

## Table Of Content

<b>Journal Cover</b>	2
<b>Author[s] Statement</b>	3
<b>Editorial Team</b>	4
<b>Article information</b>	5
Check this article update (crossmark)	5
Check this article impact	5
Cite this article	5
<b>Title page</b>	6
Article Title	6
Author information	6
Abstract	6
<b>Article content</b>	8

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# Academia Open



*By Universitas Muhammadiyah Sidoarjo*

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## HR Re-engineering Elevates Banking Performance in Commercial Banks

*Rekayasa Ulang SDM Meningkatkan Kinerja Perbankan di Bank Umum*

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### Abstract

**General Background:** Re-engineering human resources (HR) is a critical method for enhancing organizational efficiency and performance, especially in sectors like banking where customer satisfaction, employee satisfaction, profit growth, and diversity of services are pivotal. **Specific Background:** This research investigates the impact of HR re-engineering on banking performance, focusing on organizational, human, and technological dimensions. **Knowledge Gap:** Despite extensive studies on HR re-engineering, its direct correlation with banking performance, particularly in commercial banks, remains underexplored. **Aims:** The study aims to clarify and apply HR re-engineering methods to improve banking performance, using a questionnaire, personal interviews, and field observations on a random sample of 200 respondents, analyzed via SMART PLS software. **Results:** Statistical analysis revealed a significant correlation between HR re-engineering and improved bank performance. Key findings indicate that HR re-engineering enhances employee morale and organizational efficiency, ultimately boosting customer satisfaction, employee satisfaction, profit growth, and service diversity. **Novelty:** This study uniquely combines multiple data collection methods and advanced statistical analysis to provide robust evidence of the positive impact of HR re-engineering on banking performance. **Implications:** The findings suggest that banks should invest in HR re-engineering programs, focusing on training, skill development, and technological integration to improve performance. These programs should be supported by adequate material and financial resources to ensure their success, thereby enhancing the competitive edge of banks in a dynamic environment.

### Highlights:

**Correlation and Impact:** HR re-engineering boosts banking performance significantly.  
**Methodology:** Used questionnaires and SMART PLS for robust analysis.  
**Implementation:** Invest in HR training and technology for enhanced competitiveness.

**Keywords:** HR re-engineering, banking performance, customer satisfaction, employee satisfaction, SMART PLS

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## Introduction

Banking institutions are one of the main sectors in the country that are witnessing serious attempts to develop it. Financial aspects and updating it with the aim of providing excellent services to all individuals in the various sectors of society, with the aim of reducing obstacles that negatively affect the performance of banks employees in those banks, and addressing these obstacles by addressing the issue of re-engineering human resources is one of the important topics that The researcher called on the researcher to choose as an independent variable to improve the performance of the banks represented by (customer satisfaction, employee satisfaction, profit growth, diversity of services) that occur during the work of employees in those commercial banks, which have an important and major role in improving the climate of the work environment to achieve employee satisfaction and restore Thinking holistically while arranging the organization's human resources work to improve related tasks, which led to addressing administrative problems, simplifying work procedures on the one hand, and reducing the effort expended by the employee. This leads to improving the banks' performance and then contributes to creating added value for customers, for the purpose of achieving the goal. . The current study was divided into four axes. The first axis includes the study methodology, while the second axis is devoted to the theoretical aspect of (re-engineering human resources, bank performance), while the third axis is devoted to the practical aspect, which includes descriptive analysis of commercial sector data. Researched commercial banks and tested the impact. Finally, among the research variables, the fourth axis is devoted to conclusions and recommendations.

## Methods

### Research problem

Re-engineering human resources is one of the methods that has an important and direct impact on workers by reducing the pressures that fall on them and achieving their goals through redesigning the work, changing the organizational structure, resorting to technology in completing the work, and paying attention to the human element, which is one of the most important resources that Owned by the organization and improving the banks' performance in line with their expectations. Based on presenting the problem, a set of questions can be raised that branch out from the research problem:

- 1.What is the re-engineering of human resources in the banks studied?
- 2.What is the level of performance in the investigated banks?
- 3.What is the level of correlation and influence between the research variables represented by human resources re-engineering and work stress?

### Third: Research objectives:

The research aims to the following:

- 1.Determine the levels of human resources re-engineering for the research sample.
- 2.Diagnosing the performance levels of the investigated banks.
- 3.Identify the nature of the relationship and impact between human resources re-engineering and the performance of commercial banks.

