21	I feel good after the full work I have been assigned.	4.43	.685	3	High
22	Do not waste too much time before starting to carry out work.	4.40	.705	4	High
23	Work hard to achieve my goals	4.52	.500	1	High
24	When I commit to doing something, I make sure it's done.	4.48	.500	2	
Total Arithmetic average		4.4393			High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 7 displays the overall average of the inspection unit members' responses to the fifth sub-independent variable (living conscience). 4.44 out of 5 stars, with a high approval rating. The high arithmetic averages indicate that bank employees are conscious of the dimension of living conscience, value time, and do not waste much time before starting work.

Employee performance was measured in three dimensions as the dependent variable (performance quality, performance speed, performance accuracy). Answers for members of the study sample paragraphs for each dimension are obtained through descriptive statistical analysis, and the averages of the deviations are calculated. This demonstrates the following:

	<b>Field</b>	<b>Arithmetic average</b>	<b>Standard deviation</b>	<b>Degree of approval</b>
Employee performance	Quality performance	4.3830	.50920	High
	Speed performance	4.4284	.51330	High
	Accuracy performance	4.3002	.63103	High
Total Arithmetic average		4.3705		High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 8 shows that the arithmetic average of the dependent variable “employee performance” as a whole (4.37) and a high estimate, and that the dimension (speed of performance) was estimated high by an arithmetic average of (4.43) and standard deviation (0.51), which is higher than the general average of 4.37, followed by the dimension (quality of performance) came by an arithmetic average (4.38) and from the general average 4.37. This indicates the interest of Jordanian commercial banks in the dimensions of “employee performance” and the level of their implementation and application in a high and proper manner.

No.	Sentence	Arithmetic average	Standard deviation	Arrangement	Degree of approval
25	I strive to keep the level of work to a high degree.	4.35	.740	4	High
26	I work to accomplish all the duties required of me in action.	4.40	.657	3	High
27	I have the enthusiasm for the work I do.	4.41	.609	1	High
28	Have the ability to take responsibility for tasks that I do.	4.41	.705	2	High
29	I have the skills to get the job done with high quality.	4.35	.860	5	
Total Arithmetic average		4.4284			High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 9 displays the calculation averages and standard deviations for the first sub- dependent variable's paragraphs (quality of performance). The arithmetic average values, all of which received a high approval rating from the inspection unit, show that bank employees strive to maintain a high level of work.

No.	Sentence	Arithmetic average	Standard deviation	Arrangement	Degree of approval
30	I do the required work within the specified time.	4.37	.764	4	High
31	Be sure to meet customers ' requests without delay.	4.46	.664	1	High
32	I follow up on my duties first, Paul.	4.45	.663	2	High
33	I work to distribute the tasks assigned to me appropriately in order to speed up the completion of tasks	4.43	.637	3	High
Total Arithmetic average		4.4284			High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 10 displays the arithmetic averages and standard deviations of the second sub- dependent variable's paragraphs (speed of performance). It should be noted that all paragraphs received a high approval rating from the inspection unit, indicating that banks are interested in properly distributing tasks assigned in order to expedite task completion.

No.	Sentence	Arithmetic average	Standard deviation	Arrangement	Degree of approval
34	I carry out my work fully in accordance with the objectives of the foundation.	4.42	.750	1	High
35	I have the ability to handle the duties assigned to me without the supervision of the administrator.	4.27	.896	4	High
36	Have adequate knowledge of the duties that I do at work.	4.27	.948	5	High
37	My job is limited to performing tasks associated with my job description	4.31	.870	2	High
38	Be sure to respect the official working hours when arriving and leaving.	4.25	.943	6	High
39	I am adept at time management so that I perform tasks on the specified time limit.	4.29	.937	3	High
Total Arithmetic average		43.442			High

\*\*The table prepared by the researcher based on the results of the study analysis

Table 11 displays the arithmetic averages and standard deviations of the third sub-dependent variable's paragraphs (accuracy of performance). It should be noted that the values of all paragraphs have received a high degree of approval from the members of the inspection unit, confirming that bank employees are capable of handling the duties assigned without the supervision of the official.