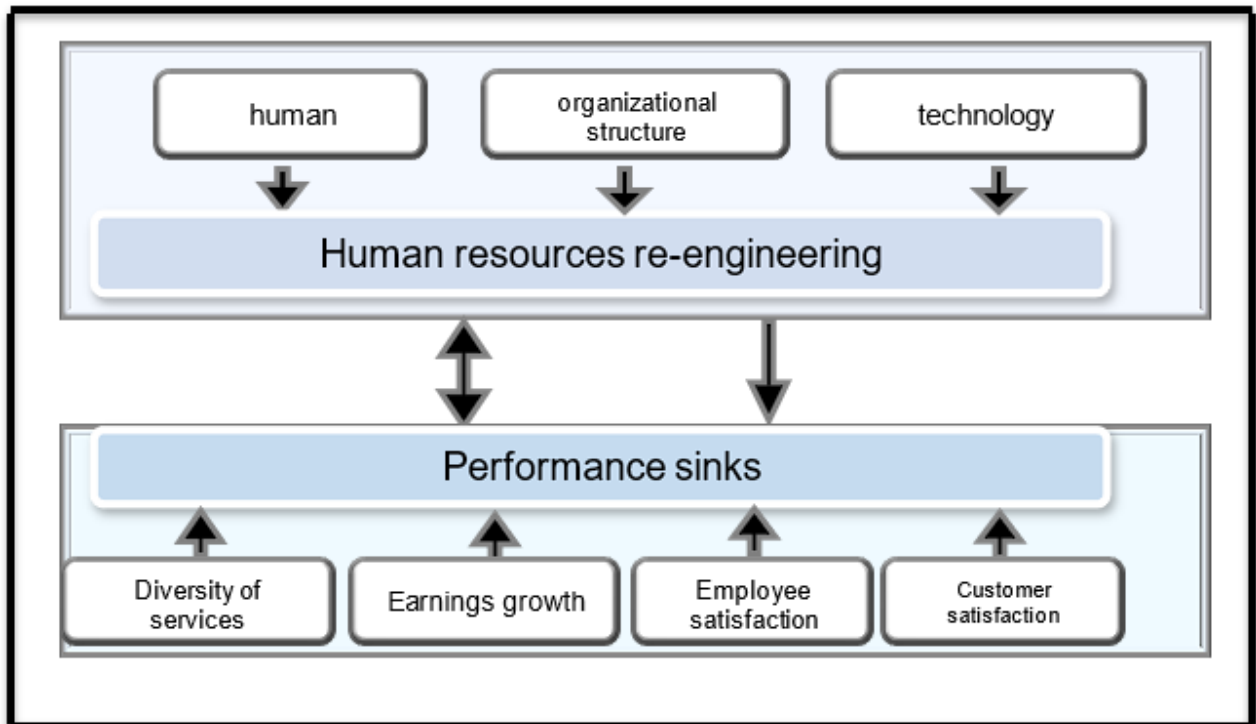
### Fourth: The importance of research:

The importance of the research stems from the following:

- 1.The importance of studying the variables that were discussed, namely (re-engineering human resources, banking performance) in commercial banks.
- 2.The research is concerned with human resources, which are among the basic pillars of any organization, by empowering employees, giving them appropriate powers, and re-engineering their basic functions.
- 3.It contributes to improving administrative work, raising the level of performance, and reducing effort and time to provide the best customer services.
- 4.Its importance is highlighted by identifying the sources of bank performance in order to reduce them using the dimensions of the banking performance variable (customer satisfaction, employee satisfaction, profit growth, diversity of services).



## Hypotheses research scheme



**Figure 1.** Hypothetical diagram

### Fourth: Research hypotheses:

The research includes two main hypotheses, as follows:

- 1.The first states that there is a statistically significant correlation between human resources re-engineering and bank performance.
- 2.The other states: (There is a significant impact relationship between human resources re-engineering and the performance of banks)

## Result and Discussion

### The theoretical aspect of research

#### First: The concept of human resources re-engineering

After the subject of human resources engineering is one of the topics that has an important and major role in improving the work environment climate to achieve employee satisfaction, as there are many concepts and terms that writers and researchers have addressed to express this field of knowledge, so the term human resources engineering has many synonyms to express it, such as human resources and environmental engineering. Work, Human Resource Psychology, Human Resource Engineering and Human Performance Engineering (Sadq et al ., 2019).

Human resources engineering is defined as the science that is concerned with matching the common features between the psychological characteristics of individuals and the physical work environment. The goal of this approach is to reduce psychological pressures on employees by restructuring the work environment to achieve comfort. (Aljaf et al., 2017) re-engineering human resources as a process of radically redesigning work systems for human resources based on information technology in order to continuously improve levels of quality and productivity. This concept has also been viewed as an organization's endeavor to satisfy the needs of employees. them, and work to enhance their capabilities; To carry out the tasks and duties assigned to them by introducing continuous improvements to and customizing the processes related to dealing with them (Omer et al., 2017). It is the science that works to match the conditions of the external environment with the requirements of the job in light of the capabilities, abilities and skills of employees. Both Thomas and Al-Amiri see: Al Najjar et al. (2022) Human engineering represents one of the approaches to work design, and its focus is on reducing the physical work

requirements and reducing work risks. This approach helps in coordinating and linking work needs with the employees' physical capabilities to achieve work completion without risks to employees in different work environments. Know that it is the elimination of low-value-added services with the use of modern information technology and consultation with human resources experts who would influence the role, activities and status of the human element (Al-Basal et al., 2021) that human re-engineering takes place from the top of the organization to the bottom, i.e. Complete and comprehensive change, i.e. a radical change to all operations, including human resources, based on the use of modern information technology that employees adopt to provide integrated services to customers and introduce fundamental improvements and changes of high quality and productivity.

And he defined it (Hu et al ., 2021).To re-engineer human resources as a comprehensive review of all human resources procedures that contribute to raising the efficiency of the organization's work and strengthening its capabilities to provide services with high quality and greater effectiveness.(Al Najjar et al., 2022) believe that human resources re-engineering is the science that studies the relationship between the capabilities, capabilities, and abilities of employees, the level of their abilities in completing the work and the duties assigned to them, the extent of their adaptation to the internal work environment, which includes the machines, equipment, and techniques used, and the extent to which a safe and secure work environment is included. And the availability of a suitable work environment.

## **Second: Dimensions of human resources re-engineering**

The researcher agrees with the study (Kalinina et al ., 2020) on three dimensions that have a major role in influencing the re-engineering of human resources, which are:

**1. The field of organizational structure:** Organizations need to re-engineer the organizational structure due to the changes that occur, whether in the internal environment of the organization, or the external environment surrounding it, and among the reasons related to the external environment: the difference in the organization's goals, expanding or reducing its size, and the existence of difficulty in communications between The administrative levels that make up the organization's structure, and the desire of senior management to make changes with the aim of increasing the effectiveness and efficiency of the organization's human resources, and among the reasons related to the external environment are developments; Whether positive or negative, linked, for example, to the economic environment, the social cultural environment, or the technological environment surrounding the organization, which requires the organization's management to re-engineer its organizational structure.

**2. The field of technology:** Organizations seek to keep pace with the continuous changes that occur in the external environment surrounding the organization, and directly or indirectly affect the operations and activities it carries out. These organizations include the ongoing changes and developments that occur in the field of technology and information technology, which have a direct impact on the operations and activities of the organization in general, and the operations and activities related to human resources in particular. Therefore, many organizations have adopted programs and resulting technologies. About re-engineering processes with the aim of reducing costs, improving quality processes in human resources activities, searching for a good distribution of tasks and activities for employees in human resources departments, and facilitating the practice of decentralization.

**3. The human field:** The success of organizations in achieving their goals depends on the human resources they possess. The change and development plans that are built correctly must take into account the organization's human resources, and the skills and experience they possess. Organizations' view of the human resources working in them has changed since the beginning of the current millennium, and there has become a great focus on how to invest the human resources working for them, efficiently. And high effectiveness, and this is what is included in the process of re-engineering human resources.

## **The second requirement is the banks' performance**

Most definitions of performance evaluation in commercial banks agreed that it is the administrative function that represents The last link in the series of continuous administrative work, which includes a set of measures taken by the management body to ensure that the results are achieved as planned, and with the highest degree of efficiency and purposeful in achieving the goals expected of it, it must have a set of characteristics, including, but not limited to, that it include all administrative, technical, personal, and humanitarian aspects related to the individual, job, and organization, and that the principles and mechanisms that are used be In the performance evaluation process, the banks are clear, and that the evaluators are characterized by objectivity and avoid personalism and favouritism, that the performance evaluation process is considered an important part in the life of the organization because it works to serve a group of functions and purposes such as solving performance problems, setting goals, managing incentives and rewards, discipline and isolation, and it also... It is considered a powerful and reliable tool for rewarding an employee's performance, as this process helps to analyze his achievements and evaluate his contribution to the overall organization's goals (Susilo et al, 2019).