**Normal distribution test**

The normal distribution of the dependent variable, the performance of the two employees, was tested by testing the Kolmogorov - Sminov values as shown in Table 12:

	Performance quality	Speed performance	Accuracy performance	Employee performance as a whole
Sample size	377	377	377	377
Arithmetic average	4.3830	4.4284	4.3002	4.3705
Standard deviation	.50920	.51330	.63103	.41605
Absolute ABS	.181	.130	.181	.113
Positive	.148	.130	.113	.072
Negative	.181	.121	.181	.113
Kolmogorov- Sminov	.181	.130	.181	.113
Sig semantic level	.432	.351	.432	.387

\*\*The table prepared by the researcher based on the results of the study analysis

Table 12 shows that the dependent variable and all of its dimensions have a normal distribution because the kolmogorf - Smirnov Z values (0.181, 0.130, 0.181, 0.113) are less than 1.96 and the moral Sig is greater than 0.05.

Variables	Variance assessment coefficient (VIF)	Tolerance
Neuroticism	1.480	.676
Diastolic	1.678	.596
Openness	1.735	.576
Admissibility (good)	2.219	.451
Living conscience	1.612	.620

Table 13 shows the values of the variance coefficient (VIF) and tolerance for each variable where we note that the value (VIF) of all variables was less than (5) and ranged from (1.48-2.219) and that the tolerance value of all variables was greater than (0.05) and ranged from (0.451 – 0.676). Based on the decision rule on (VIF), the values indicate that there is no correlation between independent variables that impedes the regression test (Healy & Malhotra, 2010).

### The results of the first main hypothesis test

Independent variables	Non-standard transactions		Normative transactions	T value	Sig
	B value	Standard deviation	Beta value		
Constant					
Neuroticism	.055	.027	.071	.996	.0471
Diastolic	.313	.027	.440	11.633	.000
Openness	.086	.028	.118	3.058	.002
Admissibility (good)	.171	.039	.192	4.423	.000
Living conscience	.234	.038	.226	6.084	.000

\*\*The table prepared by the researcher based on the results of the study analysis

Table 14 demonstrates how the decision rule on t allows for the rejection of zero hypotheses if the semantic value of t is less than (0.05). The zero hypothesis will be rejected for all dimensions of the five major personality traits (neuroticism, extroversion, openness to experience, acceptability (good), living conscience) that have a statistically significant effect on employee performance.

### The results of the first sub-hypothesis test

Independent variables	Non-standard transactions		Normative transactions	T value	Sig
	B value	Standard deviation	Beta value		
constant	.656	.202		3.244	.001
Neuroticism	-.069	.037	-.082	-1.866	.063
Diastolic	.169	.036	.216	4.638	.000
Openness	.076	.038	.095	1.992	.047
Admissibility (good)	.286	.052	.293	5.458	.000
Living conscience	.382	.052	.335	7.317	.000

\*\*The table prepared by the researcher based on the results of the study analysis

Table 15 shows, based on the decision rule on t, that the zero hypothesis is rejected if the semantic value of t is less than (0.05). The zero hypotheses will be rejected for the dimensions of the five major personality traits (extroversion, openness to experience, acceptability (good), and conscientiousness) because they have



a statistically significant effect on performance quality, whereas neuroticism does not have a statistically significant effect on performance quality.

**The results of the second sub- hypothesis test**

Independent variables	Non-standard transactions		Normative transactions	T value	Sig
	B value	Standard deviation	Beta value		
constant	1.061	.220		4.816	.000
Neuroticism	.053	.040	.062	1.317	.189
Diastolic	.252	.040	.320	6.351	.000
Openness	.024	.042	.029	.568	.570
Admissibility (good)	.231	.057	.235	4.049	.000
Living conscience	.209	.057	.182	3.670	.000

\*\*The table prepared by the researcher based on the results of the study analysis

Table 16 shows, based on the decision rule on t, that the zero hypothesis is rejected if the semantic value of t is less than (0.05). The zero hypotheses will be rejected for the dimensions of the five major personality traits (extroversion, acceptability, conscientiousness) because they have a statistically significant effect on performance, whereas neuroticism and openness do not have a statistically significant effect on performance.