## **Dimensions of bank performance**

### **1.Customer satisfaction**

The customer defined his satisfaction with quality service as one of or towards the direction of the situation in addition to distinctive service Or the best one, where the rule is respected and there is a comprehensive goal for comprehensive service excellence, and customer satisfaction is defined as being linked to a specific consumer name, so there is no choice with the following Brazilian reaction. Individuals who enjoy job satisfaction live longer than others. Re-engineering human resources and testing people in the real world leads to increasing their satisfaction with work social. Dissatisfaction will also increase the rates of absenteeism and lateness from work, and then leave the organization for another organization. This will increase the problems of employees and their complaints about the prevailing conditions, creating an unhealthy organizational environment so, despite the many definitions that address the concept of job satisfaction, the researcher summarizes. These definitions are as follows: Job satisfaction expresses the level of satisfaction of the employee's material needs And moral, so that the employee has a positive, satisfied feeling about his work and the organization in which he works, and this The level of satisfaction can be achieved through factors related to the work environment, such as physical working conditions, the nature of supervision, degree of stability, social status, and wages on the one hand, and factors related to the job which the employee occupies, such as a sense of accomplishment, consideration, and responsibility on the other hand. (Al-Eitan et al ., 2019).

## 2. Employee satisfaction

Job satisfaction is the feeling of happiness resulting from the appreciation of an individual's work - or it is an emotional response to a value judgment. If the individual realizes that the work meets or allows the fulfillment of values that are important to him, he will feel satisfied (Anthony et al., 2019) as job satisfaction is defined as It is the worker's feeling about his job in terms of the nature of the job and his expectations about his job. Enjoyment. Others saw that satisfaction represents the quality of life in the job.

Tarazi (2019) while he defines it as the worker's feelings as a result of his response to job-related factors that lead to comfort and confidence through rewards and personal growth.

However, he believes that satisfaction represents the worker's general attitude toward his work. A worker who is satisfied with his work has a positive attitude toward work (Stankevičienė et al., 2012).

## 3. Profit growth

The concept: Profit is the primary goal of any business organization. It does not measure the success of a specific product, but rather helps in developing the market for it. It represents a perception of past performance and an opportunity to innovate for the future. However, profitability achieves a clearer vision of performance (Stankevičienė et al., 2012). Profitability means the company's ability. On generating profits, which is the final result of various administrative policies and decisions, and their rates represent the net operational result of liquidity and asset management. They are defined as the relationship between the profits achieved and the investments that contributed to that. They are an estimate of the efficiency of the organization or its business unit. The importance of profitability is the goal of any commercial activity and does not represent The financial return on investment only, but it has an important impact on the organization's work (Tarazi, 2019)

## 4. Diversity of services

The opinions of the authors differed in determining the definition of services, as they defined it as the activities and benefits that are offered for sale or that are provided in relation to the goods sold (Pinto et al., 2017), and Moseley also defined it as any benefit provided or distributed by the service production unit to a specific individual. Or a group of individuals or another destination that produces intangible outcomes (Pamela et al., 2017). He defined it as an activity or performance of work that one person provides to another person on the basis that it is intangible and does not result from ownership of anything, and may or may not be linked to productivity. Physical products (Fatheldin et al., 2018), where he mentioned them as the activities that the state has and undertakes to provide, to achieve economic effectiveness or equality in distribution.

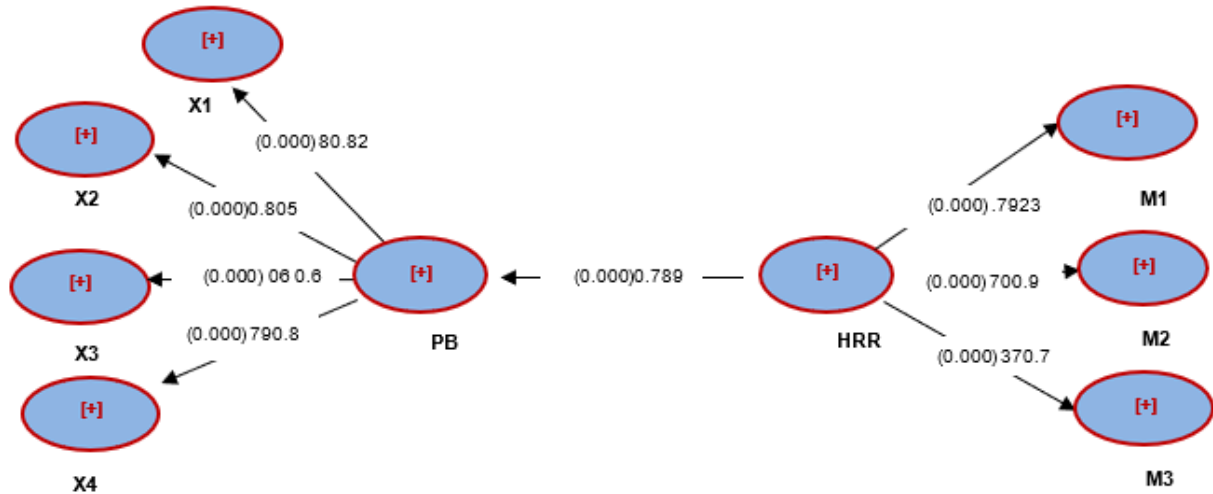
### The practical side

After conducting the necessary instructions to ensure the strength of the data collected, the extent of the influence between the independent and dependent variables of the study will be determined, as the study aims to improve the performance of commercial banks. In order to test the impact hypothesis, the statistical program (SMART PLS) will be used. First, the relationship between the independent variable and the dependent variable will be tested in this study for each hypothesis, then determining the extent to which the independent variable (human resources reengineering) explains the variance occurring in the dependent variable (bank performance), then determining the effect. The factor will be estimated between the variables of the study, as it was done. Choose two main hypotheses as follows:

### First: The first main hypothesis:

The researcher assumes that there is a positive and significant impact relationship between the independent variable human resources reengineering on the dependent variable performance of commercial banks. This

assumes that re-engineering human resources constitutes a real function of the performance of commercial banks. Any increase in (the human resources reengineering variable) will lead to a similar increase in (the commercial banks performance variable), and the structural equation will be tested (SEM-PLS), and the results will be extracted through the statistical program (SMART PLS) according to (the simple regression method), where The impact factor (beta) and the level of importance that appears on the arrow connected between the independent variable Human Resources Reengineering to the dependent variable are estimated as shown in Figure (2) and Table (1). They are as follows:



**Figure 2.** Results of a simple regression analysis test on human resources re-engineering in bank performance.

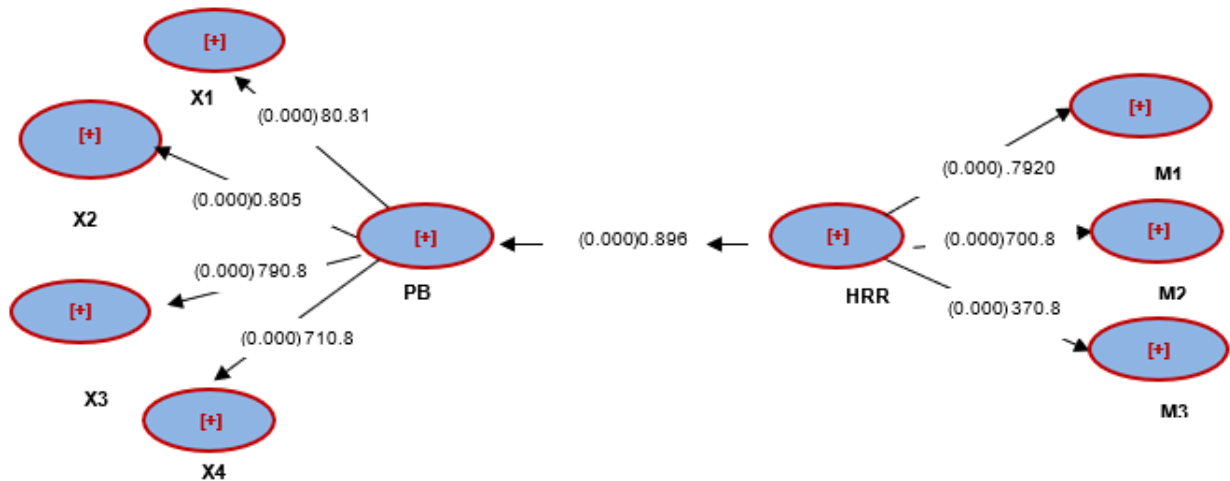
	Original Sample (O)	R	Standard Deviation (STDEV)	R2	T Statistics ( O/STDEV )	P Values
HRR -> PB	0.795	0.810	0.091	0.61	8.980	0.000