**The results of the third sub- hypothesis test**

Independent variables	Non-standard transactions		Normative transactions	T value	Sig
	B value	Standard deviation	Beta value		
constant	.147	.231		.637	.024
Neuroticism	.180	.042	.171	4.243	.000
Diastolic	.517	.042	.534	12.406	.000
Openness	.158	.044	.159	3.635	.000
Admissibility (good)	-.005	.060	-.044	-.076	.939
Living conscience	.112	.060	.079	1.872	.062

\*\*The table prepared by the researcher based on the results of the study analysis

Table 17 shows the results based on the t decision rule, which states that the zero hypotheses are rejected if the moral value of t is less than (0.05). The zero hypotheses of the dimensions of the five major personality traits (neuroticism, extroversion, and openness) will be rejected because they have a statistically significant effect on performance accuracy, whereas acceptability (good) and good conscience do not have a statistically significant effect on performance accuracy.

**DISCUSSION AND RECOMMENDATIONS**

This section includes a presentation and discussion of the researcher's findings, which enabled her to answer the study's questions and validate its various hypotheses. The researcher made a number of recommendations and proposals predicated on these findings, which can be summarized.

The study's findings revealed that the arithmetic average of the independent variable "the five major features of personality" as a whole (4.34) was high, and that the highest dimensions are after (living conscience), with an arithmetic average of (4.44) and standard deviation of (4.44). (0.45). Which is higher than the general average (4.34), followed by (admissibility (good) with an arithmetic average of (4.33) and a standard deviation (0.65), and that after (openness) was a high estimate with an arithmetic average of (4.30)

and a standard deviation (0.63). This is the arithmetic average between dimensions that is lower than the overall average (4.34). This suggests that the dimensions (the five major personality traits) are high among Jordanian commercial bank employees.

The study's findings revealed that the arithmetic average of the dependent variable "*employee performance*" as a whole was (4.37) and a high estimate, and that the dimension (speed of performance) was also a high estimate, with an arithmetic average of (4.43) and a standard deviation of (0.51). This is greater than the general average (4.37) and is followed by the dimension (quality of performance). Whichever came first is lower than the overall average (4.37). This demonstrates Jordanian commercial banks' interest in the dimensions of "*employee performance*," as well as the level of its high and proper implementation and application.

The results of the study showed that the average calculation of the adjusted variable "*leadership support*" as a whole (4.40) is highly rated and it is noted that the values of all paragraphs have obtained a high degree in terms of the approval of the members of the inspection unit. This confirms the interest of bank managers to take actions Supportive of entrepreneurial and innovative ideas and proposals from employees.

The study's findings revealed that the average calculation of the adjusted variable "*leadership support*" as a whole (4.40) is highly rated, and it is noted that the values of all paragraphs have obtained a high degree of approval from the inspection unit's members. This demonstrates bank executives' willingness to support entrepreneurial and innovative ideas and proposals from employees. Some of the recommendations that Jordanian commercial banks and banks in general hope to implement can be derived from the study's findings. Personality traits in administrative work are studied because they are important in achieving exceptional performance. Furthermore, research the various aspects of commercial bank employee performance because they play an important role in developing the performance of employees in banks, particularly commercial banks. This has a positive impact on bank performance in general. Furthermore, activating and leadership support to raise the level of performance of commercial bank employees. Activation can occur in a variety of ways, with personal characteristics of staff playing a key role in raising the level of performance of employees in commercial banks. Finally, conduct additional studies and research, such as determining the extent to which personality traits influence competitive advantage and other aspects of administrative work.

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