**Table 1.** statistics of the impact factor test of human resources re-engineering on bank performance.

According to the results of table (1), it became clear that there is an impact relationship between human resources re-engineering and bank performance. It reached (0.810), which is positive and acceptable at a significance level (0.05). As it became clear from table (1), the coefficient of determination (R2) reached (0.62), which indicates that human resources re-engineering explains an amount of (0.61) of the variance occurring in the dependent variable, bank performance, while the amount of effect reached (0.796). An increase in the independent variable, human resources re-engineering, will lead to an increase in bank performance by (0.795). It is significant at a significance level of (0.05). According to these results, this hypothesis is accepted at the level of this study.

### Second: The second main hypothesis:

The researcher assumed that there is a statistically significant correlation between the independent variable, human resources reengineering, and the dependent variable, performance of commercial banks. This assumes re-engineering of human resources. It is a real function of the performance of commercial banks, and any increase in (the variable human resources reengineering) will lead to a similar increase in (the variable performance of commercial banks). The structural equation will be tested (SEM-PLS), and the results will be drawn through the statistical program (SMART PLS) according to the (simple regression method). The influence factor (beta) and the level of importance that appears on the arrow linking the independent variable to the dependent variable are estimated, as shown in Figure (3) and Table (2). They are as follows:



**Figure 3.** Results of the simple regression analysis test: Human resources re-engineering in improving bank performance.

	Original Sample (O)	R	Standard Deviation (STDEV)	R2	T Statistics ( O/STDEV )	P Values
HRR -> PB	-0.603	-0.638	0.079	0.34	-7.802	0.000

**Table 2.** statistics of the impact factor test of human resources re-engineering in improving bank performance

According to the results of Table (3), it became clear that there is a correlation between human resources re-engineering and bank performance. It reached (0.638), which is positive and acceptable at a significant level (0.05). As it became clear from the table (2) that the coefficient of determination (R2) reached (0.34), which indicates that the re-engineering of human resources explains an amount (0.34) of the variance occurring in the bank performance variable. As for the amount of effect, the figure (3) showed that The impact factor reached (0.603), meaning that any increase in the human resources reengineering variable will lead to an increase of (0.603) in bank performance. It is significant at a significance level (0.05). According to these results, this hypothesis is accepted at the level of this study..

## Conclusion

- 1.The senior management in the investigated banks seeks to support the implementation of human resources re-engineering programs because of their important role in improving the performance of banks.
- 2.The human resources management systems and policies implemented by banks contribute to supporting the implementation of human resources re-engineering programs.
- 3.The technological capabilities available to the investigated banks are consistent with the application of human resources re-engineering.
- 4.The investigated banks are interested in enhancing the morale of their employees in light of the variables of the internal and external environment in which they operate
- 5.Human resources re-engineering programs play an important role in helping banks in enhancing the morale of their human resources and thus enhancing their competitiveness in light of the environment in which they operate.
- 6.Increasing the interest of the investigated banks in studying how to invest the benefits resulting from the implementation of human resources re-engineering programs and employing them to improve the performance and morale of their employees by developing mechanisms for their implementation with the help of human resources consultants.
- 7.The researched banks diagnose the most important dimensions that must be focused on to ensure the success of human resources re-engineering programs and the most important areas in which they can be employed due to their importance and their important role in improving their competitive position within the framework of the environment in which they operate by activating the strategic role of the human resources working for them as a strategic partner. For the organization.

8. Preparing training programs to improve the capabilities, skills and knowledge of its human resources and using them in carrying out the tasks and duties assigned to them, which contributes to enhancing their morale at work, by allocating the necessary material and financial resources to ensure their success.

9. The purpose of accomplishing tasks and duties accurately and quickly requires the introduction of modern and advanced technology in some divisions and units in the Personnel and Information Department.

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